DIJEFA: Dinasti International Journal of Economics, Finance & Accounting
E-ISSN: 2721-303X
P-ISSN: 2721-3021
https://dinastipub.org/DIJEFA dinasti.info@gmail.com +62 811 7404 455

DOI: https://doi.org/10.38035/dijefa.v6i6.5881
https://creativecommons.org/licenses/by/4.0/
Received: 11 November 2025 | **Revised:** 16 December 2025 | **Accepted:** 01 January 2026

The Effect of Perceived Ease of Use, Usefulness of Qris on Impulsive Consumptive Behavior with Digital Financial Literacy Moderation

Milsa Rifani[1*], Vidiyanna Rizal Putri[2], Batara Maju Simatupang[3], Antyo Pracoyo[4]
[1]STIE Indonesia Banking School, Jakarta, Indonesia, milsa.rifani@ibs.ac.id
[2]STIE Indonesia Banking School, Jakarta, Indonesia, vidi.putri@ibs.ac.id
[3]STIE Indonesia Banking School, Jakarta, Indonesia, batara.ms@ibs.ac.id
[4]STIE Indonesia Banking School, Jakarta, Indonesia, antyo.pracoyo@ibs.ac.id

[*]Corresponding Author: milsa.rifani@ibs.ac.id[1]

Abstract: This study aims to analyze the influence of perceived ease of use and perceived usefulness of QRIS on consumptive behavior, with impulsive buying as a mediating variable and digital financial literacy as a moderating variable. Using a quantitative approach with Structural Equation Modeling–Partial Least Squares (SEM-PLS) on 93 bank employees in Jakarta, the findings indicate that perceived ease of use decreases consumptive behavior but increases impulsive buying, while perceived usefulness significantly affects impulsive buying but does not directly influence consumptive behavior. Impulsive buying is shown to increase consumptive behavior and serves as a partial mediator in the relationship between perceived ease of use and consumptive behavior, and as a full mediator in the relationship between perceived usefulness and consumptive behavior. Moreover, digital financial literacy plays a moderating role by weakening the effect of impulsive buying on consumptive behavior, thereby helping to control excessive consumption tendencies and contributing to a deeper understanding of the behavioral implications of digital payment technologies.

Keywords: QRIS, Perceived Ease of Use, Perceived Usefulness, Impulsive Buying, Consumptive Behavior.

INTRODUCTION

Digital transformation in the payment system encourages the formation of cashless societies in various countries, including Indonesia. One of the important innovations is the implementation of the Quick Response Code Indonesian Standard (QRIS) developed by Bank Indonesia to simplify and integrate digital payments. Since its launch in 2019, QRIS has shown rapid growth both in terms of the number of users and transaction volume, especially post-Covid-19 pandemic which has accelerated the adoption of non-cash transactions. Bank Indonesia data shows that QRIS transactions have increased significantly by hundreds of percent per year, making it the dominant instrument in supporting the digitalization of the

national economy (Bank Indonesia, 2025). The ease of access, speed, and perception of the benefits of QRIS has been proven to increase consumer preferences for digital transactions. However, this convenience also has consequences in the form of impulsive buying tendencies that can lead to consumptive behavior. Previous studies (Sanny et al., 2023; Paylan & Kavas, 2022) show that the perception of the convenience and benefits of digital payment technology encourages impulsive shopping behavior, while Saputri's (2020) research found that the perception of QRIS usability is a dominant factor in shaping usage preferences. However, there is still limited research that comprehensively links these factors to consumptive behavior through impulsive buying mediation and digital financial literacy moderation.

The phenomenon of cashless society in Indonesia is growing along with inclusivity and digital payment innovation. Valeria (2020) noted that digitalization encourages people towards non-cash transactions. Bank Indonesia (2023) reported a significant increase in the use of QRIS, e-wallets, mobile banking, and cards. Sari & Fazizah (2024) found that consumer preferences, effectiveness, and cashless trends influence digital payment usage decisions. In the past decade, mobile payments and digital banking services have replaced cash systems, encompassing B2B, C2B, and G2C transactions, through technologies such as electronic transfers and POS (Ridder & Burnie, 2024). Globally, digital transactions are divided into digital commerce, digital remittances, and mobile POS payments. Significant growth occurred in digital commerce and mobile POS, while remittances tended to be stagnant.

The global digital commerce segment grew rapidly from $2.98 trillion (2017) to $5.42 trillion (2022), and is projected to reach $9.04 trillion by 2027, with a 21.8% surge in 2021 due to COVID-19. Digital remittances increased from $0.06 trillion (2017) to $0.12 trillion (2021), estimated to reach $0.17 trillion (2027). Mobile POS payments jumped from $0.33 trillion (2017) to $2.82 trillion (2022), and is projected to reach $5.58 trillion (2027), representing 62% of digital commerce by 2027 (Ridder & Burnie, 2024). The pandemic accelerated the adoption of digital transactions due to physical restrictions and increased online shopping. Consumers now prefer digital payment methods such as QR codes, e-wallets, and digital cards, supported by NFC technology and smartphone connectivity. Almost 50% of global digital transactions are now carried out through mobile payments. Digital banking has become an important part of modern life, allowing access to financial services at any time via the internet. The banking process is now more self-contained and automated, including transfers, purchases, and bill payments through the official app or website.

