

The Impact of Pocket Money Management and QRIS Usage on Gen Z Consumptive Behavior: Evidence from Universitas Negeri Surabaya

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ABSTRACT

The study purpose was to analyze the partial and simultaneous effects of pocket money management and the use of QRIS digital payments on the consumptive behavior of Generation Z students in the Accounting Education Study Program, class of 2022, Universitas Negeri Surabaya. This research utilized a quantitative approach with an explanatory method. The sampling technique used was saturated sampling involving a total of 109 student respondents. Primary data were collected through the distribution of Likert-scale questionnaires. The collected data were then analyzed using classical assumption tests, hypothesis testing (t-test and F-test), and multiple linear regression analysis. The results proved that there is a negative and significant partial effect of pocket money management on consumptive behavior, indicated by a significance value of 0.000. Additionally, there is a negative and significant partial effect of using QRIS digital payments on consumptive behavior, which also showed a significance value of 0.000. The multiple linear regression analysis demonstrated that pocket money management and the use of QRIS digital payments simultaneously have a significant effect on student consumptive behavior. Furthermore, the adjusted R Square value indicates that these two independent variables can explain 20.1% of the variance in the students' consumptive behavior. The better the planning and management of pocket money, the lower the level of consumptive behavior among students. Furthermore, rather than increasing spending, the wise and monitored use of the QRIS system serves as an instrument of self-control capable of suppressing impulsive shopping habits.

Keywords: Pocket Money Management, Digital Payment, QRIS, Consumer Behavior, Generation Z.

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INTRODUCTION

The rapid advancement of digital technology over the past few decades has triggered profound transformations across various aspects of life, including economic transaction methods (Andriyani *et al.*, 2025). This change is characterized by the public's gradual transition away from physical cash towards electronic payment methods, which are considered more compact, fast, and efficient (Saputra *et al.*, 2025). Furthermore, this digitalization phenomenon does not merely simplify the buying and selling process but also directly impacts public consumption habits. With the elimination of the need to carry physical money, people can now shop much more practically, instantly, and adaptively in their daily routines. Consequently, consumption activities have become increasingly integrated with digital technologies that support modern transactions (Efriyanto *et al.*, 2025).

In Indonesia, the Quick Response Code Indonesian Standard (QRIS) has emerged as a significant innovation in the digital payment system, experiencing substantial growth. Initiated by Bank Indonesia, QRIS serves as a national QR code-based standard designed to integrate various previously separated payment platforms into a single unified system. The presence of this technology allows the public to complete transactions practically by simply scanning a QR code via their respective digital wallet or mobile banking applications. The implementation of QRIS has created

significant efficiency in public financial transactions by offering an instant payment alternative that does not involve cash. Business owners also benefit from the integration of a single scannable code compatible with diverse digital wallet platforms. This functional superiority has driven the massive adoption of QRIS across sectors, ranging from large-scale retail to Micro, Small, and Medium Enterprises. The high usage rate serves as a strong indicator that public adaptation to the daily digital transaction ecosystem has matured (Purwaningtyas & Sari, 2025).

While QRIS functions as a standardized payment system designed to facilitate secure transactions and simplify accounting, its constant accessibility and efficiency can reinforce impulsive daily shopping habits if not balanced with adequate financial control. The practicality and efficiency of digital transactions are frequently associated with an increase in shopping intensity and impulse buying. This is generally triggered by the absence of physical money and the brevity of the transaction process. Various prior studies have demonstrated that Generation Z is becoming increasingly vulnerable to a consumptive lifestyle due to cashless payment methods. The convenience offered often causes users to be unaware of their financial expenditures (Rahmayani *et al.*, 2025).

The high tendency for unplanned purchases and the spike in shopping frequency are largely rooted in the efficiency offered by digital payments. This phenomenon is primarily driven by the very short transaction duration and the absence of cash utilization. Generation Z's characteristics give them a high level of adaptation to various technological innovations, including digital payment systems. In the context of consumption activities, Generation Z tends to be more responsive to the transaction conveniences offered by digital technology. Digital transaction convenience allows Generation Z to make purchases more quickly and practically without going through complex processes (Rismayanti & Oktapiani, 2020).

