

Influence Use Digital Payment Qris, And Financial Literacy on Gen Z's Consumptive Behavior

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ABSTRAK

This study aims to analyze the influence of Digital Payment QRIS and Financial Literacy on the Consumptive Behavior of Generation Z at the Faculty of Psychology, Prima Indonesia University. The research employs an associative quantitative approach, collecting data through a Likert scale questionnaire distributed to 90 respondents selected using purposive sampling. The data were analyzed using multiple linear regression with SPSS. The findings indicate that Digital Payment QRIS has a positive and significant effect on consumer behavior, suggesting that the convenience and speed of digital transactions tend to increase impulsive buying among students. Conversely, Financial Literacy has a negative and significant effect on consumptive behavior, meaning that the higher the students' financial understanding, the lower their tendency to engage in consumptive behavior. Simultaneously, both variables contribute 94.5% to the consumptive behavior of Generation Z. These results highlight the importance of practical financial educational and mindful use of digital financial services to help students manage their spending more responsibly.

Keywords: Digital Payment QRIS, Financial Literacy, Consumptive Behavior, Generation Z.

INTRODUCTION

The development of information and communication technology has brought significant changes in various aspects of life, including in the financial sector. One of the most striking innovations is the digital payment system known as Quick Response Code Indonesian Standard (QRIS). QRIS is an initiative from Bank Indonesia to facilitate financial transactions in Indonesia more efficiently and securely, as well as expand financial inclusion in society. QRIS allows users to do payment only with scan QR codes, which greatly simplify daily transactions, especially among the younger generation, including Generation Z (Zalaznick, 2020).

Generation Z, individuals born between 1997 and 2012, is known as the digital generation, having grown up in the era of technology and the internet. They have unique consumer behavior patterns, heavily influenced by financial literacy skills and access to technology. Their consumer behavior tends more influenced by trend digital and social media, in where practical and fast payment methods such as QRIS are the main choice. This creates challenge as well as opportunity for stakeholders interest, like financial institutions, entrepreneurs, and governments in facilitating the use of this payment instrument (Rogers, 2021).

However, even though there are many conveniences offered by the payment system digital, not all users own understanding which the same regarding financial literacy. Low financial literacy can lead to unwise consumer behavior. Research shows that individuals with good financial

literacy tend to manage their finances better and make more rational spending decisions (Lusardi & Mitchell, 2014). Matter This indicates that There is connection Which significant between level literacy finance, adoption of digital payment technology, and consumer behavior, especially among Generation Z.

Seeing this phenomenon, it is important to explore more deeply how digital payment QRIS and financial literacy interact to influence the consumer behavior of Generation Z at the Faculty of Psychology, UNPRI. With a deeper understanding of this topic, it is hoped that it can provide relevant recommendations for the development of more effective financial literacy programs and more targeted marketing strategies for digital payment service providers.

Previous research shows that *Digital Payment* (QRIS) and Financial Literacy influential to behavior consumptive on public in in sub-district level. However, this research was conducted in a different context, namely at the Faculty of Psychology, UNPRI. Differences in population, region, and environmental conditions academic This cause *research gap* or gap study what is necessary reviewed more carry on For see whether results study previously Also applies in the campus context.

METHOD

This study uses an associative quantitative approach which aims to determine the relationship or influence between variables. This approach not only explains existing phenomena but also examines the relationship between independent and dependent variables through the collection of numerical data analyzed using statistical methods such as correlation or regression (Creswell, 2014). The research population consisted of students with similar characteristics as the basis for data collection, with a total population of 870 people. The sample was selected using a non-probability sampling technique with a purposive sampling approach, namely determining the sample based on specific criteria. Based on the Slovin formula with a 10% margin of error, the number of samples used was 90 respondents.

Data collection was conducted through a Likert-type questionnaire that assessed variables such as QRIS digital payment usage, financial literacy, and Gen Z consumer behavior. In addition to primary data from the questionnaire, the study also utilized secondary data in the form of university documentation, including student numbers, respondent profiles, and relevant additional information. Thus, this study combines primary and secondary data to provide a comprehensive picture of digital payment utilization, financial literacy, and consumer behavior of the student generation studied.