Digital transformation is driving the rapid growth of digital banking services in Indonesia, supported by internet penetration, device ownership, and the use of mobile applications (OJK, 2021). As of December 2024, mobile banking transactions reached 2,228.2 million (up 29.6% yoy), electronic money 1,738.2 million (up 19.2%), while ATM/Debit transactions decreased by 16.4%. QRIS recorded a jump of 159.4% with 55.4 million users and 35.9 million merchants (BI, 2025). In the first quarter of 2025, QRIS transactions reached 2.6 billion (up 594% yoy) with a value of Rp262.1 trillion, dominated by MSMEs. Total digital transactions in 2024 will reach 34.5 billion (up 36.1%), with QRIS as the main catalyst (growing 175.2%). BI continues to encourage the digitalization of payment systems and expand cross-border QRIS cooperation such as Malaysia, Thailand, Singapore, as well as potential new partners such as Hong Kong and Japan.

ASPI data as of December 2024 shows that the distribution of QRIS merchants is still concentrated on the island of Java, with West Java recording the highest number (7.73 thousand), followed by DKI Jakarta, East Java, Central Java, Banten, and DI Yogyakarta. High purchasing power and mobility are the dominant factors. Although it is not evenly distributed, QRIS has succeeded in boosting national sales volume. The adoption of QRIS influences consumer purchasing behavior, providing convenience and speed that encourages consumptive and impulsive behavior. Research by Revinzky & Rafiah (2025) shows a positive relationship

between the ease of QRIS and student consumptive behavior. Dewanti et al. (2025) found that QRIS increases consumer satisfaction and loyalty. Sanny et al. (2023) revealed that satisfaction with e-wallet transactions affects impulse purchases in Gen Z. Saputri (2020) emphasized the perception of usefulness as the dominant factor in QRIS usage preferences. However, there are still few studies that highlight the influence of digital financial literacy on the consumptive behavior of QRIS users. This study aims to examine the influence of Perceived Ease of Use and Usefulness of QRIS on Impulsive Consumptive Behavior, with digital financial literacy as a moderation variable, to better understand changes in consumer behavior due to the use of QRIS.

Digital financial literacy plays an important role in controlling individual financial behavior amid the incessant adoption of financial technology. Individuals with good financial literacy tend to be better able to manage consumptive impulses even when faced with the ease of digital transactions (Huston, 2010; Potrich et al., 2015). Therefore, this study focuses on analyzing the influence of perceived ease of use and perceived usefulness of QRIS on consumptive behavior by considering the role of impulsive buying mediation and digital financial literacy moderation, using respondent bank employees in Jakarta as the object of the study.

Literature Review

Quick Response Code Indonesian Standard (QRIS) dan Cashless Society

QRIS is a QR-based payment standard developed by Bank Indonesia to bring together various digital payment services. Since its launch in 2019, QRIS has accelerated the adoption of cashless payments and driven the growth of digital transactions in Indonesia. Bank Indonesia data (2025) shows an increase in QRIS transactions of up to 159.4% (yoy), with the number of users reaching 55.4 million and merchants reaching 35.9 million. This growth makes QRIS the main catalyst for the transformation towards a cashless society.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theory used to explain and predict an individual's acceptance of technology. This model was first introduced by Fred D. Davis in 1989, as an extension of the Theory of Reasoned Action (TRA) put forward by Fishbein and Ajzen (1975). TAM aims to understand the factors that affect the acceptance of information technology, especially user behavior towards new technologies. The two main variables in TAM are:

1. Perceived Usefulness (PU): the belief that technology can improve user performance.
2. Perceived Ease of Use (PEU): the belief that technology is easy to understand and use without major effort.

These two factors affect attitudes toward using technology, which then form behavioral intention to use and ultimately produce actual system use.

The TAM model is widely used to examine the acceptance of technology in various contexts, including information systems, e-commerce, mobile banking, and digital financial technologies such as QRIS. In the context of digital payments, TAM helps explain how the perception of the convenience and usefulness of QRIS influences users' decisions to adopt and use the system sustainably. PU and PEU influence the attitude and intention of users to adopt the technology. The acceptance of QRIS encourages faster and more impulsive consumption patterns, making TAM a basic theory for understanding consumptive behavior. Previous research (Sari & Nugroho, 2022; Siswoyo & Irianto, 2023) show that PEU and PU have a significant effect on the intention of using QRIS in Indonesia.

Impulsive Buying dan Consumptive Behavior

Impulse Buying is a spontaneous or unplanned buying behavior, which occurs without a rational consideration process and is often triggered by emotional or situational impulses. This theory was first put forward by Rook (1987), who stated that impulsive buying is influenced by:

1. Momentary urges: appear suddenly and are difficult to control.
2. Mood or emotion: such as happy, stressed, or bored.
3. Attractive environment: promotion, product display, or ease of transaction.

In the context of digital payments such as QRIS, ease of access, transaction speed, and the absence of direct involvement of physical money can reinforce impulsive behavior. This is related to the concept of "pain of paying" from Prelec & Loewenstein (1998), which is the discomfort when paying, which is reduced in non-cash transactions because money is not physically visible (loose coupling), so that consumers tend to make purchases more easily without planning.

The ease of digital transactions reduces the pain of paying thereby encouraging impulsive behavior (Prelec & Loewenstein, 1998). Research by Revinzky & Rafiah (2025) found that QRIS has a positive relationship with student consumptive behavior. Meanwhile, Sanny et al. (2023) revealed that satisfaction in using e-wallets encourages impulsive behavior of Gen Z. This shows a close relationship between the ease of digital payments and consumptive behavior.

