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Analysis of the Utilization of QRIS on the Consumptive Behavior of the Academic Community, Faculty of Economics and Business, Universitas Nusantara PGRI Kediri

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Abstract

Research aim : *This research attempts to investigate the implication of QRIS as a digital payment method by examining three key indicators: perception of convenience, perceived usefulness, and risk, on the consumptive behavior of the academic community at the department of Economics and Business of Universitas Nusantara PGRI Kediri.*

Design/Methode/Research Design: *This study applies a statistical technique for causality analysis with a causal study design to examine the cause-and-effect relationship between perceptions of convenience, benefits, and risks of using QRIS on the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri. Data was collected using a questionnaire based on a Likert scale, which was distributed to 327 respondents as the research sample. The sample gathering technique was accidental selection, and the assessment of accuracy and consistency, classical assumption tests, linear multivariate modeling, and statistical hypothesis analysis using mean comparison test and Anova test. This approach aims to provide objective and measurable insights into the impact of digital payment technology on consumption behavior within the academic setting.*

Research Finding: *The observation regarding this study show that QRIS usage strongly influences the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri. This effect is mainly driven by perceptions of convenience, benefits, and risks associated with its use. The data suggests that as QRIS becomes easier and more beneficial to use, along with perceived risks, consumptive behaviors such as impulse buying and unplanned spending also tend to increase. These results align with previous studies, further supporting the idea that digital payment technology not only simplifies transactions but also shapes consumption habits, particularly in academic settings.*

Theoretical contribution/Originality: *This study contributes theoretically by providing insights into consumer behavior, particularly in the context of digital payments like QRIS. The findings reinforce theories regarding the impact of perceived benefits, ease of use, and risk on consumptive behavior. Additionally, this research can serve as a reference for developing theories on how financial technology influences consumptive lifestyles, especially among students who actively use digital technology. This also creates opportunities for further exploration of the relationship between digital innovation and individual economic behavior.*

Practitionel/Policy implication: *This study provides practical*

implications for financial practitioners and policymakers to pay more attention to the impact of QRIS use on consumptive behavior, especially among students. Financial institutions and digital payment service providers can develop educational programs on the wiser use of QRIS, in order to reduce the risk of impulse purchases. In addition, the campus can provide financial literacy to the academic community so that they better understand personal financial management in the digital era. This policy is important to create a healthier and more responsible financial ecosystem in the academic environment.
Research limitations: *This research has several limitations that need to be considered, such as the focus of the research is only on the academic community of the Economics and Business Department of Universitas Nusantara PGRI Kediri, therefore the result may not be generalized to a wider population.*
Keywords: *Utilization of QRIS, Consumptive behavior, Digital Payment, Perception of Convenience, Perception of Benefits, Risk*

1. Introduction

Rapid technological advancement can be seen from the increasingly widespread use of advanced technology in various facilities and infrastructure in many countries. The same thing is also happening in Indonesia, which has now entered the digital era, with more and more people using the internet [1]. This advancement in digital technology has significantly impacted many aspects of human life, especially in finance and payment systems.

One of the key innovations that has significantly impacted the transaction system is the QR Code Indonesia Standard (QRIS). QRIS is a unified QR code system for digital payments transactions through mobile banking, cloud-based e-money platforms, and mobile wallets [2]. QRIS is designed to simplify and unify cashless payment methods in Indonesia through the use of standardized QR codes. With QRIS, users can easily make payments using digital wallets, mobile banking applications, or other payment platforms. This system not only improves transaction efficiency but also allows integration between various financial service providers thereby supporting national financial inclusion. Since it was first launched by Bank Indonesia in 2019, QRIS has experienced exponential growth. The latest data shows that millions of merchants and individuals have used QRIS for various transaction needs, ranging from purchasing daily products to paying for services in the service sector.

The existence of electronic money makes transactions faster and more efficient than using cash, especially for transactions with small nominals. With electronic money, transactions can be made easier, cheaper, and remain safe and fast, for both buyers and sellers [3].

Among students, QRIS has become a very popular means of payment due to its ease and flexibility. Students, as part of a young generation that is very familiar with technology, are often a key segment in the adoption of various digital innovations, including QRIS. Its quick access and ease of use make QRIS an attractive choice, especially in supporting the practical lifestyle of students who often need instant payment solutions. However, behind this convenience, new challenges have emerged. This convenience encourages the creation of a more efficient lifestyle but tends to be consumptive in nature. The consumption of an item is no longer solely to meet needs, but rather to fulfill desires. In the purchase process, consumers tend to ignore the function or usefulness of goods, buy goods that are not actually needed excessively, prioritize wants over needs, and ignore the priority scale [4]. Thus, although QRIS brings great benefits in simplifying financial transactions, its use needs to be

balanced with a good understanding of financial management so that its negative impact can be minimized.