FINDING AND DISCUSSION

Statistics Descriptive

**Table 3.1 Test Analysis Descriptive
Descriptive Statistics**

	N	linimum	Iaximum	Iean	tandard Deviation
Digital Payment QRIS	90	49	70	60.50	4,833
literacy Finance	90	20	30	25.48	2,500
ehavior Consumptive	90	52	75	65.70	5,235
alid N (listwise)	90				

Source Data Processed Researchers, 2025

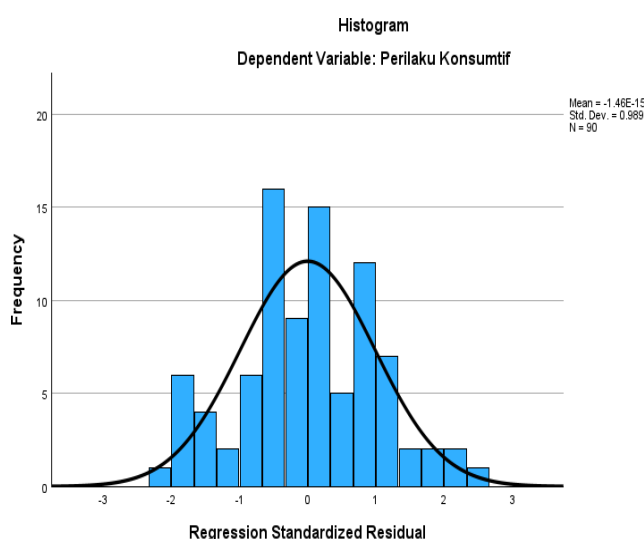
Based on the descriptive test results above, we can describe the data obtained by the researcher as follows:

1. QRIS Digital Payment Variable (X1), from this data it can be described that minimum score 49 while the maximum value is 70, Digital average score Payment QRIS as big as 60.50 And Standard Deviation data Digital QRIS payment is 4,833.
2. Variables Literacy Finance (X2), from data the Can in describe that value minimum 20 whereas mark maximum as big as 30, mark flat flat Financial Literacy is 25.48 and the Standard Deviation of Financial Literacy data is 2,500
3. Variables Behavior Consumptive (Y), from data the Can in describe that value minimum 52 whereas mark maximum as big as 75, mark flat flat Consumptive Behavior is 65.70 and the Standard Deviation of Consumptive Behavior data is 5.235.

Test Assumptions Classic

Normality Test

The normality test aims to determine whether the data in a study is normally distributed, as normal distribution is an essential requirement in parametric statistical analysis. Data are considered normally distributed if the significance level is > 0.05 (greater). If the data is normally distributed, then the results analysis can trusted And represent condition population, whereas otherwise, it will affect the accuracy of the research results.



Picture 3.1 Histogram Graph Normality

Source : Data Processed Researchers, 2025

The graph above shows a curve that tends to be symmetrical, forming the letter "U" so that concluded data distributed normal that shown by pattern direction the graph does not go left and right.

One-Sample Kolmogorov-Smirnov Test

N		90	
Normal Parameters ^{a, b}	Mean	.0000000	
	Standard Deviation	1.21544332	
Most Extreme Differences	Absolute	.053	
	Positive	.053	
	Negative	-.049	
Test Statistics		.053	
Asymp. Sig. (2- tailed) ^c		.200 ^d	
Monte Carlo Sig. (2- tailed) ^e	Sig.	.780	
	99% Confidence Interval	Lower Bound	.769
		Upper Bound	.790

a. Test distribution is Normal.

b. Calculated from data.

Source : Data Processed Researchers, 2025

Table 3.2 Normality Kolmogorov Smirnov

Test Results in Table 3.2 show the results of normality calculations using Kolmogorov statistics. Smirnov, namely the variables Digital Payment QRIS (X1), Financial Literacy (X2), and Consumptive Behavior (Y) are normally distributed due to the substantial figure of 0.200 > 0.05, it can be said that the regression model is researched deserves further analysis.

Multicollinearity Test

Multicollinearity test, using VIF - *Variance Inflation Factor*. The multicollinearity test states that the independent variables must be free from multicollinearity symptoms. In multicollinearity, the VIF value must be less than 10 and the Tolerance must exceed 0.1. If the VIF exceeds 10 or the Tolerance is less than 0.1, it can be suspected that there is multicollinearity between the independent variables.

Table 3.3 Test Multicollinearity

VIF Tolerance	Coefficients ^a		
	Collinearity Statistics		
	Model		
	Digital Payment QRIS	.269	3,718
	literacy Finance	.269	3,718

a. Dependent Variable: Behavior
Consumptive Source: Data Processed by Researchers, 2025

Based on Table 3.3, the results of the multicollinearity test, it is known that the regression model `no` experiencing multicollinearity. This is indicated by the Tolerance values for the Digital Payment QRIS and Financial Literacy variables, which are all > 0.1 as well as mark VIF Which < 10 . With thus, all over independent variables meet the assumption of freedom from multicollinearity.