Consumptive behavior is a phenomenon frequently observed among college students. Students are in a transitional phase toward adulthood, marked by increased independence in decision-making, including consumption choices. Aside from digital payment technology, students' consumptive behavior is also influenced by their personal economic conditions. The primary source of funds used to meet their daily needs typically comes from pocket money. Pocket money represents funds provided routinely by parents, guardians, scholarships, or other income sources to fulfill various needs during their college years (Hidayah & Bowo, 2019).

The management of pocket money becomes a crucial aspect in determining how students utilize these funds daily. It involves how individuals plan, organize, and allocate their available funds to meet various needs. Students who can manage their pocket money in a planned manner tend to be more selective in determining spending priorities and more capable of controlling their consumption decisions (Rismayanti & Oktapiani, 2020). Conversely, poorly controlled pocket money management can lead to undirected fund usage, thereby increasing the likelihood of unplanned expenditures. When uncontrolled pocket money management intersects with the convenience of digital payment systems like QRIS, the consumption process can occur more rapidly without careful consideration.

Several studies confirm a close relationship between how students manage their pocket money and their shopping habits. However, empirical inconsistencies are evident across previous research. For instance, while some studies conclude that good pocket money management can curb consumptive lifestyles, others prove that the availability of pocket money actually triggers an increase in consumption. Furthermore, most current literature broadly examines digital instruments, such as e-wallets, and has not specifically narrowed down to QRIS as a national payment standard. The inconsistency of previous findings, coupled with the lack of specific literature regarding QRIS, which is growing very rapidly in Indonesia, highlights a significant research gap. Therefore, a study that specifically dissects the impact of QRIS usage on students' consumptive tendencies is highly relevant and essential (Herlina & Sari, 2023; Hidayah & Bowo, 2019; Lesminda & Rochmawati, 2021; Rozaini & Sitohang, 2020; A. Saputra *et al.*, 2025; Umar *et al.*, 2025; Widuri *et al.*, 2025).

Additionally, a research gap exists in the selection of study subjects. Most prior studies explore consumptive behavior in the general student population without considering their academic disciplines. Students of the Accounting Education Study Program at the Faculty of Economics and Business, Universitas Negeri Surabaya, are academically equipped with economics, accounting, and

financial literacy to support rational decision-making. Ideally, this understanding should make their consumption behavior more controlled. However, external factors such as social circles and the massive innovation of digital technology leave this group susceptible to falling into a consumptive lifestyle. This study aims to test the impact of pocket money management on the level of consumptive behavior, determine the extent to which QRIS utilization affects consumptive lifestyles, and examine the combined effect of both factors among Generation Z students in the Accounting Education study program.

METHOD

Research Design

The type of research used in this study is quantitative research with an explanatory approach, by discussing the influence of Pocket Money Management (X_1), Use of Digital Payment QRIS (X_2) on Consumptive Behavior (Y) (Sugiyono, 2020). The design used in this study is Multiple Linear Regression which explains the influence between several independent variables and dependent variables as described in the following figure.

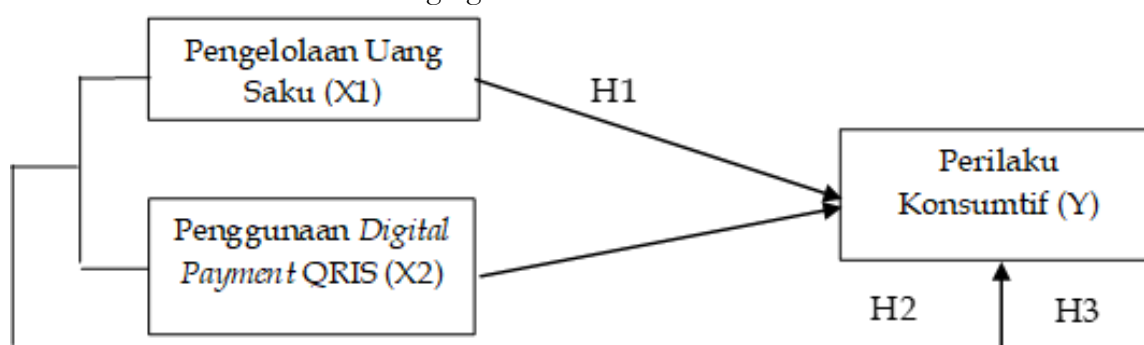


Figure 1. Research Design

Relationship between variables and research hypotheses

The purchasing power and consumption patterns of university students are heavily influenced by the nominal amount of pocket money they receive. Theoretically, the availability of substantial funds provides high financial flexibility but poses a risk of triggering consumptive behavior and impulse buying if not accompanied by self-control and mature financial management. This premise is reinforced by findings from Indiana & Safitri (2024), which indicate a positive correlation between the amount of pocket money and increased spending on non-essential commodities. Rismayanti & Oktapiani (2020), revealed that students with loose budgets tend to be more consumptive due to the perception of abundant funds. The lack of independent financial responsibility during this phase often causes students to ignore their priorities to meet lifestyle demands, making the amount of pocket money a strong determinant of excessive consumption habits.