A study by Afiyah (2020) indicates that the existence of electronic money causes users to get ease of transactions so that they behave consumpively [2]. According to Prehati, consumerism refers to a consumption pattern where purchasing decisions are no longer based on rational needs but are instead driven by personal desires [5]. Among students, this behavior becomes even more relevant with technological advancements, especially the rise of digital payment systems like the Indonesian Standard QR Code (QRIS). As a segment of the younger generation that is generally more adaptable to technology, students are frequently exposed to the convenience provided by QRIS. Quick access, no time limit, and payment flexibility via mobile devices are the main attractions. However, behind these conveniences, there is an increased risk of consumptive behavior, especially if users do not have adequate self-control or financial literacy skills. For example, students can easily make impulse purchases without considering their financial needs or capabilities, just because the payment process is too easy and fast. This phenomenon is even more complex considering that most students do not have a fixed income and are highly dependent on their parents' financial support.

According to Ramadhan, et al. (2016) the perception of convenience and the perception of benefits are factors that affect the interest in using and deciding to use electronic money or in QRIS terms. In addition, the perception of convenience, and the perception of benefits will affect consumer behavior in the use of electronic money [6]. The benefits offered by electronic money or QRIS can affect public perception so that it can increase its use.

Ease is defined as an individual's perception that using a specific platform requires minimal effort. When someone perceives a technology as easy to use, they are more likely to adopt it [6]. According to Fusiler and Durlabhji, several factors influence the perceived usability, such as its ability to utilize technology effortlessly for desired activities and the minimal effort required to interact with mobile commerce technology [6].

Additionally, the perception of benefits plays a crucial role in consumer behavior. It refers to an individual's belief that using a particular system can enhance their perfomance. A person will use a certain system or product if the technology system or product provides benefits to its users, while if the technology is useless or less useful, the technology is not used. The benefits obtained by users of technology systems or products are that their performance is increasing, meaning that they are more productive and effective and efficient in their work [7].

This study adds risk perception as one of the criteria in considering the benefits and convenience in the selection of technology. Although technology offers a variety of benefits and conveniences for its users, there are still some people who are reluctant to use it due to concerns about security issues. Therefore, the security risk aspect is a major concern for electronic money managers to reduce user perception of potential risks in electronic-based transactions. Thus, e-money users can feel calmer and free from worries when making transactions using electronic money [8].

The use of QRIS has expanded across various sectors, from e-commerce to the services sector, facilitating cashless transactions in a faster, safer, and more efficient way. In the retail market, QRIS is widely used by MSMEs to increase payment access, allowing customers to make payments by simply scanning a QR code using their digital wallet or mobile banking application. In the transportation sector, QRIS makes it easier to pay for public transportation

tickets such as trains, buses, and even online motorcycle taxis, which further increases convenience for users. QRIS has also begun to be implemented in the restaurant sector, shopping centers, and various other public services, allowing consumers to make transactions faster without having to carry cash. Along with the development of QRIS, its use is increasingly expanding to educational institutions, including universities that have begun to adopt QRIS as a payment method for various academic and non-academic services, such as tuition payments, book purchases, and payment for other campus facilities.

In many universities, especially in big cities, the use of QRIS is increasingly popular among students. Major universities in Indonesia have applied QRIS in various campus transactions, making it easier for students, lecturers, and staff to make payments digitally. QRIS is used for parking payment transactions, photocopying services, tuition fee payments, and even for canteen or shop payments in the campus environment. The adoption of this payment technology not only facilitates transactions but also supports the university's efforts to reduce the use of cash, minimize the risk of theft, and simplify overall campus financial management.

Universitas Nusantara PGRI Kediri, as part of a growing university, has also begun to utilize QRIS to facilitate transactions in various campus services. UNP Kediri students, who are part of the younger generation who are very familiar with digital technology, get ease in making payments for various purposes, both for academic and non-academic needs. Students use QRIS not only in canteens or campus cooperatives but also in various student organization activities and campus events. The ease of use, flexibility, and benefits offered by QRIS make it an ideal solution, especially for students who want to save time in transactions. However, low awareness of the risks of using digital payment technology can trigger uncontrolled consumptive behavior. Therefore, this study is relevant for exploring in depth how QRIS usage influences the consumptive behavior of Universitas Nusantara PGRI Kediri students, considering convenience, benefits, and risks as key factors in their decision to use QRIS.

