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The Influence of Qris Use on Shopping Behavior in Faculty Economics and Business Students Swadaya Gunung Jati University

1st Indah Fatma Rosmayanti
*Manajemen, Faculty of Economic
Business*
Swadaya Gunung Jati University
Cirebon, Indonesia
Indah.124020340@ugj.ac.id

2nd Firna Octavia Sakinah
*Manajemen, Faculty of Economic and
Business*
Swadaya Gunung Jati University
Cirebon, Indonesia
Firna.124020329@ugj.ac.id

3rd Indah Nursyafikha
*Manajemen, Faculty of Economic and
Business*
Swadaya Gunung Jati University
Cirebon, Indonesia
Indah.124020454@ugj.ac.id

4th Aris Riyanto
*Manajemen, Faculty of Economic and
Business*
Swadaya Gunung Jati University
Cirebon, Indonesia
Indah.124020454@ugj.ac.id

Abstract—The development of digital payment systems has contributed to changes in students' shopping behavior, particularly through the use of the Quick Response Code Indonesian Standard (QRIS). This study aims to explore the effect of QRIS usage on the shopping behavior of students at the Faculty of Economics and Business, Universitas Swadaya Gunung Jati (FEB UGJ). This research employs a qualitative approach using semi structured interviews with nine FEB UGJ students selected through purposive sampling. The respondents were categorized into three groups based on the intensity of QRIS usage, namely frequent users, moderate users, and infrequent users, as all respondents were familiar with and had experience using QRIS.

The findings indicate that QRIS usage has varying effects on students' shopping behavior. Students categorized as frequent users tend to experience an increase in shopping frequency and expenditure due to the convenience of transactions and the availability of promotions such as cashback and discounts. Moderate users utilize QRIS situationally, particularly when they do not carry cash or when promotional offers are available, with a relatively balanced level of spending control. Meanwhile, infrequent users tend to prefer cash payments due to financial control considerations,

psychological comfort, and concerns related to technical and security aspects of digital transactions. Nevertheless, all respondents acknowledged that QRIS provides convenience and efficiency in daily transactions.

This study concludes that QRIS usage influences the shopping behavior of FEB UGJ students, particularly in terms of shopping frequency, perceived convenience, and expenditure control. These findings highlight that the intensity of QRIS usage plays an important role in shaping students shopping patterns, indicating the need for financial awareness and literacy to ensure that QRIS is used wisely.

Keyword— *Use Of Qris; Shopping Behavior*

I. INTRODUCTION

Student spending behavior constitutes a central theme in economic and consumer behavior studies because it reflects financial decision making patterns, consumption intensity, and individual financial management capacity. In the student phase, spending behavior is shaped not only by basic needs and income constraints but also by access to payment systems and technological developments. The rapid digitalization of financial services has significantly transformed

transaction patterns, with electronic payment instruments increasingly embedded in daily life.

Previous studies emphasize that consumption is a fundamental driver of economic activity. Samuelson (2000) defines consumption as the utilization of goods and services to satisfy needs, positioning household expenditure as a key macroeconomic indicator. Empirical findings further suggest that income level is positively associated with consumption intensity (Akbar Andhika, 2022), indicating that financial capacity shapes spending patterns. However, beyond income, the mode of payment has also emerged as a behavioral determinant. Research on non cash payment systems suggests that transaction convenience, speed, and reduced psychological barriers to spending may influence consumption frequency and expenditure levels. In this context, QRIS, as a standardized QR code-based national payment system integrating multiple Payment System Service Providers (PJSP), facilitates faster, safer, and more practical transactions (Nadiyah Rahmalia, 2023).

Although prior studies have examined consumption from macroeconomic and income-based perspectives and have acknowledged the growing role of digital payments, most research focuses on quantitative relationships between income, payment systems, and aggregate consumption. Limited attention has been given to how students subjectively perceive QRIS usage and how varying levels of usage intensity shape their spending behavior. In particular, there remains a lack of qualitative exploration that captures students' experiences, motivations, and self-control dynamics in the context of QRIS-based transactions. This gap highlights the need for an in-depth investigation of behavioral changes associated with digital payment adoption among university students.

Therefore, this study aims to analyze how QRIS usage influences the spending behavior of students at the Faculty of Economics and Business, Universitas Swadaya Gunung Jati. Using a qualitative approach through in depth interviews with students categorized as frequent, moderate, and infrequent QRIS users, this research seeks to explore differences in perceptions, experiences, and spending patterns across usage levels. The findings are expected to contribute to the literature on student consumer behavior in the digital payment era and provide practical implications for enhancing digital financial literacy and financial management among students.

