



## The Effect of Digital Payment on Generation Z's Consumptive Behaviour

**Athalia Asta Dewi**

Business Administration Department

Politeknik Negeri Bandung

Indonesia

E-mail: [athalia.asta.abs421@polban.ac.id](mailto:athalia.asta.abs421@polban.ac.id)

### ABSTRACT

This study aims to determine the effect of the QRIS digital payment tool on the consumer behaviour of Generation Z. The research involved 120 respondents who are students of the Bandung State Polytechnic, Indonesia. The research method used is quantitative descriptive, with data analysis techniques including descriptive and regression tests. Data were collected through questionnaires distributed via social media platforms and face-to-face interactions with the respondents. The study results indicate that QRIS has a 25.4% influence on the consumption behaviour of students at the Bandung State Polytechnic, who are part of Generation Z. In contrast, 74.6% of the influence on their consumption behaviour is attributed to other variables not examined in this research. These findings suggest that although QRIS influences the consumption behaviour of students, this influence is classified as low. Thus, this study provides insights into the role of QRIS in shaping the shopping habits of students in the current digital era. The results of this research can be a reference for marketers and digital product developers in designing more effective marketing strategies for Generation Z and understanding how they interact with digital payment technology.

**Keywords:** Digital Payments, QRIS, Consumptive Behaviour



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## INTRODUCTION

Rapid technological advancement is a characteristic of the modern era, significantly impacting various aspects of global life. One of the main signs of this progress is the increasingly widespread adoption of digital technology (Suyanto et al., 2024; Maulana et al., 2022; Kartika et al., 2023). In Indonesia, as in other countries, we can see a striking increase in the public's internet usage. In 2020, the number of individuals using the Internet in Indonesia reached an astonishing figure of around 175.4 million people. This is very impressive, considering that the total population of Indonesia is around 272.1 million people. Thus, around 64% of the total population of Indonesia has experienced the benefits of access to cyberspace. Even more interestingly, when compared to the previous year's data, there was an increase of 17%, equivalent to the addition of 25 million internet users in Indonesia (Azzahroo & Estiningrum, 2021). Although there are many benefits resulting from this digital revolution, challenges related to cybersecurity and inequality of access are still a concern (Budiman et al., 2022; Chaniago, 2023). Therefore, it is essential to continue to encourage the development of technological infrastructure, digital education, and appropriate regulations to ensure that this progress has a positive impact evenly distributed to all levels of Indonesian society.

One of the most significant transformations in the business world is the change in how payment transactions are made (Wibowo & Rahmantya, 2023; Suhardi et al., 2024). Today, humans continue to strive to improve their ability to simplify various activities. This development changes the role of cash as a means of payment into a digital payment method, making it more efficient and cost-effective (Tarantang et al., 2019; Wachjuni et al., 2022). Everything is tested and improved to achieve maximum efficiency in every action, aiming to carry out these activities with minimal energy use.

QRIS (Quick Response Code Indonesian Standard) is the result of advances in information and communication technology in the business sector introduced by Bank Indonesia to simplify, accelerate, and maintain the security of the transaction process with QR codes. The presence of QRIS due to advances in information and communication technology has positive and negative impacts (Fitriani et al., 2024). The Indonesian people also need to optimize the positive benefits and minimize the negative effects of developing easy digital transactions and payments (Maulana & Wiharno, 2022; Syafrudin et al., 2023).

One of the negative impacts arising from the existence of QRIS felt by some people is that it encourages them to become individuals who have consumptive behaviour (Oktaviani et al., 2023). Because with the ease of making digital transactions, they can also easily buy things they want but don't need. With only a gadget, people can make transactions anytime and anywhere. In addition, consumptive behaviour can also cause addiction (Miftahulillah et al., 2023; Harjadi et al., 2021). Initially, someone only buys an item at a very affordable price. Still, in the end, he can buy more items that he wants to have without any explicit need because this consumptive behaviour has become an addiction and created a new lifestyle (Mahsyar, 2023; Harjadi & Fitriani, 2024).