Research on factors that can affect the consumptive behavior of digital technology users as a means of payment transactions has been conducted by Wicky et al. (2023) entitled "The relationship between ease of use, perceived usefullness, and risk withe QRIS e-payment adoption interst among students of the Economics and Business Faculty of Sam Ratulangi University, Manado". Te findings regarding this study indicated that ease of use does not influence user interest. However, perceived usefulness demonstrates a notable and positive effect on user interest, as does risk. Additionally, ease of use, perceived benefits, and risk collectively influence the adoption interest in QRIS digital payment among leaners at the FEB, Sam Ratulangi University, Manado [7].

Throughout this research, the author seeks to examine the academics community of Universitas Nusantara PGRI Kediri as the research subject. This selection is based on the karge number of individuals within the academic community, making it a representative sample of their overall perceptions. Additionally, the chosen topic is relevant to consumptive activities and behaviors commonly observed in academic settings. Considering these factors, the researcher intends to conduct a study titled **"Analysis of the Utilization of QRIS on the Consumptive Behavior of the Academic Community of FEB Nusantara University PGRI Kediri."**

1.1. Statement of Problem

Currently, the majority of students, lecturers and staff of Universitas Nusantara PGRI Kediri have used non-cash payments/QRIS. This happens because QRIS is believed to be a precise, practical, fast, and safe payment.

Students' consumptive behavior varies depending on several factors, such as the type of products and services purchased, the frequency of purchases, brand preferences, as well as factors that affect consumption decisions, such as price, product quality, and market trends. In general, students tend to prioritize spending on basic needs, such as food, transportation, and school supplies, such as books and stationery. In addition, as a student, they also allocate funds for entertainment and social activities [9].

Based on this phenomenon, most of the academic community at Universitas Nusantara PGRI Kediri frequently use non-cash payment methods like QRIS. Therefore, this study aims to explore more deeply how QRIS usage impacts their consumtive behavior. This research is expected to demonstrate that QRIS can simplify transactions for students.

A study by Rizal Syahri Alfani and Kurnia Rina Ariani (2023) utilized a quantitative research method. Based on statistical analysis and testing, perceived value, potential drabacks, and confidence positively and significantly effect on the decision to adopt QRIS electronic payment system. However, the awareness of ease negatively affects this decision. Depsite the various conveniences offered by QRIS service providers, these do not necessarily increase the willingness of accounting students at theUniversity of Muhammadiyah Surakarta to use QRIS electronic money [8].

1.2 Research Objectives

1. Examining how the perceived usability of QRIS impacts the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri.
2. Investigating the effect of perceived benefits of QRIS on the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri.
3. Assessing the impact of QRIS usage risk on the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri.
4. Analyzing the combined influence of perceived convenience, perceived benefits, and usage risk of QRIS on the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri.

2. Methode

The current study utilizes a causational research framework, which is employed to identitfy cause-and-effect relationships between two or more variables [10]. A statistical causality technique is applied in order to analyze how certain variables influence the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri in using QRIS. The quantitative approach was chosen because this study focuses on collecting and analyzing numerical data that can be measured objectively. It examines the causal relationship between the perceived usability, recognized advantages, and potential drawbacks of QRIS on consumptive behavior.

Data for this study was collected by distributing questionnaires (using a likert scale) to the academic community of Universitas Nusatara PGRI Kediri. The questionnaire consists of several questions or statements representing the four mian research variables : Perceived

Benefit (X1), Perceived Ease of Use (X2), Risk Perception (X3), and Consumptive Behavior (Y). Each statement in the questionnaire is rated on a scale of 1 to 5 to measure respondents' level of agreement. The likert scale is used to understand individuals' perspectives or conclusions regarding a social phenomenon.

