THE INFLUENCE OF DIGIAL PAYMENT QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) AND LIFESTYLE ON CONSUMPTIVE BEHAVIOUR OF STUDENTS IN BANDA ACEH

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Abstract

The use of digital payment QRIS can influence individual's purchasing decisions and even lead to consumptive behavior due to the ease and convenience of daily transactions. Additionally, lifestyle is also a factor that can affect consumptive behavior, especially when in a high-living environment. This study aims to determine the impact of QRIS usage and lifestyle on the consumptive behavior of students in Banda Aceh. This research is quantitative, involving 100 student respondents in Banda Aceh. The results indicate that QRIS does not significantly affect the consumptive behavior, while the lifestyle variable has a positive and significant impact on the consumptive behavior of students in Banda Aceh. Although digital payment QRIS provides ease and practicality for transactions, student's purchasing behavior in Banda Aceh remains manageable and does not lead to excessive consumption. In contrast, the lifestyle of students in Banda Aceh has a strong influence on how they manage their spending and consumption, leading to consumptive behavior among these students.

Keywords: Digital Payment, QRIS, Lifestyle, Consumptive Behaviour.

Abstrak

Penggunaan digital payment QRIS dapat memengaruhi keputusan pembelian seseorang bahkan hingga berperilaku konsumtif dikarenakan kemudahan dan kenyamanan dalam transaksi sehari-hari. Selain itu, gaya hidup juga menjadi salah satu faktor yang dapat memengaruhi perilaku konsumtif terutama jika berada di lingkungan yang bergaya hidup tinggi. Penelitian ini bertujuan untuk mengetahui pengaruh penggunaan digital payment QRIS dan gaya hidup terhadap perilaku konsumtif Mahasiswa di Banda Aceh. Penelitian ini merupakan penelitian kuantitatif menggunakan data primer yang diambil dari kuesioner dengan jumlah responden 100 mahasiswa di Banda Aceh. Hasil penelitian yang didapatkan menunjukkan bahwa variabel QRIS tidak berpengaruh terhadap variabel perilaku konsumtif, sedangkan variabel gaya hidup berpengaruh positif dan signifikan terhadap variabel perilaku konsumtif Mahasiswa di Banda Aceh. Meskipun digital payment QRIS memberikan kemudahan dan praktis untuk digunakan dalam transaksi, faktanya perilaku pembelian mahasiswa di Banda Aceh masih dapat dikendalikan dan tidak menjadi konsumtif. Sedangkan untuk gaya hidup mahasiswa di Banda Aceh memiliki pengaruh yang kuat terhadap bagaimana pengelolaan pengeluaran dan konsumsinya yang tidak dapat dikendalikan, sehingga mahasiswa di Banda Aceh berperilaku konsumtif.

Kata Kunci: *Digital Payment, QRIS, Gaya Hidup, Perilaku Konsumtif.*

A. INTRODUCTION

Digital payment is a system that provides tools for conducting transactions in the form of payments for goods and services through the internet network. The benefits of digital payments include convenience in transactions as it reduces dependence on cash, allows regular monitoring to minimize the risk of loss, offers efficient and flexible transactions, and promotes the development of the digital economic ecosystem (Nanda, Evriyenni, & Rahmi, 2023).

QRIS (Quick Response Code Indonesian Standard) is a QR code used in digital payment transactions, the implementation of which has continued to increase annually, reaching IDR 229.96 trillion in 2023. The majority of users are from Generation Z, including university students. The increasing use of QRIS among students may influence the emergence of consumptive behavior.

The convenience experienced when using money encourages students to continually engage in consumptive behavior on a daily basis (Yudiana, 2023). This is due to the intangible nature of digital money, which diminishes the sense of ownership or emotional attachment to money. Psychologically, individuals do not feel as though they are spending real money during online transactions, which can lead to an addictive tendency to repeat such behavior. In their research, Zahra et al. (2023) concluded that QRIS digital payment has a positive and significant influence on the behavior of students at the Faculty of Economics and Business, Telkom University.

In addition to digital payment usage, lifestyle is also a factor that can influence consumptive behavior, particularly among university students. Lifestyle reflects an individual's behavior, including how they live, spend their money, and allocate their time. Currently, many students live in ways that are not aligned with their personal identity. Numerous students tend to force themselves to match the lifestyle of their peers, who may be in a better economic position.