Heteroscedasticity Test

Test Heteroscedasticity, use *Rank Spearman* dan *Scatterplot*. Heteroscedasticity test in regression where *the variance of the residuals* is not the same for One observation to observations that other. In regression, Wrong one assumption that must be met is that *the variance of the residuals* from one observation Which other No own pattern certain. Condition so that No heteroscedasticity occurs when the significance (Sig) of the test, such as the *Spearman test* , must exceed 0.05 , which means that the independent variable does not significantly influence the absolute value of the residual and vice versa.

Table 3.4 Test Spearman Coefficients ^a

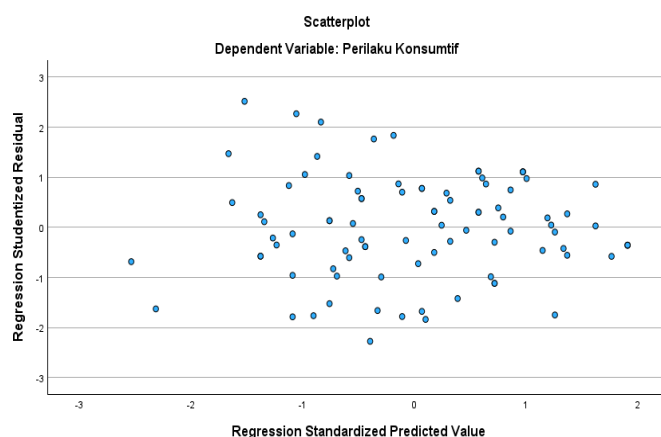
Coefficients ^a					
Unstandardized Coefficients		Standardized Coefficients			
Model	B	Std. Error		t	Sig.
(Constant)	,888	,642		1,150	.253
Digital Payment Qris	,291	,052	,192	24,831	<.001
literacy Finance	,561	,100	-.268	- 5,583	<.001

a. Dependent Variable: Behavior
Consumptive Source: Data Processed by
Researchers, 2025

Referring to the results of the heteroscedasticity test using the *Spearman method* , produced

The significance (Sig.) for the Digital Payment QRIS variable is 0.813 and for Financial Literacy is 0.984. Since all significance values exceed 0.05 , it can be concluded that there are no signs of heteroscedasticity in this regression model. This means that the residual variance is constant or homoscedastic, so the regression model meets one of the classical assumptions, and the analysis results can be said to be valid and reliable.

Picture 3.2 Test Heteroscedasticity



Results Research Data Analysis

Research Model

The Multiple Linear Regression Test used in this study aims to know There is or whether or not variables free (independent) on the dependent variable.

Table 3.5 Results Regression Linear Multiple

Model	standardized Coefficients		standardize d Coefficients	t	Sig.
	B	Std. error	Beta		
(Constant)	1,888	1,642		1,150	.253
Digital Payment Qris	1,291	.052	1,192	24,831	<.001
Literacy Finance	-.561	.100	-.268	- 5,583	<.001

Dependent Variable: Behavior Consumptive Source: Data

Processed by Researchers, 2025

Based on table 3.5 on, so equality regression Which obtained : Gen Z Consumer Behavior at the Faculty of Psychology, Unpri =

$$1,888 + 1.291X_1 - 0.561 X_2$$

1. The constant value obtained is 1.888, which means that the variable independent worth 0 (constant) so variables dependent worth 1,888.
2. The regression coefficient value of variable X1 is positive (+) at 1.291, which means that if variable X1 increases, variable Y also increases, and vice versa.
3. The regression coefficient value of variable X2 is negative (-) at -0.561, which means that if variable X2 increases, variable Y will decrease, and vice versa.

Coefficient Determination Hypothesis

Table 3.6 Test Coefficient Determination

Model Summary			
Model	R	Square	Error of the estimate
1	.73 ^a	.46	1,229

a. Predictors: (Constant), Literacy Finance, Digital Payment Qris
Source: Data Processed by Researchers, 2025

The Adjusted R Square obtained from Table 3.6 is 0.945. This figure indicates that variable X influences variable Y by 94.5 % .

Testing Hypothesis In a way Simultan

Table 3.7 Test F

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2307.420	2	1153,710	53,408	.001 ^b
Residual	131,480	87	1,511		
Total	2438.900	89			

a. Dependent Variable: Behavior Consumptive

b. Predictors: (Constant), Literacy Finance, Digital Payment Qris Source: Data Processed by Researchers, 2025
Produced Sig. For influence simultaneous from X1, X2 to Y is
 $<0.001 (< 0.05)$ so conclude that Variables Independent have a significant influence simultaneously (together) on the Dependent Variable.