Furthermore, the accessibility of digital payments, specifically QRIS, has been empirically proven to amplify consumptive tendencies through the stimulation of spontaneous purchases. According to Hidayat et al. (2025), digital financial platforms successfully reduce the emotional burden of spending, known as the "pain of paying," thereby triggering unplanned micro-spending. This is supported by Ekariyana Mursita et al. (2024), who assert that the efficiency and practicality of QRIS minimize the mental barriers typically associated with cash transactions. Additionally, social determinants within the campus ecosystem and peer pressure encourage students to adopt QRIS, which, compounded by marketing incentives like discounts and cashback, significantly accelerates shopping frequency (Indri et al., 2026). Consequently, digital payment instruments act as a dominant predictor of consumptive behavior, often leading to a surge in budget allocations for culinary and lifestyle sectors (Bartholomae & Fox, 2021; Purwaningtyas & Sari, 2025).

Ultimately, the convergence of available financial capital and the convenience of modern payment instruments creates an ecosystem highly conducive to consumptive behavior, particularly among Generation Z. As highly adaptive digital natives, students tend to exploit the practicality of

QRIS without mature rational consideration (Putri & Nur, 2025; D. Saputra et al., 2025). The combination of fund liquidity from monthly pocket money and the intangible nature of digital money shifts their shopping orientation away from essential needs toward emotional, secondary, and tertiary satisfaction. Theoretically, these two variables interact to erode spending control mechanisms and fundamentally alter student consumption patterns.

Based on the established theoretical relationships between these variables, this study proposes three main hypotheses. The first hypothesis (H_1) posits that pocket money management has an influence on consumptive behavior. The second hypothesis (H_2) asserts that the usage of QRIS digital payments has an influence on consumptive behavior. Finally, the third hypothesis (H_3) states that pocket money management and the usage of QRIS digital payments simultaneously exert an influence on consumptive behavior.

Research Data Source

This research took place at the Faculty of Economics and Business, Surabaya State University, located at Jl. Ketintang No. 2, Gayungan District, Surabaya City, East Java. The location was chosen based on the availability of the research subjects, namely students of the Accounting Education study program, class of 2022. In this study, the population consisted of Accounting Education students from the 2022 intake of Surabaya State University, including:

Table 1. Accounting Education Student Population Class of 2022

No	Batch	Total
1	2022	109

Sources: Processed by Researchers (2025)

To accurately represent the entire population and describe the characteristics of the research object, this study aims to gather representative data on how pocket money and the use of QRIS digital payments influence consumptive behavior among students. The target population consists of the 2022 cohort of Accounting Education students at Universitas Negeri Surabaya, totaling 109 individuals. This specific group was selected because they represent Generation Z, who intensively utilize digital payment systems like QRIS to allocate their pocket money for daily consumption needs.

Given the relatively limited and manageable size of the population, a saturated sampling technique (census) was applied. Through this approach, all 104 students in the population were directly included as respondents without undergoing a partial selection process. This step was taken to minimize the risk of selection bias and enhance data completeness, ensuring that the analysis results possess a high level of representativeness and comprehensively reflect the actual conditions of the population.

Research Variables

According to Sugiyono (2020), a research variable is defined as any attribute or form determined by a researcher to be studied in order to obtain information and draw conclusions. This study utilizes four variables, specifically three independent variables and one dependent variable. The dependent variable, which is influenced by or results from the independent variables, is Consumptive Behavior. In this context, consumptive behavior refers to the tendency of Generation Z Accounting Education students (class of 2022) at Universitas Negeri Surabaya to purchase goods or services excessively, prioritizing desires over actual needs. Operationally, this is measured through a Likert scale questionnaire that evaluates indicators such as expenditures on non-essential goods (unplanned purchases often triggered by promotions), the tendency to follow social trends or lifestyles, and the frequency of impulsive buying without careful planning. A higher score indicates a stronger level of consumptive behavior among the respondents.