The current generation, Generation Z, was born between 1995 and 2010. A dynamic nature characterizes them, and they are not afraid of continuous changes. Generation Z grew up and was connected to technology since birth, giving them skills in solving problems and finding solutions to every problem digitally (Lukum, 2019). The novelty of this study lies in several significant aspects. First, its focus on the specific impact of QRIS usage on people's consumer behavior, especially in Indonesia, provides a new perspective in understanding how the ease of digital transactions can encourage excessive consumer behavior (Efawati et al., (2024).

. In addition, this study links this phenomenon to the characteristics of Generation Z, who grew up in the digital era, and have skills in solving problems digitally. This adds an interesting dimension to the discussion about the consumption patterns of this generation. This study also highlights the challenges faced, such as cybersecurity and inequality of access, which have not been widely discussed in the context of digital technology adoption. With a multi-faceted approach, this study not only discusses the positive side of technological advances, but also pays attention to the negative impacts that may arise, such as consumer tendencies and addictive behavior that can develop due to ease of transactions.

## **LITERATURE REVIEW**

### **Digital Technology**

Digital Technology is an information technology concept that primarily emphasizes carrying out tasks and activities through computers or digital methods, reducing the direct involvement of human labour (Danuri, 2019). Furthermore, the characteristic of this technology is a sophisticated and fully automated operational system, allowing computers to manage tasks with high efficiency and accuracy. The use of this technology also includes the use of data formats that are easy to understand and can be processed by computers. This facilitates an efficient and smooth exchange of information in today's digital era. One of the transformations in the financial sector triggered by technological advances is online payment methods (Fadhilah et al., 2021). Financial technology for digital payments is expected to support the Indonesian government's initiatives to increase financial inclusion (Andyni & Kurniasari, 2021).

### **Digital Payments**

Rapid advances in the technology industry encourage people to be more familiar with financial transactions using digital technology, including electronic payments. (Saputri, 2020). Payment is transferring funds from an individual or entity making the payment to the recipient. Meanwhile, digital payments are a form of payment that relies on technology as its primary medium (Tarantang et al., 2019). In digital payments, money is represented in the form of digital information and the entire process is initiated through an electronic payment device. Unlike traditional payments using cash, checks, or credit cards, digital payments rely on special software, payment cards, or electronic balances. According to Ardiyanti (in Alamsyah, 2023), a digital payment system is a payment method that provides convenience and comfort to users in carrying out various types of financial transactions. Critical components in the digital payment ecosystem include applications for making money transfers, the network infrastructure that supports it, and the regulations and procedures that govern the use of the system.

### **Consumer behaviour**

Behaviour manifests an individual's response to stimuli or the environment around them. Human behaviour is a product of various experiences and interactions they experience about their environment (Dewi et al., 2021; Chaniago, 2022). This is reflected in the knowledge they acquire, their attitudes, and the actions that result from these interactions. In this context, human behaviour results from several factors, including past experiences, perceptions of the environment, and social norms that influence how individuals interact and function in society (Chaniago & Efawati, 2022). This behaviour covers various

aspects of life, including but not limited to consumer decisions, social interactions, and responses to multiple stimuli they experience (Efawati, 2016). As a result, human behaviour can be diverse and complex, formed through dynamic interactions between individuals and the world around them.

According to the definition provided by the American Marketing Association (AMA), consumer behaviour can be understood as an interactive process involving the influence of various factors, as well as involving understanding, actions, and events that occur in the environment around the individual (Sunyoto & Saksono, 2022). In this context, humans are involved in various aspects of their lives, including decision-making, actions, and responses to existing stimuli. In other words, consumer behaviour results from a complex interaction between internal and external factors that affect individuals in various aspects of their lives. This includes how individuals respond to products, services, advertising, and other influences in their everyday environment.

### **Consumptive behaviour**

Consumer behaviour is buying products without rational consideration or based on actual needs. Examples include purchasing goods because of a gift offer or simply because the item is popular with others (Akbar et al., 2021; Iskandar et al., 2023). In the context of this consumer behaviour, buying decisions are not always based on actual needs but are influenced by factors such as social pressure or specific incentives (Dewi et al., 2021; Rachmawati et al., 2018; Efawati & Juhandi, 2020). This reflects the complex dynamics in how individuals consume and shop in society.