Students often prioritize spending on non-essential items, such as branded products. About 56% of Generation Z report shopping for clothing more frequently than other goods, driven by the phenomenon of FOMO (Fear of Missing Out) in order to gain social recognition. This behavior triggers excessive actions that result in inefficient and consumptive spending habits. Wahdiah (2013) stated that there is a correlation between consumptive behavior and student lifestyle, where an increase in consumptive behavior corresponds to an increase in lifestyle expenditure.

The majority of students in Banda Aceh already use QRIS digital payment for transactions, as it is more practical and convenient, eliminating the need to queue at ATMs (Nanda, Evriyenni, & Rahmi, 2023). Additionally, Banda Aceh is equipped with various supporting facilities beyond educational infrastructure, such as shopping centers, dining places, entertainment venues, and others, which may influence student's consumption behavior and lifestyle.

Banda Aceh has a diverse population due to the large number of students from outside the region, who come from various social, economic, and cultural backgrounds. These conditions make it easier for students to develop consumptive behavior due to the ease of using QRIS digital payment and the availability of various supporting facilities beyond educational infrastructure.

Based on the aforementioned issues, it is evident that the use of QRIS digital payment and lifestyle are interrelated with consumptive behavior. This research gap forms the basis for this study, which aims to identify how QRIS digital payment and lifestyle influence the consumptive behavior of students in Banda Aceh.

B. LITERATURE REVIEW

1. Financial Technology (Fintech)

Financial technology or fintech is an innovation in the financial system that utilizes technology in its application, resulting in new products, services, and/or business models. Fintech has an impact on monetary stability, the financial system, and payment systems. Through fintech, various problems in buying and selling transaction, also payments can be minimized, and the payment system has shifted towards digital transactions.

2. Quick Response Code Indonesian Standard (QRIS)

According to the Board of Governors Regulation No. 21/18/PADG/2019 on the Implementation of the National Standard for Quick Response Codes for Payments, Bank Indonesia introduced a QR code standard known as QRIS, or Quick Response Code Indonesian Standard (Sahriana & Rokan, 2022). QR codes facilitate payment transactions through server-based electronic money applications, electronic wallets (e-wallets), and mobile banking platforms.

The purpose of QRIS implementation aligns with Bank Indonesia's initiatives and the development of retail payment infrastructure that operates in real time, is seamless, and remains continuously accessible. By using QRIS, users are able to conduct cross-platform transactions, allowing individuals from different payment providers to interact and complete payments with one another.

3. QRIS Usage Indicator

QRIS is a type of digital payment product. Therefore, this study adopts digital payment indicators in assessing QRIS usage. The following are the indicators of QRIS digital payment usage as proposed by Gosal & Linawati (2018):

a. Perceived Ease of Use. This refers to the degree to which an individual believes that information technology is easy to understand and requires minimal effort in terms of time and energy to use.
b. Perceived Usefulness. Consumers are likely to use digital payment systems when they believe that such systems can enhance their savings or improve efficiency in conducting various transactions.
c. Perceived Credibility. This refers to the consumer's assessment regarding the security and privacy concerns associated with using digital payment systems.
d. Social Influence. This indicator shows that individual behavior is affected by how much they trust others' opinions, especially in relation to the use of digital payment services.
e. Behavioral Intention. The intention to use digital payments is influenced by several factors, including perceived usefulness, ease of use, credibility, and social influence.

4. Lifestyle

Lifestyle refers to the pattern of behavior exhibited by an individual, including how they live, how they spend money, and how they allocate their time. It can thus be concluded that lifestyle encompasses a person's interests, activities, and spending habits,

as well as how they manage their time (Pulungan & Febriaty, 2018). Types of lifestyle include independent lifestyle, modern lifestyle, healthy lifestyle, hedonistic lifestyle, frugal lifestyle, and consumptive lifestyle.

In Islam, the recommended lifestyle is one of contentment and gratitude for what one possesses, while avoiding a mindset of constant dissatisfaction. A proper attitude toward wealth involves not being wasteful by purchasing unnecessary items or spending excessively. Individuals who adhere to Islamic lifestyle principles allocate their wealth fairly and avoid miserliness. This includes being generous to one's family to ensure their needs are met adequately. Therefore, Islam advocates for a balanced lifestyle—neither excessive nor miserly in spending.