Digital Financial Literacy

Financial Literacy according to the OECD is a combination of awareness, knowledge, skills, attitudes, and behaviors to make the right financial decisions for the welfare of individuals (Nosita & Lestari, 2019). OJK defines it as knowledge, skills, and beliefs that affect attitudes and behaviors in financial decision-making and management (OJK, 2023). Indonesia's financial literacy index increased from 49.68% (2022) to 66.46% (2025), driven by sustainable financial education. The benefits of financial literacy include the ability to choose the right financial products, better financial planning, responsibility for financial decisions, and protection from illegal investments. For the financial services sector, increasing literacy encourages wider use of financial services.

Digital financial literacy is the ability to understand, access, and use digital financial services wisely (Huston, 2010; Potrich et al., 2015). This literacy functions as a control over consumptive behavior, because individuals who have a high level of literacy are better able to resist impulsive impulses (Ramadhan et al., 2023). However, the Qomariyah study (2023) shows that financial literacy does not moderate the effect of effort expectancy on the intention to use QRIS, because the system has been designed to be simple and easy to use by all groups. Thus, digital financial literacy is important to build user confidence and security, although it does not necessarily increase the perception of convenience. Based on the literature review, it can be formulated that PEU and PU influence impulsive buying, which further encourages consumptive behavior. Digital financial literacy is assumed to weaken the relationship between impulsive buying and consumptive behavior. The research gap raised is the limitations of previous studies that have not comprehensively examined the influence of these variables on bank employees as active users of QRIS in Indonesia.

Development of Hypothesis

In the digital era, the ease of using technology is the main factor driving the adoption of cashless payment instruments, including QRIS. The perception of convenience refers to the extent to which a person believes that using a particular technology does not require much

effort (Davis, 1989). The perception of ease of using QRIS is an important factor that affects consumer behavior in transactions. This convenience includes a fast, uncomplicated payment process, and can be done through digital devices such as smartphones. When users feel that QRIS is easy to use, they tend to make transactions more often without deep consideration, which has the potential to encourage consumptive behavior. In his research Miswanto, Sidik & Arrafi (2022). stated that the adoption of an easy and practical digital payment system has helped encourage consumptive behavior, especially among the tech-literate generation. Therefore, the ease of using QRIS is suspected to have a positive influence on consumptive behavior. Thus, the hypothesis proposed is H1: Perceived Ease of Use (PEU) the use of QRIS has a positive effect on Consumptive Behavior (CB)

The perception of convenience is an important factor that drives impulse buying behavior in digital transactions. When payment systems like QRIS are perceived to be easy, fast, and accessible at any time, cognitive barriers in decision-making are reduced, creating conditions that encourage spontaneous purchases without planning. The study of Paylan & Kavas (2022), Aulia et al. (2023), and Sanny et al. (2023) shows that the ease of digital payment technology, especially among young consumers, contributes to impulsive behavior due to its lightweight transaction process and user-friendly interface. Thus, the hypothesis proposed is H2: Perceived Ease of Use (PEU) the use of QRIS has a positive effect on Impulsive Buying (IB).

Perceived Usefulness (PU) adalah sejauh mana seseorang percaya bahwa teknologi dapat meningkatkan efektivitas aktivitasnya (Davis, 1989). Dalam konteks QRIS, persepsi manfaat menjadi faktor utama yang mendorong penggunaannya, termasuk dalam pembelian spontan. Studi Cho & Sagynov (2015) serta Miswanto et al. (2022) menunjukkan bahwa persepsi manfaat teknologi berkontribusi pada pengalaman belanja yang memuaskan dan perilaku impulsif. Sanny et al. (2023) juga menemukan bahwa kenyamanan dan keuntungan dari transaksi digital memperkuat dorongan emosional dalam pengambilan keputusan pembelian. Dengan demikian hipotesis yang diajukan adalah H3: Perceived Usefulness (PU) penggunaan QRIS berpengaruh positif terhadap Impulsive Buying (IB).

Perceived Usefulness (PU) dalam penggunaan QRIS mencakup kecepatan, efisiensi, kenyamanan, dan kemudahan akses, yang mendorong konsumen untuk lebih sering bertransaksi. Intensitas penggunaan ini, dalam jangka panjang, dapat membentuk kebiasaan konsumtif karena transaksi menjadi lebih praktis dan kurang dipertimbangkan secara rasional. Studi Miswanto et al. (2022), Haq et al. (2023), dan Sanny et al. (2023) menunjukkan bahwa persepsi manfaat terhadap teknologi pembayaran digital berkontribusi pada peningkatan perilaku konsumtif, terutama di masyarakat urban dan digital-savvy. Dengan demikian hipotesis yang diajukan adalah H4: Perceived Usefulness (PU) penggunaan QRIS berpengaruh positif terhadap Consumptive Behavior (CB).

Perceived Usefulness (PU) is the extent to which a person believes that technology can increase the effectiveness of his or her activities (Davis, 1989). In the context of QRIS, the perception of benefits is the main factor that drives its use, including in spontaneous purchases. Studies by Cho & Sagynov (2015) and Miswanto et al. (2022) show that the perception of technological benefits contributes to satisfying shopping experiences and impulsive behavior. Sanny et al. (2023) also found that the convenience and benefits of digital transactions strengthen emotional impulses in purchasing decision-making. Thus, the hypothesis proposed is H3: Perceived Usefulness (PU) the use of QRIS has a positive effect on Impulsive Buying (IB).

Perceived Usefulness (PU) in the use of QRIS includes speed, efficiency, convenience, and ease of access, which encourages consumers to make more frequent transactions. This intensity of use, in the long run, can shape consumptive habits as transactions become more practical and less rationally considered. Studies by Miswanto et al. (2022), Haq et al. (2023), and Sanny et al. (2023) show that the perception of benefits to digital payment technology

contributes to increased consumptive behaviors, especially in urban and digital-savvy societies. Thus, the hypothesis proposed is H4: Perceived Usefulness (PU) the use of QRIS has a positive effect on Consumptive Behavior (CB).