Consumptive behaviour is the habit of excessively shopping or using goods that are not needed (Azzahroo & Estiningrum, 2021). This habit is often not based on rational considerations and is driven more by desires than precise needs. This indicates that in consumptive behaviour, the urge to fulfil desires usually overcomes logical considerations about what is needed.

In this context, the desire factor often dominates consumer decisions, setting aside logical considerations regarding actual needs. This kind of consumer behaviour can lead to impulsive purchases and ultimately impact individuals' financial aspects and an unbalanced lifestyle (Rahmat et al., 2020). In other words, consumer behaviour reflects the tendency to shop excessively without careful consideration and is often motivated by emotional drives rather than actual needs.

### **Framework**

With the ease of making digital payment transactions, consumers will find it more accessible. This convenience gives rise to consumer behaviour in this era where consumers, especially students, prioritize fulfilling their desires over their needs. The framework of thought in this study is the Quick Response Code Indonesian Standard (QRIS) as the independent variable and Generation Z Consumer Behaviour as the dependent variable.



Based on the framework of thought that has been created, the research hypothesis is determined as follows:

H<sub>1</sub> : The existence of the Quick Response Code Indonesian Standard (QRIS) has an impact on the consumer behaviour of Generation Z.

## RESEARCH METHODS

The objects in this study are divided into the Quick Response Code Indonesian Standard (QRIS) as variable X and Generation Z Consumptive Behaviour (Students of Bandung State Polytechnic, Indonesia) as variable Y. The subjects of this study were students at Bandung State Polytechnic, Indonesia. The number of samples involved in this study was 110 respondents. Data was collected through questionnaires compiled using Google Forms media, then distributed through social media and face-to-face. The research method applied is quantitative descriptive. Data analysis in this study includes descriptive and regression analysis.

### Validity and Reliability Test Results

Validity testing in the questionnaire is carried out to measure the instrument by correlating the score of each question with the total score, which is the sum of all question scores. This validity test was carried out on 45 respondents. From the 45 respondents' answers, correlate each respondent's answer item with the total answers from the respondents. Getting a validity coefficient above 0.3 is crucial. The higher the validity coefficient value, the more valid it is (Chaniago et al., 2023). Based on the validity test results, the results obtained were between 0.5 and 0.8. It can be concluded that the instruments of variable X and variable Y are valid.

Reliability testing in the questionnaire was carried out to ensure that the data obtained were consistent and reliable and came from field sources. Data is considered to have met the requirements for use in various related research contexts if the reliability value ( $\alpha$ ) of the reliability test reaches or exceeds 0.7. Exceeding 0.6 is considered sufficient (Chaniago et al., 2023). Based on the reliability test results, variable X was 0.797 and variable Y was 0.765 using the Cronbach's Alpha method. From these results, it can be concluded that the measuring instrument is reliable.

## RESEARCH RESULT

Based on the data from the questionnaire results obtained, the results of the demographic analysis of respondents were as follows:

Table 1: Respondent Demographics

Description	Demographics	Frequency	Percentage
Age	18 - 20 years	62	56,4%
	21 - 23 years	48	43,6%
Gender	Male	39	35,5%
	Female	71	64,5%
Level	Level 1	0	0,0%
	Level 2	20	18,2%
	Level 3	74	67,3%
	Level 4	16	14,5%
Major	Business Administration	40	36,4%
	Accounting	16	14,5%
	English	6	5,5%
	Electrical Engineering	4	3,6%
	Chemical Engineering	9	8,2%

Computer Engineering and Information Technology	12	10,9%
Energy Conversion Engineering	5	4,5%
Mechanical Engineering	3	2,7%
Refrigeration and Air Conditioning Engineering	3	2,7%
Civil Engineering	12	10,9%

Source: Research Results (2023)

## Descriptive Test Results

Descriptive tests are tests that summarize and describe data statistically. Descriptive tests help present data visually or numerically. The following are the results of the descriptive test obtained from the questionnaire data:

Table 2: Descriptive Statistics of Variable X Quick Response Code Indonesian Standard (QRIS)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1	110	1	5	4.609	.560
X2	110	1	5	4.554	.796
X3	110	1	5	4.354	.685
X4	110	1	5	4.363	.774
X5	110	1	5	3.981	.766
X6	110	1	5	4.045	.682
X7	110	1	5	4.072	.964
X8	110	1	5	4.009	.981
Valid N (listwise)	110	1	5	4.248	

Source: IBM SPSS 27 Output from Research Results (2023)

Table 2 shows that the Quick Response Code Indonesian Standard (QRIS) variable has a minimum value of 1 and a maximum value of 5, with an average of 110 respondents of 4.248. The highest average value was obtained at 4.609 with a data distribution level of 0.560. The lowest average value was obtained at 3.981 with a data distribution level of 0.766.