Table 1. Scale Likert

Statement Answer Options	Score
Strongly Agree (SS)	5
Agree(s)	4
Neutral (N)	3
Disagree (TS)	2
Strongly disagree (STS)	1

The population in this study consists of the academic community of FEB Univesitas Nusantara PGRI Kediri, based on PDDikti data. The details are presented in the table below :

Table 2. Number of FEB Academic Community of Nusantara University PGRI Kediri

Name	Sum
Student	2.126
Lecturer	48
Staff	4
Total	**2.178**

Source: pddikti.kemdiktisaintek.go.id

This study involved 327 respondents, determined using a sample size calculator and base on the theory of Gay and Diehl (1992). According to Hutami A. Ningsih, Endang M. Sasmita, and Bisa Sari (2021), the minimum sample size required for correlational research is 30 subjects [6].

This research employs a non-probabilistic sampling approach using an incidental sampling method, in which participants are chosen aarbitrarily based on opportunity. Participants are chosen if they happen to be encountered by the researcher and are considered relevant as sources of information [6].

The collected information analysis in this research examines is conducted quantitatively, including an information accuracy evaluation, such as an authenticity assesment and consistency check, as well as fundamental assumption assessment, distribution assessment, inter-variable correlation check and residual variance analysis. Additionally, multivariate linear regression analysis is used to investigate the connection across variables. Statistical hypothesis evaluation is conducted by applying the partial t-statistic test and simultaneous f-test with a significance level (α) of 5%. The final stage involves measuring the R-squared value, which assesses the model's explanatory capability in accounting for fluctuations in the outcome variable, with values ranging from 0 to 1 [11]. This analysis aims to determine the impact of QRIS utilization on the consumptive behavior of the academic community at Universitas Nusantara PGRI Kediri.

2.1 Research Instruments

Research instruments are tools used in research to measure certain phenomena that are the object of study [12]. Meanwhile, the research variable is a phenomenon measured in the study [12]. This study uses a questionnaire as the main instrument to collect data.

Table 3. Research instruments

Variable	Indicator	Statement	Measurement Scale
Perception of Convenience (X1) According to Venkatesh and Davis (2000) in (Sari, 2021), (Dirwan D. &., 2020) and (Elsa S.L., 2023)	Clear and understandable Easy to use Easy to learn Highly flexible and practical Skilled	1. I clearly understand what QRIS is and what it does I am able to use QRIS easily I find QRIS easy to understand With QRIS, there is no need to prepare change I became more skilled in cashless transactions and the use of QRIS	Likert scale
Perception of Benefits (X2) According to Venkatesh and Davis (2000) in (Sari, 2021), (Dirwan D. &., 2020) and (Elsa S.L., 2023)	Improve individual performance Improve performance effectiveness Providing benefits to users Increase productivity Speed up the process	1. Merchants no longer need to prepare change for change so that they can improve performance by conducting a non-cash transaction process through QRIS Using QRIS can increase the effectiveness of the user payment process and seller performance 2. I feel that with QRIS transactions are faster and more effective I feel that using QRIS can shorten the time so that I can complete other tasks in the same time period 3. I feel that the use of QRIS has the advantage of the speed of the transaction process just by scanning the barcode and entering the password so that the payment process is completed	Likert scale
Risk (X3) According to Hanafi (2009) in (Supriyanto, 2022) and (Yogananda, 2017) in (Putri A. N., 2019) and (Elsa S.L., 2023)	1. Security level 2. Security guarantee 3. Privacy risks 4. Time efficiency 5. Risk considerations	1. I believe that QRIS provides a secure service 2. I believe that QRIS provides a security guarantee for transactions because a successful transaction will generate proof of payment, and if unsuccessful, no payment will be processed 3. I feel that QRIS can maintain the confidentiality of user transaction data 4. I feel like I can optimize the time when the transaction is 5. I feel that QRIS does not have any significant risks when used	Likert scale
Consumptive Behavior (Y) According to Sembiring (2008) in the research of Prakoso (2013) and Dheanira A. H. (2024)	Not making any consideration regarding the use and function of goods or services when purchasing them Excessive consumption of goods or services More concerned with wants than needs	QRIS influenced me to make unplanned purchases (impulsive buying) The use of QRIS increases the frequency of my transactions in shopping I feel that my desire to purchase goods or services has increased due to the ease of accessing QRIS, often without considering whether the purchase is necessary or not The use of QRIS makes me spend more money without having a	Likert scale

	Doesn't have a priority scale	benchmark that must be prioritized

2.2 Instrument Accuracy and Stability Test

A specific data quality assesment was performed on the sample, including an accuracy and stability evaluation regarding the four variables: perceived convenience, perceived benefits, perceived risk, and consumptive behavior.