Impulse buying behavior is a form of quick and unplanned shopping decisions, which are often triggered by emotional and situational stimuli. When impulsive buying occurs repeatedly, it can develop into a consumptive consumption pattern, characterized by the purchase of goods that exceed the rational needs of the individual. This is reinforced by the findings of Pradhan, Israel, and Jena (2018) who explain that impulsive buying is one of the main determinants of consumptive behavior, especially in the context of modern consumerism. Paylan and Kavas (2022) also found that consumers who often make impulsive purchases tend to have higher and uncontrolled consumption levels. Research by Aulia et al. (2023) shows that impulse purchases significantly encourage the tendency to consummate behavior among digital service users. Because it is believed that impulsive buying can be the main trigger for the formation of consumptive behavior, thus the hypothesis proposed is H5: Impulsive Buying (IB) has a positive effect on Consumptive Behavior (CB).

Previous research as stated by Paylan & Kavas (2022), which found that ease and speed in transactions increase the chances of impulse purchases, which in turn reinforces consumptive behavior. A similar thing was put forward by Aulia et al. (2023) who showed that the convenience of digital payment systems has an indirect effect on consumptive behavior through impulsive buying. In addition, Sanny et al. (2023) stated that digital consumptive behavior is formed not only because of the ease of access to technology, but also because of impulsive purchasing patterns mediated by the convenience of payment technology. Thus, the hypothesis proposed is H6: Impulsive Buying (IB) mediates the effect of Perceived Ease of Use (PEU) of QRIS use on Consumptive Behavior (CB).

The study of Cho & Sagynov (2015) emphasizes that the perception of the value or benefits of technology can enhance the emotional shopping experience which encourages unplanned purchases, which can ultimately turn consumption behavior into consumptive ones. Research by Miswanto, Sidik & Arrafi (2022) and Sanny et al. (2023) also shows that the perception of the benefits of digital services indirectly encourages consumptive behavior through an increase in impulsive buying tendencies. Based on previous research, it can be concluded that impulse purchases can act as a mediator that bridges the influence of the perception of the benefits of QRIS on consumptive behavior, strengthening the understanding that technology adoption is not only functional, but also has an impact on individual consumption patterns. Thus, the hypothesis proposed is H7: Impulsive Buying (IB) mediates the influence of Perceived Usefulness (PU) of QRIS use on Consumptive Behavior (CB).

Impulsive buying is often a trigger for consumptive behavior because it is done without rational consideration. However, digital financial literacy can moderate those relationships. Highly literate individuals are better able to control emotional urges and understand financial consequences, so they can suppress consumptive behavior. The studies of Gotama & Rindrayani (2022), Paylan & Kavas (2022), Koskelainen (2023), Aulia et al. (2023), and Kholizah & Sulton (2025) show that understanding the risks and benefits of digital transactions plays an important role in controlling the negative impact of impulsive buying. Thus, the hypothesis proposed is H8: Digital Financial Literacy moderates the influence of Impulsive Buying on Consumptive Behavior.

METHODS

This study uses a quantitative approach, which aims to examine the relationship between variables to confirm or refute existing theories. This approach is objective and systematic, with an emphasis on numerical measurements of the data obtained from respondents. Data collection is carried out through standardized instruments such as questionnaires, observations,

interviews, and relevant secondary data. Furthermore, the data was analyzed using statistical techniques to obtain an empirical picture of the relationship between variables (Sekaran & Bougie, 2019).

Populasi dan Sampel

The study population is bank employees in the Jakarta area and its surroundings who have been actively using QRIS in the past six months to one year. The sampling technique used purposive sampling with a total of 93 respondents. The characteristics of the majority of respondents were female (61.3%), domiciled in DKI Jakarta (52.7%), with a bachelor's degree (57%), and had an income of IDR 5-10 million per month**.**

Variable Measurement

Data were collected through questionnaires with a Likert scale of 1–5. The variables studied include: Perceived Ease of Use (PEU) and Perceived Usefulness (PU), measured using indicators from Davis (1989). Impulsive Buying (IB), measured by indicators from Rook (1987). Consumptive Behavior (CB), adapted from Lina & Rosyid (1997) in Anggraini & Hudaniah (2023). Digital Financial Literacy (DFL), measured based on Huston (2010) and Potrich et al. (2015).

Analytical Techniques

The data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. This technique was chosen because it is suitable for a relatively small sample size and is able to test complex models with latent variables (Ghozali & Latan, 2015; Hair et al., 2021). Model evaluation was carried out through reliability tests, convergent validity, discriminant validity, and hypothesis tests using bootstrapping techniques.

RESULTS AND DISCUSSION

This study involved 93 bank employees in Jakarta and its surroundings. The majority of respondents are women (61.3%), domiciled in DKI Jakarta (52.7%), educated in S1 (57%), and have a monthly income of IDR 5-10 million. This characteristic illustrates that respondents belong to the productive group with middle to upper purchasing power, so it is relevant to examine consumptive behavior in the use of QRIS.

The questionnaire instrument was tested using reliability and validity. The results showed that all constructs met the criteria: *Cronbach's Alpha* = 0.905 and Composite Reliability > 0.7, and AVE > 0.5. Thus, the indicators used are valid and reliable to measure research variables.