II. METHOD

1. Research Design

This study employs a qualitative research design using semi-structured interviews. A qualitative approach was selected because the objective of the study is to obtain an in-depth understanding of students' experiences, perceptions, and interpretations regarding QRIS usage and its influence on their spending behavior. This design enables the exploration of

subjective meanings, behavioral tendencies, and contextual factors that cannot be captured adequately through quantitative measurement. Semi-structured interviews were chosen to provide flexibility in probing participants' responses while maintaining consistency across core research questions.

2. Research Context and Participants

This research was conducted at the Faculty of Economics and Business, Universitas Swadaya Gunung Jati, focusing on students' use of QRIS in daily shopping activities.

Participants were selected using purposive sampling based on the following criteria:

1. Active undergraduate students of the Faculty of Economics and Business.
2. Have used QRIS for at least three months.
3. Conduct shopping transactions (online or offline) at least twice per month.
4. Willing to participate and provide informed consent.

Nine participants were selected and categorized based on the intensity of QRIS usage:

- Frequent users (use QRIS almost daily or more than 10 times per month)
- Moderate users (use QRIS approximately 4–9 times per month)
- Infrequent users (use QRIS 1–3 times per month)

Each category consisted of three participants with different academic years, allowance levels, and shopping habits to ensure variation in perspectives and experiences.

3. Interview Protocol

An interview protocol was developed to ensure systematic data collection. The interview guide consisted of three main sections:

1. Background Information
Questions regarding demographic profile, source of income or allowance, and general shopping habits.
2. QRIS Usage Experience
Questions exploring reasons for using QRIS, perceived convenience, frequency of use, situations in which QRIS is preferred, and comparison with cash or other payment methods.
3. Spending Behavior Impact
Questions examining whether QRIS affects purchase frequency, impulse buying tendencies, expenditure control, budgeting awareness, and perceptions of financial discipline.

Probing questions were used to clarify responses and explore emerging issues in greater depth. All interviews were conducted face-to-face in December 2025, lasted approximately 15–20 minutes, and were conducted in Indonesian. With participants' consent, interviews were audio-recorded to ensure accuracy of data. Participants were assured of confidentiality and anonymity.

4. Data Analysis

The data were analyzed using thematic analysis through the following steps:

1. **Transcription**
All audio recordings were transcribed verbatim in Indonesian to maintain data authenticity.
2. **Initial Reading and Familiarization**
The researcher read the transcripts multiple times to gain an overall understanding of the data and identify preliminary ideas.
3. **Open Coding**
Meaningful statements were identified and labeled with initial codes. For example, codes such as “practical,” “faster transaction,” “more impulsive,” and “difficulty tracking expenses” emerged during this stage.
4. **Categorization (Axial Coding)**
Similar codes were grouped into broader categories, such as:
 - Perceived convenience
 - Increased purchase frequency
 - Impulse buying tendency
 - Financial awareness and control
5. **Theme Development**
Categories were further analyzed and synthesized into major themes representing the relationship between QRIS usage intensity and spending behavior. Differences across frequent, moderate, and infrequent users were compared to identify patterns and contrasts.
6. **Interpretation**
The final themes were interpreted in relation to existing theories on consumption behavior and digital payment systems to strengthen analytical depth.

To enhance credibility, the researcher conducted cross-checking of codes and re-examined transcripts to ensure consistency between participants’ statements and developed themes.

III. RESULTS AND DISCUSSION

The findings show that QRIS usage intensity differentiates student spending behavior in three main aspects: purchase frequency, impulsive tendencies, and expenditure control.

1. Frequent QRIS Users

Students in this category use QRIS as their primary payment method for daily transactions, including food, beverages, academic needs, and small campus purchases. Convenience, speed, and promotional incentives (cashback and discounts) are the main drivers of intensive usage.

However, frequent users report increased spontaneous purchases. The ease of digital transactions reduces deliberation before buying, and several participants describe spending as “less noticeable” because no physical cash is exchanged.

In terms of financial control, variation is observed. Some students actively monitor transaction history, while others rarely evaluate their expenses. This indicates that although QRIS provides digital records, spending control remains dependent on individual awareness.

2. Moderate QRIS Users

Moderate users treat QRIS as an alternative payment method rather than a dominant one. Usage depends on situational factors such as availability, internet access, and account balance.

This group demonstrates relatively controlled spending behavior. Although they acknowledge the practicality of QRIS, they continue to consider needs before making purchases. Promotional offers are attractive but do not consistently trigger impulsive buying.

Expenditure control is comparatively stronger than in frequent users. Students consciously limit QRIS usage to specific transactions and use transaction history features occasionally for monitoring.

3. Infrequent QRIS Users

Infrequent users prefer cash as their primary payment method, using QRIS only under certain conditions. They perceive cash as providing clearer awareness of money outflow.

This group shows the highest level of spending caution. Impulsive purchases are rare, and decisions are more strongly based on necessity. Promotional incentives have minimal influence on their buying behavior.

Additionally, concerns regarding technical issues and transaction security contribute to limited QRIS usage.