The accuracy evaluation is performed to confirm that the administered survey is completely reliable. An assessment tool is regarded as credible as long as the prompts accurately represent the aspects it seeks to evaluate [13]. To determine whether the questions and statements in the questionnaire are considered valid, several conditions must be met, including :

1. If the calculated r-value (α) is greater than the r-table value, the question item in the questionnaire is considered valid.
2. If the calculated r-value (α) is less than the r-table value, the question item in the questionnaire is considered invalid.

The outcomes of the validity assessment indicate that every propotion representing the set of four factors in this study is valid. This is proven by the Pearson Correlation coefficient values, which range from 0.348 to 0.801, exceeding the r-table value of 0.108 with df = 327 – 2 = 325 at a 5% significance level (α = 0.05).

Meanwhile, the stability examination is conducted to ensure that the measurement tool remains consistent and reliable as a data collection tool [13]. Reliability measures how dependable the indicators in a study are. The present study employs the Cronbach's reliability analysis to assess the reliability of the variables. An variable is deemed consistent when the Cronbach's Alpha coefficient exceeds 0.6, with values closer to 1 indicating a higher level of reliability [13].

The reability analysis outcome, as presented in Table 3.1.1, confirm that all four research index variable instruments are reliable. This is demonstrated by the Cronbach's Alpha correlation coefficient for every factor, which exceeds 0.6 reliability threshold.

Table 4. Reliability Test Results

Reliability Statistics

Cronbach's Alpha	N of Items
.923	19

Publication : SPSS 23.0 Data Analysis (2024)

Additionally, a classical assumption test was conducted to confirm that the collected data complied with the prerequisites concerning normality, multicollinearity, and hereocedasticity examinations.

3. Results and Discussion

3.1. Results

This study utilizes primary data collected through questionnaires distributed to students of the Faculty of Economics and Business, Universitas Nusantara PGRI Kediri, who have

used QRIS as a digital payment method. Based on the data collection process, an aggregate of 327 participants was obtained, aligning with the predetermined study group calculation.

Based on the survey results obtained through questionnaires, respondents were categorized based on their status and income within the academic community from the school of Economics and Business at Universitas Nusantara PGRI Kediri. Below is an overview of the respondents involved in this study.

Table 5. Respondents by Status

Status	Sum	Percentage
Student	317	96,9 %
Lecturer	6	1,9 %
Staff	4	1,2 %
Total	**327**	**100 %**

Source : SPSS 23.0 Processing Results (2024)

Based on the data processing results, the majority of respondents were students, accounting for 96.9%.

Table 6. Respondents Based on Income

Income	Sum	Percentage
< 1 Million	49	15%
1 Million – 5 Million	268	82%
< 5 Million	10	3%
Total	**327**	**100%**

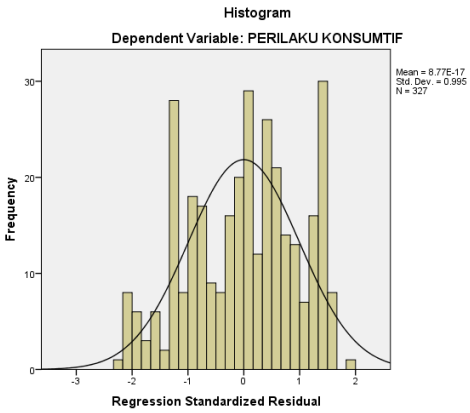
Source : SPSS 23.0 Processing Results (2024)

According to the data processing findings, most participants prossess an income ranging from 1 million to 5 million (82%).

3.1.1 Normality Assessment

A normality evaluation is conducted to determine if the the dependent and independent variables exhibit a normal distribution pattern. According to Mahmudah and Indrawati (2015), a normal data distribution can be identified by observing whether the plotted data follows a straight line along the diagonal in a graph, which represents the actual data pattern [11]. Based on Figure 1, the p-plot results show that the straight line follows the diagonal line, suggesting that the error terms follow a normal distribution. Additionally, the histogram graph displays a symmetrical distribution pattern, neither skewed to the left nor right, further confirming that the residuals terms follow the expected normal distribution pattern.