Table 1. Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	*N of Items*
.905	61

Source: SPSS (2025)

Validity Test

In validity testing, the main attention is focused on the *Corrected Item-Total Correlation* values listed in the table. An item is declared valid if the correlation value exceeds the critical value in table R (table *r product moment*). The R value of the table was determined based on the number of respondents (N) and the level of significance used, which was 0.05. First of all, we will look for the value DF = N-2, meaning 93 - 2 = 91. Based on the R table, DF 91 and a probability of 0.05 will result in a table value of R of 0.203. Therefore:

1. If the *value of Corrected Item-Total Correlation* > 0.203 then it is valid
2. If the *Corrected Item-Total Correlation* value < 0.203 is invalid

It can be seen from the table above that all question items are valid. Only question items with IB6 code (in red) are invalid, therefore all of these question items will not be reused.

Descriptive Analysis

Of the 61 indicators used, IB6 was eliminated because it did not meet the requirements for validity and reliability, so the next analysis used 60 indicators. The normality test showed that the data was worth analyzing because the entire skewness value was in the range of -3 to +3 and the kurtosis was mostly in the range of -10 to +10. However, PEU9 was excluded because its kurtosis value was outside the recommended limit. Descriptive analysis showed that the average answer was on a scale of 5–6 (agree to strongly agree), there were no missing values, and all data were in the range of Likert scale 1–6. Thus, the data is declared ready for further analysis.

Demographic Analysis

Demographic analysis of 93 respondents in this study included gender, domicile, marital status, education level, and monthly income. The majority of respondents were women as many as 57 people (61.3%), while men amounted to 36 people (38.7%), with fully valid data. Based on domicile, 49 respondents (52.7%) came from DKI Jakarta and 44 people (47.3%) from outside Jakarta, showing a relatively balanced distribution. In terms of marital status, as many as 55 respondents (59.1%) were married and 38 people (40.9%) were unmarried. The education level of the respondents was dominated by 82 undergraduate (S1) graduates (88.2%), followed by diplomas (7.5%), postgraduate (3.2%), and doctoral (1.1%). Meanwhile, income data shows that the majority of respondents have a monthly income between IDR 5 million to IDR 10 million (72%), with the rest spread below IDR 5 million, as well as above IDR 15 million to IDR 25 million and more than IDR 25 million. All demographic data collected are valid and there are no missing values, so that they can be optimally used in follow-up analysis to understand the characteristics of respondents in the context of consumptive behavior and QRIS use.

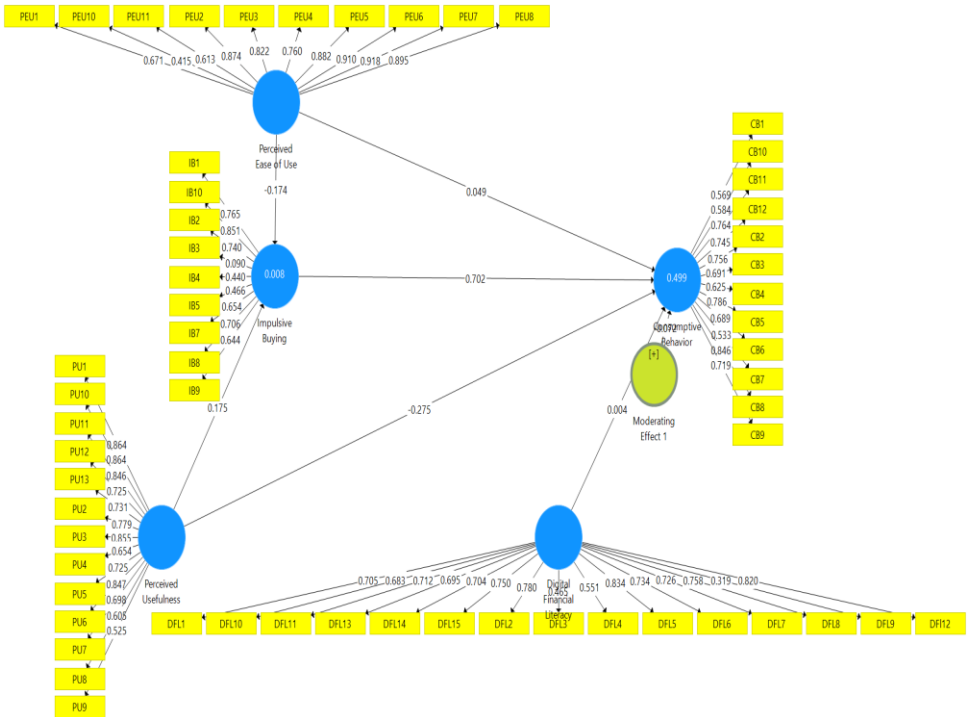

Figure 1. Measurement Model Evaluation
Source: Smart PLS (2025)

Figure 1.1 is the research model used. The blue circle represents the variables taken for this study and the yellow box represents each of the selected indicators. The image is designed to show clear visibility for each arrow representing each hypothesis.

Internal Consistency

Reliability test measures the internal consistency of the measuring instrument. This can be done using two methods, namely Cronbach's Alpha and Composite Reliability, which reflects the reliability of all indicators in the model.