Table 3: Descriptive Statistics of Variable Y Generation Z Consumptive Behaviour

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Y1	110	1	5	4.163	.943
Y2	110	1	5	3.754	.923
Y3	110	1	5	4.381	.649
Y4	110	1	5	4.290	.695
Y5	110	1	5	4.090	.784
Y6	110	1	5	4.209	.705
Y7	110	1	5	3.881	.843
Valid N (listwise)	110	1	5	4.110	

Source: IBM SPSS 27 Output from Research Results (2023)

Table 3 shows that the Generation Z consumer behaviour variable has a minimum value of 1 and a maximum value of 5, with an average value of 110 respondents of 4.110. The highest average value was obtained at 4.381, with a data distribution level of 0.649. The lowest average value was obtained at 3.881 with a data distribution level of 0.843.

### Regression Test Results

Regression testing is a test that can measure the extent to which independent variables affect dependent variables. Whether the influence is significant or not, see the relationship's direction and strength. The following are the results of the regression test obtained from the questionnaire data:

Table 4: Simple Regression Summary Model

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.504 <sup>a</sup>	.254	.247	3.236

a. Predictors: (Constant) Quick Response Code Indonesian Standard (QRIS)

Source: IBM SPSS 27 Output from Research Results (2023)

Based on the research results in Table 4, the coefficient of determination (R Square) value is 0.254. So it can be concluded that 25.4% of the consumer behaviour of Bandung State Polytechnic Students Indonesia as Generation Z is influenced by the Quick Response Code Indonesian Standard (QRIS), and other factors affect the remaining 74.6%.

Table 5: Simple Regression Anova

<b>ANOVA</b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	385.011	1	385.011	36.775	<.001 <sup>b</sup>
	Residual	1130.707	108	10.470		
	Total	1515.718	109			

a. Dependent Variable: Generation Z Consumer Behaviour

b. Predictors: (Constant), Quick Response Code Indonesian Standard (QRIS)

Source: IBM SPSS 27 Output from Research Results (2023)

Based on the research results in Table 5, it can be seen that Sig. <0.001 is smaller than 0.05. This shows that the Quick Response Code Indonesian Standard (QRIS) variable influences the consumer behaviour of Bandung State Polytechnic Students, Indonesia, as Generation Z.

### Hypothesis Test Results

Based on the results of the analysis of data processing, the total influence (R<sup>2</sup>) of the Quick Response Code Indonesian Standard (QRIS) on the consumer behaviour of Generation Z is 0.254, significant <0.001 <0.05, meaning that the hypothesis H<sub>1</sub> can be accepted. There is an influence between the Quick Response Code Indonesian Standard (QRIS) and the consumer behaviour of Bandung State Polytechnic Students as Generation Z.

### DISCUSSION

Based on the results of the study that has been conducted to determine the effect of the Quick Response Code Indonesian Standard (QRIS) on the consumer behaviour of Bandung State Polytechnic Students as Generation Z, it is concluded that QRIS has a significant impact on the consumption patterns of Bandung State Polytechnic Students. (Oktaviani et al., 2023) Provide theoretical support for this finding by stating that the existence of QRIS can be a driving factor for consumer behaviour. Therefore, the results

of the study and the recognized theory are in line, showing that QRIS not only has a significant impact on student consumption patterns but can also contribute to increasing consumer behaviour among them, namely Generation Z. QRIS as a digital payment technology that is increasingly commonly used has been able to influence the consumer tendencies of students at Bandung State Polytechnic, Indonesia. Generation Z students who tend to be familiar with technological innovation, show a positive response to QRIS in the context of consumer transactions.