Source : SPSS 23.0 (2024) processing results



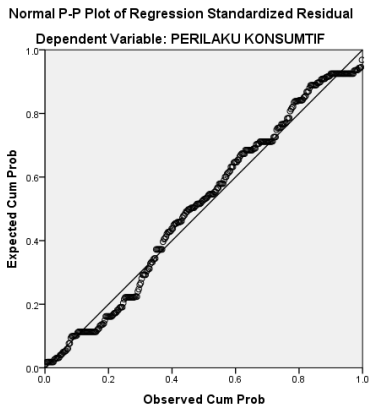


Figure 1. Histogram and P-Plot Results of the Normality Test

To determine whether the population data exhibits normality, the Kolomogorov method was utilized. This assessment of normality was perfomed using the one-sample Kolmogorov-Smirnov technique with a significance level set at 5% or 0.05.

Table 7. Data Normality Test Results

Kolmogrov-Smirnov Test for Normality

		Unstandardized Residual
N		327
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.50925719
Most Extreme Differences	Absolute	.068
	Positive	.068
	Negative	-.056
Test Statistic		.068
Asymp. Sig. (2-tailed)		.001c
Exact Sig. (2-tailed)		.095
Point Probability		.000

a. The anaysis confirms normal.
b. Calculated from the dataset.
c. Adjusted with Liliefors correction.

Reference : SPSS 23.0 Dataset Evaluation (2024)

The Exact Sig. (2-tailed) value is used to assess the results of the normality test. Based on Table 7, the Exact Sig. (2-tailed) value for the 327 tested samples is 0.095, which is larger than 0.05. Accordingly, the residual values adhere to a normal distribution.

3.1.2. Predictor Correlation Analysis

The collinearity assessement aims to determine whether independent variables in the regression model exhibit correlation. Multicollinearity is typically detected by analyzing tolerance values and VIF measurements. Referring to the illustration above, it is observable that:

Table. 8. Multicollinearity Assessment Findings

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	T	Mr.	Tolerance	BRIGHT
1(Constant)	11.342	1.915		5.924	.000		
Perception of Convenience	-.222	.154	-.160	-1.443	-.150	.249	4.017
Perception of Benefits	.147	.191	.101	.773	.440	.179	5.592
Risk	.173	.150	.129	1.157	.248	.244	4.094

Response Variable: Consumptive Behavior

Material source : SPSS 23.0 Information Processing (2024)

The VIF valhue for the QRIS utilization variable on the convenience perception indicator and the consumptive behavior variable is 4.017, which is still below 10. In addition, the tolerance index of 0.249 surpassess the 0.1 limit.

The VIF score for the QRIS utilization variable in the utilization perception indicator and consumptive behavior variable is 5.592, which is still below the threshold of 10. Additionally, the tolerance coefficient of 0.179 is beyond the minimum requirement of 0.1.

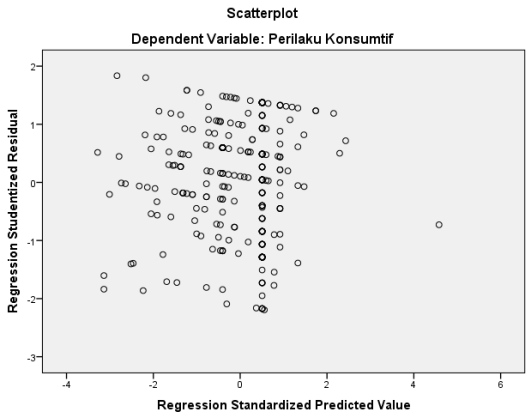
- The VIF coefficient for the QRIS utilization variable in the risk indicator and consumptive behavior variable is 4.094, which is also below 10. Moreover, the measured tolerance value 0.244 is higher than 0.1.

Based on the data interpretation above, there is no indication of multicollinearity between the independent variables.

3.1.3. Heterokedasticity Analysis

This analysis is conducted to verify whether the regression model meets the classical assumption criteria by detecting heteroscedasticity issues. Heteroscedasticity occurs when the variance of residuals in a regression model is not consistent. An optimal regression model must not suffer from heteroscedasticity problems [15]. That heterokedasticity test can be done using the Scatter Plot chart.

Figure 2. Heterokedasticity Statistical Finding



Source : SPSS 23.0 Data Processing (2024)

As seen in the image, it is observed that the dots on the graphical representation are scattered randomly rather than being concentrated only above or below. This proves that the regression model does not experience heteroscedasticity issues. Therefore, it is inferred that the regression model utilized is appropriate and meets the ideal conditions.