The independent variables (X) are those that influence or cause changes in the dependent variable. One of the primary independent variables examined is Pocket Money Management. Pocket

money refers to funds provided to individuals, typically by parents, guardians, scholarships, or personal income, to meet personal and spontaneous daily needs. This variable is measured using several key indicators: the amount of pocket money received, which dictates the student's purchasing power and potential for consumptive behavior; the source of the funds, which can affect the student's financial responsibility; and the frequency of its provision (e.g., daily, weekly, or monthly), which requires varying degrees of budgeting capability. Furthermore, it assesses actual pocket money management (planning, recording, and allocating funds) alongside comprehensive financial planning, reflecting the student's ability to systematically prioritize needs over desires and prevent wasteful spending.

Another independent variable is the Usage of QRIS Digital Payments. QRIS (Quick Response Code Indonesian Standard) is a national standardized cashless retail payment ecosystem initiated by Bank Indonesia, designed to make transactions faster, easier, cheaper, more secure, and reliable through cross-platform interoperability. The indicators used to measure this variable include perceived usefulness, which evaluates the extent to which users feel the benefits and efficiency of QRIS transactions; social influence, which assesses how family, friends, or the social environment impact an individual's decision to use the system; and behavioral intention, which measures the user's intent to continue utilizing QRIS in the future based on its performance and convenience.

Data Analysis Techniques

Data analysis techniques are utilized to process research data so that valid conclusions can be drawn. In this study, data processing was conducted using IBM SPSS 26 software. The first analytical stage involves Classical Assumption Tests, which evaluate the relationship between dependent and independent variables within the regression model. This stage includes the Normality test, assessed via P-P Plots and the One-Sample Kolmogorov-Smirnov test, to ensure that the residuals possess a normal distribution. Furthermore, the Multicollinearity test checks for unwanted correlations among independent variables using Tolerance and Variance Inflation Factor (VIF) values. The model is also subjected to a Heteroscedasticity test using the Glejser method to ensure consistent residual variance across observations, and a Linearity test via ANOVA to confirm that the variables exhibit a linear relationship.

Following the assumption tests, hypothesis testing is employed to evaluate the proposed research hypotheses. This phase utilizes two primary statistical methods: the F-test and the T-test. The F-test, or simultaneous significance test, determines whether all independent variables collectively exert a significant impact on the dependent variable, and whether the overall regression model effectively explains the data's variability. Conversely, the T-test (partial test) is used to evaluate the individual significance of each independent variable's effect on the dependent variable, operating under the assumption that all other variables remain constant.

The core analysis method used is Multiple Linear Regression, which investigates the cause-and-effect relationship between two or more variables. This technique is very useful for identifying complex patterns and measuring how variations in predictor variables (independent variables) affect the response variable (dependent variable). Based on standard statistical modeling, the general equation for a regression model incorporates several key elements, which can be mathematically symbolized as the following formula:

$$y_i = \beta_0 + \beta_1 x_i + \epsilon_i$$

Information	:	
y_i	:	Response variable
x_i	:	Predictor variables
β_0	:	Intercept
ϵ_i	:	Error components

FINDING

This study aims to measure the impact of pocket money management (X1) and the use of QRIS digital payments (X2) on consumer behavior (Y) among Generation Z students in the Accounting Education Study Program, Faculty of Economics and Business, Surabaya State University. This section presents the analysis of data obtained from the questionnaire. All data were processed using SPSS software to identify the magnitude and direction of the relationship between the dependent and independent variables. A complete description of the influence of these two variables is presented below.

Descriptive Analysis of Respondent Characteristics

The respondents selected for this study were students of the Accounting Education study program, Class of 2022, State University of Surabaya, with a total of 109 students from the class of 2022. This is the entire sample, so all respondents were from the class of 2022. The study program selected was the Accounting Education undergraduate study program, with 109 respondents. This means that 100% of the respondents were undergraduate students in Accounting Education. The faculty selected was the Faculty of Economics and Business, with 109 respondents. This means that all respondents were students from the Faculty of Economics and Business. The respondents in this study were students from the State University of Surabaya, with a total of 109 respondents, so all respondents were students at the State University of Surabaya, with a percentage of 100%.