5. Lifestyle Indicator

According to Sari (2021), there are three indicators of lifestyle. These indicators are explained as follows:

a. Activity. This refers to behaviors that can be measured through questions about what a person does, what products they use, the activities they engage in during their leisure time, and other routine behaviors. These activities are typically observable.

b. Interest. Interest relates to an individual's preferences, hobbies, passions, and life priorities. It may also involve a particular object, event, or topic that consistently draws the person's attention.

c. Opinion. Opinion encompasses a person's thoughts, feelings, and viewpoints in response to specific issues. Opinions are used to reflect expectations, interpretations, and evaluations, such as beliefs about others' intentions, anticipations of future events, and considerations of consequences in choosing among alternative actions.

6. Consumen Behaviour

Consumen behavior is the study of how individuals, groups, or organizations select, purchase, and use goods or services, as well as how these goods, services, experiences, or ideas satisfy their needs and desires. According to Sunyoto, as cited in Jibril (2021), consumer behavior involves the activities of an individual that are directly engaged in acquiring and using goods or services, including the decision-making processes that precede and determine those activities.

7. Consumptive Behaviour

Consumptive behavior refers to actions involving the purchase of goods not for the purpose of fulfilling needs, but merely to satisfy desires. Such behavior is typically excessive, leading to wastefulness and cost inefficiency (Lestarina et al., 2017). The concept of consumptive behavior prioritizes lifestyle and gratification over actual necessities.

According to Ali Sakti as cited in Wigati (2011), the Qur'an outlines four key principles of consumption in the Islamic economic system: 1) practicing frugality and avoiding extravagance, meaning economic activity should aim to fulfill needs rather than desires; 2) implementing zakat (almsgiving), infaq (voluntary charity), and sadaqah (charitable donations); 3) prohibiting usury (riba); and 4) engaging in halal (lawful) business activities. In Islamic thought, consumption patterns are shaped by needs rather than wants. A

consumption pattern based on genuine needs helps avoid unnecessary or excessive consumption.

8. Consumptive Behaviour Indicator

According to Chrisnawati & Abdullah (2011), there are three indicators of consumptive behavior. These indicators are as follows:

1. Impulsive Buying. Impulsive buying is made purely based on sudden desire, without prior thought, consideration, or planning. The decision to buy is typically made on the spot at the point of purchase.
2. Irrational Buying.This type of purchase is emotionally driven, often influenced by a desire to follow others and avoid being left out (FOMO), or to appear distinct from others, which may result in a sense of personal pride.
3. Wastefulness. Wastefulness occurs when purchases are driven more by wants than needs, leading individuals to spend money on various products that are not essential.

C. DATA & METHOD

This study is field research with a descriptive nature, aiming to provide a clear depiction of the research object based on observable facts. The research method employed in this study is quantitative. Quantitative research is conducted on a specific population or sample, with data collected using research instruments and analyzed statistically to test predetermined hypotheses (Sugiyono, 2016).

Data serves as a source of information collected by researchers in the form of empirical facts to solve a problem or answer research questions (Siyoto and Sodik, 2015). The type of data used in this study is primary data, which was collected directly from the research subjects. This primary data was obtained through questionnaires filled out by students of UIN Ar-Raniry and Syiah Kuala University, distributed via Google Forms.

The population of this study consists of undergraduate students from the State Islamic University (UIN) Ar-Raniry and Syiah Kuala University (USK). According to data from the academic portal of UINAR, the number of active undergraduate students is 16,983 (Siakad Ar-Raniry, 2024). Meanwhile, the number of active undergraduate students at USK is 25,540, as reported by the USK data portal (Portal Data USK, 2024). Therefore, the total population for this study amounts to 42,523 students.

The sample in this study was determined using the probability sampling method, which is a sampling technique that gives each member of the population an equal chance of being selected (Sugiyono, 2013). The sample size was calculated using the Slovin formula due to the relatively large population, resulting in a total sample of 100 respondents.