3.1.4. Linear Regression Model Assessment

Next, an analysis using multiple regression assessment was employed to investigate the concurrent effect of predictor variables on the outcome variables. In this analysis, at least two independent variables are required, and hypothesis testing is carried out using the partial test and anova test. Based on this calculation outcomes in Table 8, the beta coefficient values (Unstandardized Coefficients B) are used to derive the multivariate linear regression equation as follows :

$$\hat{Y} = 12{,}804 + (-0{,}910)X1 + 0{,}620X2 + 0{,}330X3$$

Table 9. Multivariate Linear Regression Evaluation

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Mr.
	B	Std. Error	Beta		

1(Constant)	12.804	.499		25.655	.000
Perception of Convenience	-.910	.014	-1.116	-65.864	.000
Perception of Benefits	.620	.043	.425	14.429	.000
Risk	.330	.039	.246	8.549	.000

a. Response Variable: Consumptive Behavior

Origin : SPSS 23.0 Data Interpretation (2024)

Derived from the prior regression equation, it is possible to concluded whereby such an indicators of the QRIS utilization variable has a negative regression coefficient, while the other two indicators have positive coefficients. This means that indicators with negative coefficients lead to a reduction in the dependent variable, whereas those with positive coefficients lead to an upward trend. The intercept value of 12.804 implies that if all idependent variables are zero, the average level of consumptive behavior among the academic community of the FEB at Nusantara PGRI Kediri University will be 12.804. The following is an explanation of how each indicator of the indicator of the independent variable affects the dependent variable.

1. Perception regarding convenience indicator in the QRIS usage variable is associated with a regression coefficient of -65.864, indicating a negative relationship between convenience perception and consumptive behavior. This means that as the perception of convenience increases, consumptive behavior tends to decrease by the regression coefficient value of -65.864.
2. The perception of benefits indicator in the QRIS aplication variable exhibits a regression coefficient of 14.429, suggesting a positive relationship between benefit perception and consumptive behavior. In other words, when the perception of benefits increases, consumptive behavior also tends to rise by 14.429.
3. The risk indicator in the QRIS adoption variable presents a regression coefficient of 8.549, showing a positive relationship between risk and consumptive behavior. This implies that as risk increases, consumptive behavior also tends to increase according to the regression coefficient value of 8.549.

3.1.5. Uji Hipotesis

Based on the results of the t-test (partial hypothesis test), three indicators—perception of convenience, perception of benefits, and risk—have t-values of 65.864, 14.429, and 8.549, respectively. These values are higher than the t-table value of 1.967, with a significance value of 0.000, which is below 0.05. This indicates that each of these three indicators has a significant partial influence on its consumptive behavior observed in students at the FEB, Telkom University.

Additionally, in accordance with the simultaneous hypothesis test, focused on analyzing the aggregated impact of all independent variables, the F-count result is 1458.279. This value is higher than the F-table score of 3.02, with a statistical level of 0.000, which is below 0.05. These findings indicate that the indicators within the QRIS utilization variable have a substantil simultaneous consequence on the consumptive behavior of the academic community at the FEB, Nusantara PGRI University, Kediri.

3.1.6. Coefficient of Determination Analysis

This final examination during this research is this coefficient of determination assessment. Referring to the test results, the R Square value after adjustment was recorded at

0.931. That R^2 value suggests the extent to which the QRIS utilization variable contributes to consumptive behavior. These results suggest that QRIS utilization has a 93.1% contribution to the consumptive behavior of students at the Economic and Business Faculty of Nusantara PGRI University, Kediri. Additionally, 6.9% of the variance is due to other factors that were not considered in this research.

Table 10. Determination Test Results (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.965a	.931	.931	1.194	.931	1458.279	3	323	.000	1.842

a. Predictors: (Constant), Risk, Perception of Convenience, Perception of Benefit

b. Dependent Variable: Consumptive Behavior

Source : SPSS 23.0 Data Processing (2024)

3.2. Discussion

Based on the outcomes of multiple conducted assessments, the hypothesis testing results reveal that perceived ease of use, perceived benefits, and perceived risks significantly affect the consumptive behavior of the academic community within the School of Economics and Business at Universitas Nusantara PGRI Kediri. The following are the test conclusions for each hypothesis:

3.2.1. The Influence of Perceived Ease of Use on Consumptive Behavior

Based on the hypothesis test results, it was found that the perception of ease of use variable (X1) influences the consumptive behavior of the academic community at the Universitas Nusantara PGRI Kediri's Faculty of Economics and Business. This is demonstrated by the t-count value (65.864) exceeding the t-table value (1.967) and a significance level (0.000) falling below 0.05. Therefore, it can be established that the perceived convenience of use of QRIS has a positive partial influence on buying behavior. The findings of this research align with the study by Dheanira Ayu Hapsari (2024), which demonstrates that the perceived ease of use factor positively impacts Gen Z's consumptive behavior in Yogyakarta. Thus, the greater the influence of QRIS in terms of ease of use, the consumptive behavior of the academic community of FEB Universitas Nusantara PGRI Kediri also tends to increase [2].