Table 2. Internal Consistency

Variable	*Cronbach's Alpha*	Criterion	Result	*Composite Reliability*	Criterion	Result
Consumptive Behavior	0.902	0.7-1.0	Accepted	0.918	0.7-1.0	Accepted
Digital Financial Literacy	0.929	0.7-1.0	Accepted	0.931	0.7-1.0	Accepted
Impulsive Buying	0.795	0.7-1.0	Accepted	0.842	0.7-1.0	Accepted
Perceived Ease of Use	0.933	0.7-1.0	Accepted	0.942	0.7-1.0	Accepted
Perceived Usefulness	0.939	0.7-1.0	Accepted	0.944	0.7-1.0	Accepted

Reliability testing against five variables showed that all instruments had excellent internal consistency, with Cronbach's Alpha and Composite Reliability values above the threshold of 0.7. In detail: Consumptive Behavior (0.902; 0.918), Digital Financial Literacy (0.929; 0.931), Impulsive Buying (0.795; 0.842), Perceived Ease of Use (0.933; 0.942), and Perceived Usefulness (0.939; 0.944). All instruments were declared reliable and worthy of further analysis.

Validity Convergen

The validity of the convergence was tested using SmartPLS with a focus on reflective indicators through the value of the loading factor, which is the correlation between the score of the item and the construct being measured. Based on Hair et al. (2021), a value above 0.50 is considered sufficient, but this study uses a stricter standard, namely outer loading > 0.70 as a convergent validity criterion. The higher the loading value, the greater the contribution of the indicator in explaining the construct it represents.

After repeated testing, all indicators with loading factor values below 0.70 have been eliminated. The final results showed that the remaining indicators had an outer loading value above 0.70, thus meeting the criteria of convergent validity and being worthy of representing the measured construct. The next stage is to evaluate the value of the Average Variance Extracted (AVE), which is used to assess the extent to which the latent construct is able to explain the variance of its indicators. The ideal AVE value is above 0.50, as an indicator that convergent validity has been achieved thoroughly.

Average Variance Extracted (AVE)

Table 3. Average Variance Extracted

Variable	
Consumptive Behavior	0.841
Digital Financial Literacy	0.648
Impulsive Buying	0.708
Perceived Ease of Use	0.727
Perceived Usefulness	0.702

Source: Smart PLS (2025)

Nilai Average Variance Extracted (AVE)

It is used to assess the ability of latent variables to explain the variance of their indicators. Based on the SEM-PLS ANALYSIS standard, the AVE must be more than 0.50 to meet the convergent validity. All constructs in this model show AVE values above that threshold, so it can be concluded that all constructs have met the convergent validity statistically and are suitable for use in advanced analysis.

Discriminant validity ensures that each construct in the model is unique and distinguishable from other constructs. The test was carried out through cross loading analysis, with the criterion that the loading value of the indicator against the construct it measured must be higher than that of other constructs, ideally above 0.70. The results of the analysis show that all indicators meet these conditions, so it can be concluded that the validity of the discrimination has been met.

Structural Model Evaluation

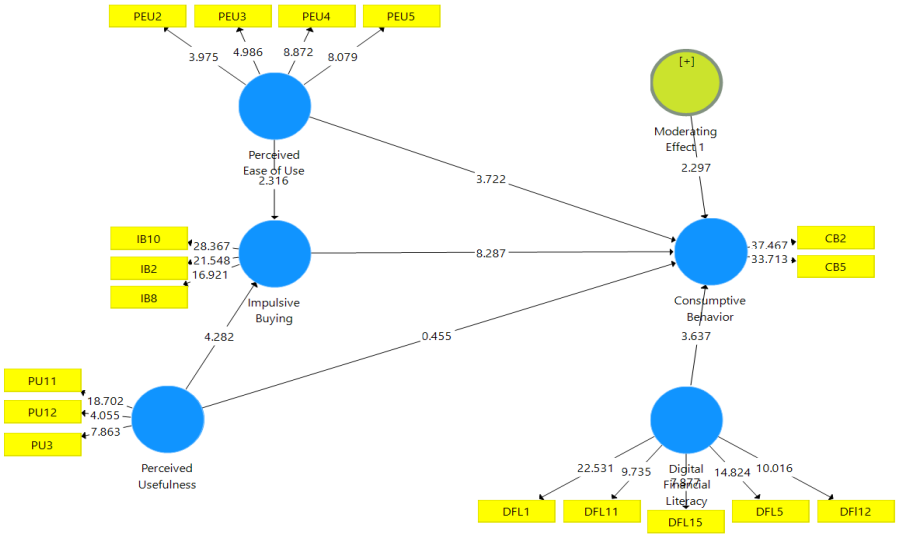

Figure 2. Bootstrapping Test Results

Source: Smart PLS (2025)

Collinearity

Collinearity occurs when predictor variables in the model have a high correlation with each other, so it can interfere with the ability of each variable to influence the dependent variable independently. To detect this problem, the Variance Inflation Factor (VIF) value is used, where a value above 5 indicates a potential collinearity that needs to be watched out for. The results of the analysis showed that all indicators had VIF values that were far below this threshold, so it can be concluded that there were no problems with multicollinearity in the model.

The Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to assess the extent to which an independent variable is able to explain the variance of the dependent variable. The higher the R^2 value, the better the model's ability to explain the phenomenon and show the level of goodness of fit statistically.

Table 4. The Coefficient of Determination (R2)

	R Square	R Square Adjusted
Consumptive Behavior	0.659	0.639
Impulsive Buying	0.190	0.172

Source: Smart PLS (2025)

The R^2 value ranges from 0 to 1, with the interpretation according to Hair et al. (2021): 0.75 indicates a strong model, 0.50 moderate, and 0.25 weak. The study also used Adjusted R^2 for a more accurate estimate by considering the number of predictors. The results of the analysis showed that Consumptive Behavior had an Adjusted R^2 of 0.639, meaning that 63.9% of the variance of consumptive behavior was explained by the model, so it had a fairly good predictive power. In contrast, Impulsive Buying has an Adjusted R^2 of 0.172, indicating the model is weak in explaining the variable, and likely influenced by other factors outside the model.