Data Instrument Quality Test Results

The results of the validity test using SPSS software show that the statement items in the questionnaire for each variable have a significance value of <0.05 , meaning that the items in each variable have a strong and valid level of correlation. The following is a table of the results of the correlation (validity) test.

Table 2. Validity Test Results

Item	Sig. Value	r-count	r-table	Information
X1.1	0,000	0,814	0,3610	Valid
X1.2	0,000	0,743	0,3610	Valid
X1.3	0,000	0,873	0,3610	Valid
X1.4	0,000	0,822	0,3610	Valid
X1.5	0,000	0,779	0,3610	Valid
X1.6	0,000	0,799	0,3610	Valid
X1.7	0,000	0,810	0,3610	Valid
X1.8	0,000	0,885	0,3610	Valid
X1.9	0,000	0,834	0,3610	Valid
X1.10	0,000	0,394	0,3610	Valid

The validity test results for the Pocket Money Management variable show a significance value of 0.00, which is less than 0.05. This means that variable X1 has a high correlation.

Table 3. Validity Test of Variable X2 (Digital Payment)

Item	Sig. Value	r - Count	r-table	Information
X2.1	0,000	0,601	0,3610	Valid
X2.2	0,000	0,687	0,3610	Valid
X2.3	0,000	0,769	0,3610	Valid
X2.4	0,000	0,740	0,3610	Valid
X2.5	0,000	0,753	0,3610	Valid
X2.6	0,000	0,693	0,3610	Valid

The validity test results for the Digital Payment variable showed a significance value of 0.00, which is less than 0.05. This means that variable X2 has a high correlation.

Table 4. Validity Test of Variable Y (Consumptive Behavior)

Item	Nilai Sig	r - hitung	r-tabel	Keterangan
Y1.1	0,000	0,834	0,3610	Valid
Y1.2	0,000	0,807	0,3610	Valid
Y1.3	0,000	0,817	0,3610	Valid
Y1.4	0,173	0,132	0,3610	Valid
Y1.5	0,001	0,310	0,3610	Valid

The validity test results for the Digital Payment variable showed a significance value of 0.00, which is less than 0.05. This means that variable X2 has a high correlation.

Table 5. Reliability Test Analysis Results

Item	Cronbach's Alpha	Information
X1	0,927	Reliabel
X2	0,797	Reliabel
Y	0,719	Reliabel

The consistency of the research instrument in this study was evaluated through a reliability test. The test involved 30 students from the Accounting Education study program, Faculty of Economics and Business, Surabaya State University, as respondents. Instrument reliability was measured using Cronbach's Alpha, where an instrument is considered reliable if its coefficient exceeds 0.60. The following are the results of the reliability test.

The reliability test results for this research instrument indicate that the instrument is reliable, with variable X₁ having a Cronbach's alpha value greater than 0.60 (0.927), X₂ 0.797, and X₃ 0.719.

Results of the Classical Assumption Test

A normality test is performed to evaluate whether the variables, residuals, or regression models used in the research have a normal data distribution. In this study, the test applies the Kolmogorov-Smirnov method. The determination criteria are based on the significance value; if the value obtained exceeds 0.05, the data can be categorized as normally distributed. The following table shows the results of the normality test.

Table 6. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		109
Normal Parameters^{a,b}	Mean	0,0000
	Std. Deviation	2,96326889
Most Extreme	Absolute	0,064
Extreme	Positive	0,064
Differences	Negative	-0,059
Test Statistic		0,064
Asymp. Sig. (2-tailed)		,200 ^{c,d}

The results of the normality test are that the instruments of X1, X2, Y have data that is normally distributed by looking at the significance value of 0.200 which is greater than 0.05.

To detect the presence of correlation between independent variables in a regression model, a test known as a multicollinearity test is performed. This evaluation is based on the Variance Inflation Factor (VIF) and Tolerance values. The conclusion that the regression model is free from multicollinearity is drawn if the VIF value is below 10 and the Tolerance value is above 0.10. The following table shows the results of the multicollinearity test.

Table 7. Multicollinearity Test Results

Model	Collinearity Tolerance	Statistics VIF
Pocket money	0,973	1,028
Digital Payment	0,973	1,028

The results of the multicollinearity test of the research instrument show a correlation between the Dependent Variable and the Independent Variable, with Variables X1 and X2 having a Tolerance value of 0.973. These results conclude that the independent variables do not exhibit multicollinearity.