Testing Hypothesis In a way Partial

Table 3.8 Test T

Coefficients ^a

standardized Coefficients			standardize d Coefficients		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	1,888	1,642		1,150	.253
Digital Payment Qris	1,291	.052	1,192	24,831	<.001
Literacy Finance	-.561	.100	-.268	- 5,583	<.001

Dependent Variable: Behavior Consumptive Source:

Data Processed by Researchers, 2025

Test T intended For know how much Far influence between variables. If Significant value < 0.05 concludes that there is a significant influence,

1. Value Significant Variables X1 as big as $<0.001 (<0.05)$ so conclude Variable X1 has a significant effect on variable Y.
2. Value Significance Variables X2 as big as $<0.001 (0.05)$ so conclude Variable X2 has a significant effect on variable Y.

Discussion

Influence Digital Payment Qris To Gen Z Consumptive Behavior at the Faculty of Psychology, Unpri.

Found that its significance (Sig.) on influence partial variable X1 against Y is $<0.001 < 0.05$. Beside In this case, the calculated t value is $24.83 > t$ table 1.661, which means H1 is accepted. Thus, it can be concluded that there is a significant influence between the Digital Payment Qris

variable on Gen Z's Consumptive Behavior at the Faculty of Psychology Unpri. Matter This show that convenience The convenience and speed of transactions offered by digital payments, such as QRIS, can make a positive contribution to the ease of shopping, but also has the potential to trigger an increase in impulsive and less controlled purchases among Gen Z, due to the loss of the sensation of 'physical money' (de-sensitization of money).

The findings in this study, particularly regarding the significant positive influence of Digital Payment QRIS on Gen Z's Consumptive Behavior, are relevant to a study by Hapsari, Dheanira Ayu (2024). Hapsari's (2024) research also found that factors related to ease of use (such as Perceived Usefulness and Perceived Ease of Use) of QRIS had a significant positive influence on Gen Z's consumptive behavior. Both findings confirm that the convenience characteristic of digital payments is a trigger for increased consumptiveness.

The Influence of Financial Literacy on Gen Z's Consumptive Behavior at the Faculty of Psychology, Unpri.

Found that mark Sig. on influence partial X3 to Y is

$<0.001 > 0.05$. In addition, the calculated t value is $-5.583 < t \text{ table } 1.975$. Therefore, the conclusion is that H2 is rejected, meaning that there is no influence of financial literacy on the consumer behavior of Gen Z at the Faculty of Psychology, Unpri. This means that in this study, financial literacy is student Faculty Psychology UNPRI Not yet capable directly contribute to improving their ability to manage their personal finances. This can be influenced by a lack of application of financial knowledge in everyday life, limited financial practice experience, and a lack of discipline in creating and following financial plans.

Even if students have a basic understanding of finance, their effectiveness still depends on their ability to apply it consistently. Therefore, more applicable financial education is needed. so that student can maximize knowledge finances owned.

The findings in this study, particularly those showing that the Financial Literacy variable has a significant negative effect on Gen Z's Consumptive Behavior, are relevant and in line with the research results of AR Hidayat, Wandu Janwar, & Ambo Anto (2025). In their research, Hidayat et al. (2025) found that Financial Literacy has a negative and significant effect on Consumptive Behavior. Student, with mark P Value as big as $0.049 < 0.05$ and t statistic of $2.004 > t \text{ table}$. These two findings consistently confirm that the higher the level of Financial Literacy in students, the more effective the control over excessive consumption patterns, so that their consumptive behavior tends to decrease significantly. These results highlight the important role of Financial Literacy as a fundamental tool to encourage wiser financial behavior among the younger generation.

CONCLUSIONS

Based on the results of research on the influence of Digital Payment QRIS and Financial Literacy on Gen Z Consumptive Behavior at the Faculty of Psychology, UNPRI, it was found that Digital Payment QRIS has a positive and significant influence on student consumptive behavior, which indicates that the ease, speed, and convenience of conducting digital transactions through QRIS encourage students' tendency to make impulsive purchases and be more consumptive. Conversely, Financial Literacy is proven to have a negative and significant influence on consumptive behavior, which means that the higher the financial understanding of students, the better their ability to control spending and limit consumptive behavior, so that the tendency to overspend decreases. In addition, regression analysis shows that the research model meets all classical assumptions and simultaneously

Digital Payment QRIS and Financial Literacy contribute 94.5% to student consumptive behavior, which confirms that both variables have an important role and a strong contribution in shaping Generation Z consumption patterns in the campus environment. These results indicate that easy access to digital payment technology needs to be balanced with increased financial literacy so that students are able to use technology wisely, maintain a balance between needs and consumptive behavior, and support more rational financial decision-making.

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