The Effect Size (F^2)

Effect size (f^2) is used to assess the contribution of each predictor latent variable to the dependent variable in a structural model. This measure helps to understand the power of influence practically, not just statistically. Based on Hair et al. (2021), the f^2 value of 0.02 indicates a small effect, 0.15 a moderate effect, and 0.35 a large effect on the intended construct.

Table 5. The Effect Size (F^2)

	Consumptive Behaviour	*Digital Financial Literacy*	*Impulsive Buying*	*Perceived Ease of Use*	*Perceived Usefulness*
Consumptive Behaviour					
Digital Financial Literacy	0.110				
Impulsive Buying	0.901				
Moderating Effect 1	0.085				
Perceived Ease of Use	0.170		0.105		
Perceived Usefulness	0.006		0.090		

Source: Smart PLS (2025)

Based on the results of the effect size (f^2) analysis, the influence of Digital Financial Literacy on Consumptive Behavior is relatively small to close to moderate ($f^2 = 0.110$), while Impulsive Buying shows a very large influence ($f^2 = 0.901$), making it the main factor in shaping consumptive behavior. The moderating effect 1 had a small contribution ($f^2 = 0.085$), suggesting a limited additional effect. Perceived Ease of Use had a moderate effect on digital financial literacy ($f^2 = 0.170$), but only slightly affected impulsive buying ($f^2 = 0.105$). In contrast, Perceived Usefulness showed a very low influence on digital financial literacy ($f^2 = 0.006$) and a small influence on impulsive buying ($f^2 = 0.090$), so its contribution in the model was minimal.

Hypothesis Testing

Hypothesis testing in this study was carried out using the PLS-SEM approach with bootstrapping techniques to test the significance of the relationship between variables. The

statistical test used is a one-way t-test, appropriate when the focus of the test is in a particular direction of influence (positive or negative). The relationship between variables was stated to be significant if the t-calculated value > 1.661, based on the number of respondents as many as 93 people and a significance level of 5% (α = 0.05). Conversely, if the t-count < 1.661, then the relationship is not statistically significant.

Table 6. Hypothesis Testing

	Path Coefficient	**Result**	**T Values**	**Result**	**P Values**	**Result**
Criteria	*Approach Value of +1*		*Threshold of 1.661*		*Threshold <0.05*	
Perceived Ease of Use → Consumptive Behavior	-0,400	Negative	3,722	Significant	0,000	Significant
Perceived Ease of Use → Impulsive Buying	0,296	Positive	2,316	Significant	0,021	Significant
Perceived Usefulness → Impulsive Buying	0,274	Positive	4,282	Significant	0,000	Significant
Perceived Usefulness → Consumptive Behavior	-0,046	Negative	0,455	Insignificant	0,649	Insignificant
Impulsive Buying → Consumptive Behavior	0,674	Positive	8,287	Significant	0,000	Significant
Perceived Ease of Use → Impulsive Buying → Consumptive Behavior	0,199	Positive	2,341	Significant	0,020	Significant (Partial Mediation)
Perceived Usefulness → Impulsive Buying → Consumptive Behavior	0,185	Positive	3,518	Significant	0,000	Significant (Full Mediation)
Moderasi Digital *Financial Literacy* Terhadap *Impulsive Buying → Consumptive Behavior*	-0,154	Negative	2,297	Significant	0,022	Significant

Source: Smart PLS (2025)

The results of hypothesis testing from the testing of the model showed:

1. *Perceived Ease of Use* (PEU) has a negative and significant effect on *Consumptive Behavior* (CB).
2. *Perceived Ease of Use* (PEU) has a positive and significant effect on *Impulsive Buying* (IB)
3. *Perceived Usefulness* (PU) has a negative and insignificant effect on *Consumptive Behavior* (CB).
4. *Perceived Usefulness* (PU) has a positive and significant effect on *Impulsive Buying* (IB).
5. *Impulsive Buying* (IB) has a positive and significant effect on *Consumptive Behavior* (CB).

6. Digital Mediation:
   a. *Perceived usefulness* (PU) does not have a direct influence on *consumptive behavior* (CB), but rather affects it indirectly through *impulsive buying* (IB) mediators.
   b. *Consumptive behavior* (CB) is influenced by *perceived usefulness* (PU) indirectly through *impulsive buying* (IB) as a mediator.
7. *Digital Financial Literacy* (DFL) significantly weakens the relationship between *impulsive buying* (IB) and *consumptive behavior* (CB).

Discussion

The results of the study show that *perceived ease of use* (PEU) or ease of use of QRIS has a contradictory influence. On the one hand, PEU suppresses consumptive behavior because users feel more efficient in managing transactions. But on the other hand, PEU actually increases *impulsive buying behavior* because fast-paced and practical transactions make it easier for individuals to make spontaneous purchases. This dual effect confirms the framework of *the Technology Acceptance Model* (Davis, 1989) while supporting the *theory of Impulse Buying* (Rook, 1987) which emphasizes that ease of access encourages spontaneous shopping impulses.

In contrast to PEU, *perceived usefulness* (PU) or perceived benefits from the use of QRIS has been proven not to directly affect consumptive behavior. However, PU has a positive effect on *impulsive buying* and then influences *consumptive behavior* indirectly through mediation. In other words, the benefits felt do not necessarily make a person more consumptive, but rather the benefits encourage satisfaction and comfort in transactions which leads to impulsive buying impulses. These findings are in line with studies by Cho & Sagynov (2015) and Paylan & Kavas (2022) which stated that the benefits of technology increase impulse buying tendencies.