The heteroscedasticity test is part of the classical assumption test used to detect unequal variances from the residuals of one variable to another. Using the Glejser method, if the significance value is greater than 0.05, heteroscedasticity is not present. The following are the results of the heteroscedasticity test.

Table 8. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	15,465	2,608		5,93	0,000
Pocket Money	-0,033	0,035	-0,093	-0,952	0,343
Digital Payment	-0,062	0,102	-0,06	-0,609	0,544

The Glejser test obtained significant results greater than 0.05, respectively for variables X1 (Pocket Money) and X2 (Digital Payment) of 0.343 and 0.544. From these results, there was no heteroscedasticity test result.

To identify whether the relationship between variables is linear or not, a test called the linearity test is performed. The conclusion-drawing process in this test refers to the significance of the Deviation From Linearity value. If the obtained value exceeds the standard 0.05, it can be concluded that the relationship between the independent and dependent variables is linear. The following table shows the results of the linearity test.

Table 9. Linearity Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	13,509	2	6,755	0,755	,473 ^b
	Residual	948,344	28	8,947		
	Total	961,853	30			

The results of the linearity test showed that the significance value was greater than 0.05, namely 0.473. It was concluded that there was a linear relationship between the dependent variable and the independent variable.

Hypothesis Test Results

The T-test is a series of hypothesis tests aimed at determining the significance of the relationship between the independent and dependent variables, measured using an Independent Sample Test. The benchmark used is the significance value of the test results. If it is less than 0.05, the initial hypothesis is accepted, indicating a significant effect. This test uses the Independent Samples Test. The following are the t-test results from the research conducted.

Table 10. T-Test Results (Partial)

Coefficients ^a							
Model		Unstandardized Coefficients		T	Sig.	Collinearity Statistics	
		B	Std. Error			Tolerance	VIF
1	(Constant)	15,465	2,608	5,930	,000		
	Uang Saku	-,033	,035	-,952	,000	,973	1,028
	Digital Payment (Qris)	-,062	,102	-,609	,000	,973	1,028

The T-test results obtained for variable X1 (Pocket Money) with a significance value of 0.000. Variable X2 (Digital Payment) with a significance value of 0.000. Therefore, the partial test states that there is a significant relationship between variables X1 and Y and X2 and Y.

The F-test is a series of hypothesis tests aimed at determining the significance of the relationship between the independent and dependent variables simultaneously, measured using one-way ANOVA. The benchmark used is the significance value of the test results. If it is less than 0.05, the initial hypothesis is accepted, indicating a significant effect. The following are the results of the F-test from the research conducted.

Table 11. F Test Results (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	449.048	2	224.524	14.609	.000 ^b
	Residual	1.629.154	106	15.369		
	Total	2.078.202	108			

The F-test results have a significance value of 0.000. These results conclude that simultaneously the variables X1 (Pocket Money), X2 (Digital Payment), Y (Consumptive Behavior) have a significant influence.

Results of the Coefficient of Determination

Table 12. Results of the Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.465 ^a	.216	.201	3.92038

Based on the coefficient of determination (R Square) table, the adjusted R Square value indicates that the regression model used is able to explain 20.1% of the consumer behavior variable. This means that the independent variables, namely Pocket Money and Digital Payment (QRIS), are able to explain 20.1% of the variation in the dependent variable, namely consumer behavior. Meanwhile, the remaining 79.9% is assumed to be the influence of other factors not explained in this study.

Linear Regression Analysis Results

Table 13. Linear Regression Analysis Results

Model	Coefficients ^a	
	Unstandardized Coefficients	
	B	Std. Error
(Constant)	15,465	2,608
Uang Saku (X1)	-0,033	0,035
Digital Payment (X2)	-0,062	0,102

The results of the linear regression analysis yield the following regression equation:

$$Y = 15,465 - 0,033 X1 - 0,062 X2$$

This formula implies that: a) The positive constant value of 15.465 reflects the estimated value of Consumptive Behavior (Y) when the variables Pocket Money Management (X1) and Digital Payment (X2) are considered non-existent or zero. This indicates that there is a natural underlying tendency toward this decision of 15.645 units; b) A negative coefficient value of -0.033 indicates that the Pocket Money Management variable has a negative contribution to Consumptive Behavior, but is statistically significant and accepted (Sig. 0.000 > 0.05. This means that every increase in one unit of Pocket Money Management is predicted to decrease Consumptive Behavior by -0.033, provided that other variables remain constant; c) A negative coefficient value of -0.062 indicates that the Digital Payment variable has a negative contribution to Consumptive Behavior, but is statistically significant and accepted (Sig. 0.000 > 0.05. This means that every increase in one unit of Digital Payment is predicted to decrease Consumptive Behavior by -0.062, provided that other variables remain constant.