D. RESULT & DISCUSSION

1. The Validity Test

Table 1. Validity Test Results

Variable	Indicator	r Count	r Table	Information
	X1.1	0,630		Valid
	X1.2	0,706		Valid
	X1.3	0,614		Valid
	X1.4	0,628		Valid

Variable	Indicator	r Count	r Table	Information
X1	X1.5	0,756		Valid
	X1.6	0,696		Valid
	X1.7	0,511		Valid
	X1.8	0,580		Valid
	X1.9	0,731		Valid
	X1.10	0,750		Valid
X2	X2.1	0,761	0,195	Valid
	X2.2	0,590		Valid
	X2.3	0,764		Valid
	X2.4	0,816		Valid
	X2.5	0,772		Valid
	X2.6	0,288		Valid
Y	Y.1	0,721		Valid
	Y.2	0,636		Valid
	Y.3	0,613		Valid
	Y.4	0,626		Valid
	Y.5	0,640		Valid
	Y.6	0,595		Valid

Source: processed by author (2024)

Based on the table above, it is shown that the statements within the research instrument variables contain values that are considered valid and appropriate for use. This is indicated by the comparison of each calculated correlation coefficient r_{count} with r_{table}, where each r_{count} is greater than r_{table}. Therefore the instruments used in this study are deemed valid and suitable for further analysis.

The Reability Test

Table 2. Reliability Test Results

Variable	Item	Cronbach's Alpha	Alpha's Standard	Information
QRIS (X1)	10	0,830		Reliabel
Lifestyle (X2)	6	0,769	0,60	Reliabel
Consumptive Behaviour (Y)	6	0,708		Reliabel

Source: processed by author (2024)

Based on the table above, it can be observed that the Cronbach's Alpha values for each variable in this study are greater than 0.60. From this finding, it can be concluded that the statement instruments used as indicators for the three research variables are reliable and consistent measurement tools

The Normality Test

Image 1. Normality Test Results
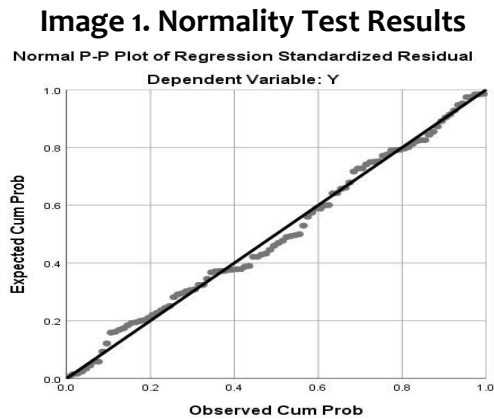
Source: processed by author (2024)

Based on the figure above, it can be seen that the regression model for each research variable meets the normality assumption, as indicated by the P-Plot, where the data points do not scatter randomly and lie along the diagonal line. Therefore, the regression model for each variable is considered appropriate for analyzing the influence of the independent variables (X) on the dependent variable (Y).

The Multicollinearity Test

Table 3. Multicollinearity Test Results

Variabel	Kolinieritas	
	Tolerance	VIF
QRIS (X1)	0,912	1,096
Gaya Hidup (X2)	0,912	1,096

Source: processed by author (2024)

Based on the table above, it can be observed that the tolerance values for X1 and X2 are greater than 0.10, and the Variance Inflation Factor (VIF) values are less than 10. From these findings, it can be assumed that there is no multicollinearity present in this analysis.

The Heteroscedasticity Test

Image 2. Heteroscedasiticity Test Results
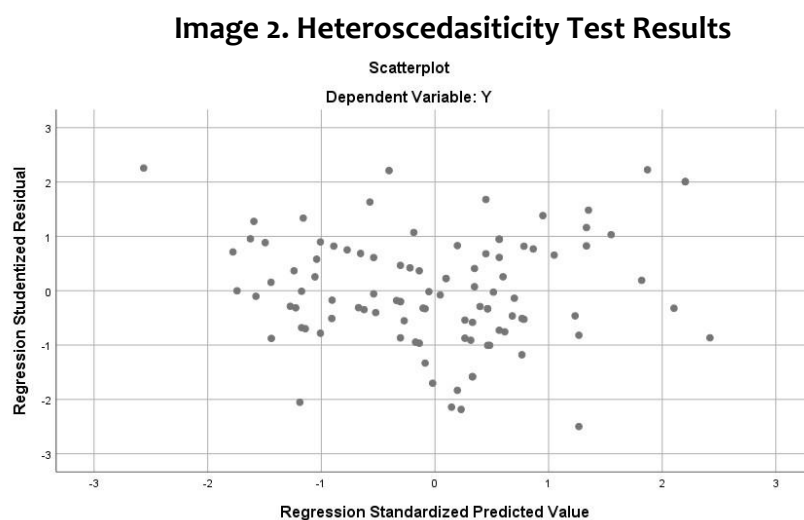
Source: processed by author (2024)

The scatterplot graph shows that the points are randomly distributed above and below the Y-axis. Therefore, it can be concluded that there is no heteroscedasticity in the dependent variable of this study, indicating that the data fulfill the assumption of homoscedasticity.