The simple linear regression test analysis conducted on 110 respondents showed that R Square was 0.254. Significant at  $<0.001$ , which is smaller than 0.05. This indicates that 25.4% of the consumer behaviour of Bandung State Polytechnic Students as Generation Z is influenced by the Quick Response Code Indonesian Standard (QRIS), and other factors affect the remaining 74.6%.

The presence of QRIS provides easy access and efficiency in the payment process, which in turn contributes to changes in consumer behaviour. Students tend to prefer practical and fast payment methods that align with the QRIS feature. This creates an environment where students tend to be more open to impulsive purchases, increased use of consumer services, and exploration of the products or services offered.

Thus, the results of the study concluded that QRIS is not only a means of payment but also has the potential to be a driver of change in the consumer behaviour of Bandung State Polytechnic Students as Generation Z. The role of QRIS in shaping this consumption pattern can be an essential concern in the context of developing marketing strategies and offering products or services among students.

## CONCLUSION

The research demonstrates the impact of digital payment methods, specifically the Quick Response Code Indonesian Standard (QRIS), on the consumer behaviour of Generation Z students at Bandung State Polytechnic, Indonesia. The findings reveal that QRIS significantly influences consumer behaviour, accounting for 25.4% of the variance among the respondents. While QRIS enhances payment efficiency by facilitating quick and seamless transactions, it is clear that most variations in consumers, approximately 74.6%, are influenced by other factors not explored in this study.

These results underscore the importance of integrating QRIS as a strategic component in marketing development efforts. By accommodating student preferences for fast and efficient transactions through digital technology, businesses can enhance customer satisfaction and foster greater loyalty among Generation Z consumers. Consequently, entrepreneurs targeting this demographic should prioritize adopting digital payment solutions like QRIS as part of their payment infrastructure. This generation is inclined towards using digital wallets and payment methods that offer convenience and speed. By providing these options, businesses can effectively meet the expectations of Generation Z consumers and improve their overall shopping experience.

In addition to adopting digital payment methods, businesses need to invest in creating user-friendly websites and mobile applications that seamlessly integrate these systems. A smooth user experience facilitates transactions, increases consumer confidence, and encourages repeat purchases. Entrepreneurs should focus on intuitive design, fast loading times, and clear information regarding payment options to optimize the user experience.

Given that Generation Z is highly active on social media, entrepreneurs should also leverage these platforms to promote their digital payment options. Engaging content, such



as tutorials on how to use QRIS and testimonials from satisfied customers, can help demystify the payment process and encourage adoption among potential users.

Furthermore, understanding additional influencing factors is crucial. While QRIS contributes to consumer behaviour, many other elements also play a significant role. Entrepreneurs should conduct market research to identify these influences, such as brand preferences and perceptions of service quality. Businesses can tailor their marketing strategies by understanding what drives consumer decisions. Data analytics to gather insights about consumer preferences and behaviours can further help entrepreneurs develop personalized marketing strategies. For instance, targeted promotions or loyalty programs that reward digital payment methods can effectively engage Generation Z consumers and incentivize them to choose specific brands.

Moreover, Generation Z is known for valuing brands that align with their ethical standards and social values. Thus, entrepreneurs should clearly communicate their commitment to sustainability, diversity, and social responsibility through marketing efforts. This alignment can strengthen brand loyalty and attract consumers who prioritize these values.

To navigate this landscape effectively, entrepreneurs should consider several key strategies. First, they should stay informed about the latest digital payment trends and continuously update their payment options to include emerging technologies that appeal to Generation Z. Additionally, investing in staff training on the benefits and usage of digital payment systems will enhance the overall consumer experience, enabling staff to assist customers more effectively.

It is also essential to implement feedback mechanisms to gather consumer insights about their experiences with digital payments. This feedback can guide further improvements and innovations in the payment process. Lastly, emphasizing the security features of digital payment options will build trust among consumers. Communicating security measures and protocols can alleviate concerns regarding online transactions.

In conclusion, the findings of this study highlight the critical role of QRIS in influencing consumer behaviour among Generation Z students. By adapting to the preferences of this demographic and implementing strategic initiatives focused on digital payment solutions, entrepreneurs can position themselves for success in the evolving digital marketplace. This approach addresses the immediate needs of Generation Z consumers and establishes a foundation for long-term engagement and loyalty.

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