3.2.2. The Effect of Perceived Benefits on Consumptive Behavior

According to the hypothesis test results, the perception of benefits (X2) has a significant impact on the consumptive behavior of the academic community at the Faculty of Economics and Business, Universitas Nusantara PGRI Kediri. This is supported by a t-count value of 14.429, which exceeds the t-table value of 1.967, and a significance level of 0.000, which is below 0.05. Thus, it can be inferred that the perception of QRIS benefits has a positive partial influence on consumptive behavior. These findings are consistent with the research by Lidya & Nurman (2024), which concludes that the perception of usefulness significantly affects consumptive behavior [4].

3.2.3. The Impact of Risk on Consumptive Behavior

According to the hypothesis testing results carried out, it was found that the risk variable (X3) had an effect on consumptive behavior in the academic community of The School of Economics and Business at Universitas Nusantara PGRI Kediri. Thus is shown by tcount value (8.549) > ttable (1.967) and the significance level (0.000) < 0.05. So it can be concluded that the risk of using QRIS partially has a positive effect on consumptive behavior. The results of this study are in line with research conducted by Sheilla and Evaliati (2024) which stated that there is a positive influence between risk and consumptive behavior [16].

3.2.4. Influence of Perception of Convenience, Usefulness and Risk on Consumptive Behavior

Based on the outcomes of the hypothesis test, it was found that ease of use, perceived benefits, and risks significantly influence the consumptive behavior of the academic community in the Faculty of Economics and Business at Universitas Nusantara PGRI Kediri.. This indicates that these three factors contribute to shaping consumptive behavior. The significance test and simultaneous test (F-test), which assess the combined The impact of independent variables on the dependent variable indicates that the computed F-score (1458.279) exceeds the F-table score (3.02), with a significance level below 0.05. This validates that all three factors have a significant simultaneous impact on consumptive behavior. The findings of this study are consistent with prior research by Wicky, Rudi, and Sjendry (2023), which stated that ease of use, perceived benefits, and risks collectively influence the interest of QRIS e-payment users among students at the Faculty of Economics and Business, Sam Ratulangi University, Manado.

4. Conclusion

Drawing from the outcomes of the partial test, it was determined that three indicators of QRIS usage perceived convenience, recognized advantages, and associated risks each have an individual impact on the consumptive behavior of the academic community At the School of Economics and Business, Universitas Nusantara PGRI Kediri. Meanwhile, the simultaneous test results reveal that all indicators within the QRIS utilization variable collectively exert a significant influence on consumptive behavior within the same academic environment. This implies that an increase in QRIS usage is associated with a rise in consumptive behavior, and conversely, a decrease leads to a reduction in such behavior. The effect of QRIS utilization on consumptive behavior is 93.1%, Whereas the remaining portion 6.9% is influenced by other factors not explored in this study.

This research provides valuable contributions both academically and practically. From an academic perspective, it expands knowledge about the relationship between QRIS usage and consumptive behavior, particularly within the academic community an area that has not been widely explored in higher education studies. The uniqueness of this study lies in its simultaneous analysis of multiple QRIS utilization factors, including perceived convenience, benefits, and risks, and their impact on consumptive behavior.

Practically, the findings of this research can serve as a reference for university administrators and digital payment industry players to better understand the spending behavior of young users when using QRIS. This insight can help in designing more effective educational initiatives and marketing strategies.

Therefore, this research contributes both to theoretical development and real-world applications, with a specific focus on the academic community an aspect that has received little attention in previous studies on digital payments.

This study has several limitations that should be considered. One of them is that the research is only focused on the academic community At Universitas Nusantara PGRI Kediri's Faculty of Economics and Business, making the findings less generalizable to a broader population. Additionally, this research uses a quantitative approach that relies on questionnaires, which may not capture deeper qualitative aspects such as respondent motivation or perceptions. Future research can broaden the study's range to include other universities or different community groups for more comprehensive results. Moreover, using a mixed-method approach in future research could provide a more in-depth analysis of the relationship between QRIS utilization and consumptive behavior.

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