The Multiple Linear Regression Test

Table 4. Multiple Linear Regression Test Results
Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	9.734	3.010		3.234	.002		
	X1	.060	.071	.077	.841	.402	.912	1.096
	X2	.393	.073	.489	5.376	.000	.912	1.096

a. Dependent Variable: Y

Source: processed by author (2024)

Based on the table above, the multiple linear regression equation derived from this study is as follows:

$$Y = 9{,}734 + 0{,}060\ X_1 + 0{,}393\ X_2 + e$$

1. Based on the regression equation, the constant value is 9.734, which indicates that if the QRIS variable (X_1) and the lifestyle variable (X_2) are held constant, the level of consumptive behavior among students in Banda Aceh would be 9.734.
2. The result of the multiple linear regression analysis shows that the coefficient for the QRIS variable (X_1) is 0.060, meaning that for every one-unit increase in QRIS usage, the consumptive behavior of students in Banda Aceh is expected to increase by 6%, assuming other factors remain constant.
3. The coefficient for the lifestyle variable (X_2) is positive at 0.393. This implies that for every one-unit increase in the lifestyle variable, the consumptive behavior of students in Banda Aceh is expected to increase by 39.3%, assuming other factors remain constant.

The Partial Test (T-Test)

Table 5. Partial Test Results

Variable	tcount	ttable	sig
QRIS (X1)	0,841	1,984	0,402
Lifestyle (X2)	5,376	1,984	0,000

Source: processed by author (2024)

Based on the table above, the following conclusions can be drawn:

1. The significance value for the influence of QRIS on consumptive behavior is 0.402 > 0.050, and the *t*-value is 0.841 < the *t*-table value of 1.984. In other words, H_{01} is accepted and H_{a1} is rejected. This means that the QRIS variable does not have a significant effect on the consumptive behavior of students in Banda Aceh.
2. The significance value for the influence of lifestyle on consumptive behavior is 0.000 < 0.050, and the *t*-value is 5.375 > the *t*-table value of 1.984. In other words, H_{02} is

rejected and H_{a2} is accepted, indicating that lifestyle has a positive and significant effect on the consumptive behavior of students in Banda Aceh.

The Simultaneous Test (F-Test)

Table 6. Simultaneous Test Results
$ANOVA^a$

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	323.101	2	161.550	17.694	$.000^b$
	Residual	885.649	97	9.130		
	Total	1208.750	99			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Source: processed by author (2024)

Based on the table above, it can be seen that the calculated F_{count} is 17.694 > the F_{table} value of 9.09, with a significance value of 0.000 < 0.050. These results indicate that the QRIS variable (X_1) and the lifestyle variable (X_2), when considered simultaneously, have a significant effect on the consumptive behavior of students in Banda Aceh. In other words, H_{a3} is accepted and H_{03} is rejected.

The Determination Test (R^2)

Table 7. Determination Test Results
$Model\ Summary^b$

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	$.517^a$	.267	.252	3.02166

a. Predictors: (Constant), Gaya Hidup, QRIS
b. Dependent Variable: Perilaku Konsumtif

Source: processed by author (2024)

From the table above, it can be observed that the coefficient of determination is 0.267 $(0.517)^2$, indicating that 26.7% of the variation in consumptive behavior among university students in Banda Aceh can be explained by the variables QRIS usage and lifestyle. Meanwhile, the remaining 73.3% is attributed to other variables not included in this study, such as income, savings, financial literacy, and others.

The Influence of QRIS Digital Payment Usage on the Consumptive Behavior of Students in Banda Aceh

The results of the partial test for the QRIS variable (X1) indicate a t-value of 0.841 (<1.984) with a significance level of 0.402 (>0.050), suggesting that the hypothesis Ha1 is rejected and H01 is accepted. This implies that the use of digital payment through QRIS does not have a significant influence on the consumptive behavior of students in Banda Aceh. In other words, the QRIS variable is not a determinant of student's consumptive behavior in this context.