DISCUSSION

The Influence of Pocket Money Management on Consumptive Behavior

Through a partial statistical test (T-test), a significance value of 0.000 was obtained for the variable "Pocket Money Management" (X1). This value, which is below the 0.05 threshold, proves that the research hypothesis is accepted, meaning that pocket money management has a significant effect on the consumer behavior of Accounting Education students in the 2022 intake of Surabaya State University. Furthermore, the regression coefficient (B) from the multiple linear analysis showed a negative value of -0.033. This negative direction indicates an inverse relationship; meaning that increasing students' skills in managing personal finances results in a decrease in their consumer behavior. Students, particularly in the Accounting Education study program, the Faculty of Economics and Business, Surabaya State University, stated that good pocket money management will result in a decrease in consumer behavior.

This finding aligns with Behavioral Economics Theory, which states that the higher a person's financial management, which in this study is aligned with Pocket Money Management, the lower their consumer behavior. Alfarizzi & Haryono, (2023), also stated that the influence between pocket money management and consumer behavior is significantly negative, where the higher the level of pocket money management, the lower the consumer behavior. Previous research conducted by Rozaini & Sitohang (2020), found a significant negative influence of pocket money management on student

consumer behavior. Students who are able to manage their pocket money in a planned manner tend to be more selective in determining spending priorities. They have the ability to distinguish between needs and impulsive wants, so good pocket money management can minimize excessive consumer behavior among students.

This is also supported by research by Béres et al., (2024), which states that pocket money can suppress consumer behavior. Considering age, namely, as a person gets older, the pocket money also increases. Pocket money serves as a trigger for someone to develop financial awareness. The higher the pocket money, the riskier the consumer behavior will be if it is not balanced with good pocket money management skills or financial literacy. Theoretically, pocket money serves as financial capital that determines students' purchasing power. Research by Patandean et al. (2025), also confirms that pocket money has a direct influence on students' consumption behavior, as the amount of funds available determines the scope of consumption choices. Therefore, the key to suppressing consumptive behavior in Accounting Education students lies not in the amount of pocket money given, but rather in how it is managed and allocated wisely for essential needs.

The Influence of QRIS Digital Payment Usage on Consumptive Behavior (negative influence, becoming more aware of the use of digital payments will reduce consumptive behavior)

Based on the results of partial statistical testing (T-Test), the variable QRIS Digital Payment Usage (X2) showed a significance value of 0.000, which is below the threshold of 0.05. This proves that the hypothesis stating that QRIS digital payment usage influences the consumer behavior of Generation Z Accounting Education students from the 2022 intake of Surabaya State University is accepted. Furthermore, the results of the multiple linear regression analysis showed that the regression coefficient (B) for the digital payment usage variable was negative, at -0.062. This negative coefficient indicates an indirect inverse relationship; whereby the higher the intensity of students in using and managing QRIS facilities wisely, the lower their consumer behavior will actually be. In accordance with behavioral economic theory, the higher the understanding of digital payment usage, the lower the consumer behavior of a student. In this study, the undergraduate students of Accounting Education, Faculty of Economics and Business, Surabaya State University, were students (Harefa et al., 2025).

This finding, which demonstrates a negative impact, is quite reasonable and aligns with several previous studies that view financial technology as a financial control tool. Research by Arumalaita and Kusuma (2025), confirmed that the appropriate use of financial technology, such as QRIS, has a positive impact on better financial management among Generation Z. This decline in consumer behavior can occur because the QRIS payment system is integrated with digital recording, making it easier for students to monitor their spending in real time through transaction notifications and transparent payment histories (Al-qudah et al., 2024). Supported by their background as Accounting Education students with good financial literacy, they are better able to make rational decisions in managing their money when using digital payment technology to avoid unnecessary purchases, consistent with the findings of Mahyuni and Setiawan (2021). Digital financial literacy will influence decision-making in consumer behavior. As a person's understanding of digital finance improves, their decision-making when making purchases improves, directly reducing consumer behavior (Setiawan et al., 2022).