4. Cross-Category Comparison

A clear behavioral pattern emerges across categories:

- Higher QRIS usage intensity is associated with higher spending frequency.
- Increased digital transaction convenience correlates with reduced spending salience.
- Stronger preference for cash is associated with greater expenditure control.

Overall, the findings indicate that QRIS usage intensity is linked to observable differences in student spending behavior, particularly in purchase frequency and financial control.

Discussion

This study demonstrates that QRIS usage influences student spending behavior, but the effect is not uniform. The intensity of usage emerges as the key differentiating factor shaping purchase frequency, impulse tendencies, and expenditure control.

Consistent with the Technology Acceptance Model (TAM), perceived ease of use plays a central role in

driving QRIS adoption. Frequent users rely heavily on QRIS because of its speed and practicality. However, the findings suggest that reduced transaction friction also reduces the psychological salience of spending. When payments are seamless and cashless, students experience a lower “pain of paying,” which increases the likelihood of spontaneous purchases. Thus, technological convenience does not merely facilitate transactions; it reshapes spending awareness.

The results also support prior research highlighting the behavioral impact of promotional incentives in digital payment systems. Cashback and discounts act as external stimuli that reinforce usage and can amplify impulsive buying, particularly among frequent users. This indicates that embedded promotional features function as behavioral triggers, not just marketing tools.

In contrast, moderate users demonstrate that self-regulation moderates the effect of digital payment convenience. Although they perceive QRIS as efficient, they remain selective and maintain spending considerations before purchasing. This suggests that technological adoption alone does not determine consumptive behavior; individual financial awareness plays a mediating role.

Meanwhile, infrequent users show stronger expenditure control by preferring cash transactions. Their behavior aligns with behavioral economics perspectives, which argue that physical cash increases spending visibility and psychological accountability. By maintaining higher transaction “friction,” these students preserve greater financial caution.

Overall, the findings extend existing literature in three important ways. First, they show that payment modality specifically usage intensity acts as a behavioral variable influencing consumption patterns beyond income level. Second, the study provides qualitative evidence that QRIS affects the psychological experience of spending, particularly expenditure salience and impulse control. Third, it highlights financial awareness as a moderating factor in digital payment adoption.

In conclusion, QRIS enhances efficiency but simultaneously alters spending dynamics. Its impact depends less on the technology itself and more on how intensively it is used and how well users regulate their financial behavior. These findings underline the importance of strengthening digital financial literacy to ensure that transaction convenience does not translate into uncontrolled consumption.

Conclusion

This study concludes that QRIS usage intensity influences student spending behavior, particularly in purchase frequency and expenditure control. Frequent users tend to show higher spending frequency and stronger impulsive tendencies, as digital transactions reduce the psychological salience of spending. Moderate users demonstrate more balanced behavior, indicating that controlled usage can mitigate negative effects. In contrast, infrequent users exhibit stronger

financial caution and greater expenditure awareness through cash based transactions.

The main contribution of this study lies in demonstrating that payment modality specifically the intensity of QRIS usage functions as a behavioral factor shaping spending awareness, not merely as a transactional tool. The findings highlight that digital payment systems influence the psychological experience of spending, especially among students who are still developing financial independence.

Practically, the results emphasize the importance of strengthening digital financial literacy to ensure that transaction convenience does not lead to uncontrolled consumption. Educational institutions and related stakeholders should promote responsible digital payment usage alongside financial management education.

This study is limited by its small sample size and qualitative scope within a single faculty, which may restrict generalizability. Future research may employ mixed-method or quantitative approaches with larger and more diverse samples to examine the relationship between digital payment intensity, financial literacy, and long-term spending behavior.

Recommendations

Based on the findings and conclusions of this study, several recommendations can be proposed:

First, students are encouraged to use QRIS more wisely by maintaining awareness of their spending patterns. Utilizing transaction history features and setting personal spending limits can help students monitor and control their expenditures. Developing habits such as budgeting and regular financial evaluation is essential to prevent excessive and impulsive spending.

Second, universities and educational institutions are advised to actively promote financial literacy programs, particularly those related to digital financial management. Workshops, seminars, or integrated coursework on personal finance and digital payment awareness can help students better understand the long term implications of their spending behavior.

Third, payment service providers and related stakeholders should consider designing digital payment systems that promote responsible spending. Features such as spending alerts, monthly summaries, or budget reminders could help users maintain control over their financial activities while still benefiting from digital payment convenience.

Finally, future research is recommended to involve a larger and more diverse sample to improve the generalizability of the findings. Further studies could also incorporate quantitative approaches or mixed methods to measure the magnitude of QRIS’s impact on spending behavior. Additionally, exploring variables

such as financial literacy levels, income sources, and psychological factors would provide a more comprehensive understanding of student consumption behavior in the digital payment era.

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