Theoretically, digital payments are assumed to alter financial behavior due to the intangible nature of money, which weakens the sense of ownership. Psychologically, individuals do not feel the actual expenditure when making online transactions, leading to

repeated usage and potentially more consumptive tendencies.However, the findings of this study contradict such theoretical assumptions.

This study diverges from previous findings by Zahra, Astuti, & Hidayatulloh (2023) and Mukti, Malihah, & Karrimah (2023), which showed a significant positive relationship between QRIS usage and consumptive behavior. In contrast, the current results align with the studies of Yudiana (2023) and Lestariana et al. (2021), which found no significant influence. It may be concluded that increased use of QRIS does not necessarily lead to increased consumption, as students might use QRIS solely for its convenience and benefits without allowing it to shape their purchasing decisions.

The Influence of Lifestyle on the Consumptive Behavior of Students in Banda Aceh

The partial test for the lifestyle variable (X2) yielded a t-value of 5.376 (>1.984) with a significance level of 0.000 (<0.050), indicating that Ha2 is accepted and H02 is rejected. This means that lifestyle has a positive and significant influence on student's consumptive behavior in Banda Aceh. It can be concluded that a higher lifestyle level among students corresponds with more consumptive behavior.

Lifestyle reflects an individual's way of life and interaction with their environment, shaping their consumption patterns and financial decisions. Theoretically, a more extravagant lifestyle requires greater financial resources, which in turn stimulates more consumptive tendencies.

These findings are consistent with previous research conducted by Pulungan & Febrianty (2018), which demonstrated that lifestyle positively and significantly affects student's consumptive behavior. Supporting results are also evident in the study by Oktavia & Arita (2023), which showed that both economic literacy and lifestyle influence the consumption behavior of students at Universitas Negeri Padang. Similarly, Nadiatuzzahra et al. (2024) revealed that an Islamic lifestyle significantly influences consumptive behavior among students using TikTok Shop, while income has no significant effect. Gunawan et al. (2022) also confirmed that both financial literacy and lifestyle jointly influence the consumptive tendencies of students in higher education.

The Simultaneous Influence of QRIS Digital Payment and Lifestyle on Consumptive Behavior

Based on the simultaneous test results, the F-value of 17.694 (>9.09) with a significance level of 0.000 (<0.050) confirms that both QRIS usage (X1) and lifestyle (X2) together have a significant impact on student's consumptive behavior in Banda Aceh. Therefore, Ha3 is accepted andH03 is rejected. The coefficient of determination (R²) of 0.267 indicates that 26.7% of the variation in student's consumptive behavior can be explained by the combined influence of QRIS usage and lifestyle. The remaining 73.3% is attributed to other factors not included in this study, such as income, savings, and financial literacy.

These results align with the findings of Karim (2023) and Yudiana (2023), which also confirmed that the combination of digital payment convenience and lifestyle patterns significantly affects consumption behavior. Despite the insignificant individual effect of QRIS, its role becomes impactful when considered alongside lifestyle factors, suggesting a synergistic effect on student's financial behavior.

E. CONCLUSION AND SUGGESTION

Based on the results of the study, it can be concluded that: QRIS digital payment does not have a significant effect on the consumptive behavior of university students in Banda Aceh. This is supported by the results of the partial statistical test conducted using SPSS, which show that the calculated ttcount is less than ttable (-2.291 < -1.984) and the significance level is 0.402, which is greater than 0.050. In contrast, lifestyle has a significant and positive effect on the consumptive behavior of university students in Banda Aceh, as evidenced by a calculated ttcount greater than ttable (5.376 > 1.984) and a significance level of 0.000, which is less than 0.050. Furthermore, QRIS digital payment and lifestyle jointly have a significant effect on consumptive behavior. This is demonstrated by the results of the simultaneous test, where the calculated Fcount exceeds the Ftable (17.694 > 9.09) with a significance level of 0.000, which is below 0.050.

F. RECOMMENDATIONS

Based on the findings of this study, the researcher offers several recommendations. First, given the convenience of using QRIS digital payment, individuals should be able to manage their finances more efficiently, as it allows for easier monitoring of expenditures. Regarding lifestyle, it is advised that students avoid adopting a high-consumption lifestyle and instead prioritize needs over wants, in order to prevent excessive spending and the appearance of forced consumption behavior. Furthermore, future research is encouraged to broaden the scope of the study and employ a larger sample size to enhance the accuracy and generalizability of the findings.

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