Theoretically, the phenomenon of reducing consumer behavior through managing the use of QRIS can be explained using the Technology Acceptance Model (TAM) and Behavioral Economics Theory. Within the TAM framework, the perceived usefulness of QRIS by students is not merely assessed by the speed of spending, but also by the tool's effectiveness in supporting more organized and systematically monitored spending behavior. From a behavioral economics perspective, the digital footprint of QRIS transactions helps students engage in more disciplined mental accounting because every rupiah spent is accurately recorded. Thus, when the ease and transparency of the QRIS system are managed with proper financial understanding, this technology transforms its function from simply facilitating transactions to becoming a self-control instrument that effectively suppresses impulsive spending habits and consumer behavior in students.

The Simultaneous Effect of Pocket Money Management and QRIS Digital Payment Usage on Consumptive Behavior

In simultaneous hypothesis testing (F-test), the ANOVA analysis results showed a calculated F-value with a significance level of 0.000. Given that the significance value was less than 0.05, the third hypothesis was confirmed, meaning that pocket money management and the simultaneous use of QRIS digital payments significantly influenced student consumer behavior. The resulting regression model was able to explain the variability of the dependent variable, consumer behavior. This is consistent with behavioral economic theory, which states that pocket money management and digital payments, as components of financial literacy, significantly influence decision-making, as in this study, consumer behavior. According to Sari et al., (2025), financial literacy and digital payments influence decision-making.

The interaction between these two variables is very logical in explaining economic phenomena in students. Pocket money acts as a financial resource (income), while QRIS acts as a tool or medium that facilitates the expenditure of these funds. Research by Simarmata Elita Rosa et al. (2024), demonstrated a similar dynamic, where financial literacy/management serves to suppress consumer behavior, while the use of digital payments can actually encourage it. The availability of funds combined with the convenience of contactless payment systems creates ideal conditions for the formation of consumption patterns, both rational and consumptive, depending on the individual's ability to control their behavior. Managing pocket money and using digital payments will suppress consumer behavior, based on a strong financial understanding, as explained by (Muridno et al., 2024).

For Generation Z in the Accounting Education Study Program, an academic understanding of economics is expected to provide a solid foundation for controlling spending. Although equipped with accounting knowledge, they remain vulnerable to social pressures and technological conveniences. Therefore, the ability to effectively manage pocket money combined with the wisdom of using QRIS transaction facilities will simultaneously lead to whether or not their consumer behavior is controlled in their daily lives.

CONCLUSIONS

This study establishes that both pocket money management and the utilization of Quick Response Code Indonesian Standard (QRIS) digital payments exert a significant negative impact on the consumptive behavior of Generation Z Accounting Education students at Universitas Negeri Surabaya. Analytically, this indicates a direct inverse relationship: as students' proficiency in prudent personal financial planning increases, their tendency toward consumptivism proportionately decreases. Furthermore, rather than exacerbating impulsive purchasing, QRIS acts as an effective financial control mechanism when students actively monitor their digital transaction footprints. Ultimately, the students' capacity to mitigate excessive consumption is governed by the synergy between their tangible fund management skills and their wisdom in navigating the conveniences of contactless payment technology.

The findings of this study offer robust empirical support for Behavioral Economics Theory, illustrating that the economic decisions of Generation Z are not strictly driven by logical rationale, but are highly susceptible to psychological factors such as perceived fund availability and financial control. The simultaneous interaction between traditional economic variables (pocket money) and modern technological conveniences (QRIS) fundamentally reshapes modern consumption patterns. Practically, these insights serve as a strategic evaluation tool for higher education institutions. Universities can leverage this understanding to design highly applicable financial education programs that transcend theoretical knowledge, equipping students with the actual financial capability required to navigate an increasingly cashless digital economy.

Based on the synthesized data, it is highly recommended that students prioritize essential expenditures and reframe their perception of QRIS—shifting from viewing it merely as a convenient purchasing tool to utilizing its transparent transaction histories and real-time notifications as systematic instruments for self-regulation. To broaden the scope of this discourse, future research should incorporate a wider array of variables and sample non-economic cohorts to evaluate how

varying baselines of financial literacy influence consumptive behavior. Finally, educational institutions, specifically the Faculty of Economics and Business, are encouraged to augment their experiential and practical learning curricula to fortify students' psychological and financial readiness prior to their professional integration.

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