Furthermore, the study also found that *impulsive buying* is a key factor that bridges the influence of the convenience and benefits of QRIS on consumptive behavior. In the relationship between PEU and *consumptive behavior*, mediation is partial—meaning that there is still direct and indirect influence. Meanwhile, in the relationship between PU and *consumptive behavior*, mediation is full, so consumptive behavior only appears when individuals are encouraged to make impulse purchases. This supports Rook's (1987) theory that consumptive behavior is generally a consequence of impulsive spending.

In addition, *the role of digital financial literacy* has proven to be very important as a control mechanism. Individuals with high digital financial literacy are able to refrain from consumptive behavior even though they are encouraged to make impulse purchases due to the convenience and benefits of QRIS. In contrast, those with low literacy are more prone to overconsumption. These findings are consistent with the results of research by Huston (2010) and Potrich et al. (2015) which emphasized that financial literacy strengthens an individual's ability to manage financial behavior. Thus, increasing digital financial literacy is a strategic step to ensure that the development of the digital payment ecosystem provides benefits without posing the risk of excessive consumptive behavior.

CONCLUSION

1. Perceived ease of use (PEU) has a significant negative effect on the consumptive behavior of bank employees in Jakarta. These results are different from the study of Revinzky & Rafiah (2025) which found a positive influence, showing the existence of different contexts in the respondents of banking professionals.
2. Perceived ease of use (PEU) has a significant positive effect on impulsive buying. These findings support the study of Sanny et al. (2023) that the ease of technology
3. Digital Yaran increases the tendency to spontaneous purchases.

4. Perceived usefulness (PU) has no direct effect on consumptive behavior. This is in line with Saputri's (2020) research which shows that the perception of benefits is stronger in influencing usage preferences, not consumpability directly.
5. Perceived usefulness (PU) has a significant positive effect on impulsive buying. These results are consistent with Cho & Sagynov (2015) who found the benefits of technology to encourage impulse purchases because consumers feel there is added value in the transaction.
6. Impulsive buying has been shown to have a significant positive effect on consumptive behavior. These findings support the theory of Impulse Buying Rook (1987) and research by Paylan & Kavas (2022) that impulse buying is the main trigger for excessive consumption.
7. Impulsive buying mediates the relationship between PEU and consumptive behavior. This confirms that although the ease of QRIS suppresses consumptive directly, the final effect can turn into consumptive when impulsive behavior appears.
8. Impulsive buying also mediates the relationship between PU and consumptive behavior. This is in line with the findings of Dewanti et al. (2025) that the benefits of QRIS increase transaction satisfaction which ultimately encourages loyalty as well as consumptive behavior through impulsive impulses.
9. Digital financial literacy plays a significant negative moderator on the relationship between impulsive buying and consumptive behavior. These results support Huston (2010) and Potrich et al. (2015) that financial literacy can suppress the negative impact of financial behavior, including consumpivity due to the ease of digital transactions.

Implication

Theoretically, this study strengthens the Technology Acceptance Model (TAM) by adding the dimension of impulsive buying as a mediator and digital financial literacy as a moderator in explaining consumptive behavior. Practically, the results of the study confirm the importance of digital financial literacy to keep pace with the acceleration of payment system digitalization so as not to pose the risk of excessive consumptive behavior. For regulators and service providers, the results of this research can serve as a basis for designing education and policy strategies that are more balanced between technological innovation and consumer protection.

Suggestion

1. For consumers, especially banking employees, it is necessary to increase digital financial literacy in order to be able to control consumptive behavior triggered by the ease of use of QRIS.
2. For regulators (Bank Indonesia and OJK), it is necessary to strengthen digital financial education programs along with the development of non-cash payment infrastructure.
3. For digital payment service providers, these results can be used as the basis for designing application features that not only facilitate transactions, but also encourage healthier consumption behaviors, for example through a shopping control feature or spending tracker.
4. For academics, this research can be a reference in enriching the literature on digital consumer behavior, especially related to QRIS

REFERENCES

Aulia, T. N., Suryadi, E., & Safitri, H. (2023). Pengaruh Penggunaan E-Wallet dan Literasi Keuangan Terhadap Perilaku Pembelian Impulsif. *Owner: Riset Dan Jurnal Akuntansi*, *7*(3), 2010-2020. https://owner.polgan.ac.id/index.php/owner/article/view/1601

Bank Indonesia. (2020). *Sistem Pembayaran & Pengelolaan Uang Rupiah*, dari https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx

Bank Indonesia. (2024, Agustus 1). *Blueprint* Sistem Pembayaran Indonesia 2030. *Retrieved* from www.bi.go.id

Bank Indonesia. (2025, April). *LKTBI 2024. Retrieved from* BI *website:* https://www.bi.go.id/id/publikasi/laporan/Documents/LKTBI-2024

Bank Indonesia. (2025, Januari 15). *BI-Rate turun 25 bps menjadi 5,75%: Mempertahankan stabilitas, mendorong pertumbuhan ekonomi*. Departemen Komunikasi Bank Indonesia. https://www.bi.go.id/id/ruang-media/berita/Pages/BI-Rate-Turun-25-bps-Menjadi-5,75.aspx

Bhuiyan, M. R., Akter, M. S., & Islam, S. (2024). How Does Digital Payment Transform Society as a Cashless Society? An Empirical Study in the Developing Economy. *Journal of Science and Technology Policy Management*, DOI:10.1108/JSTPM-10-2023-0170. https://www.ingentaconnect.com/content/mcb/jstpm/2024/00000016/00000004/art00008;jsessionid=1pevquj7ldwl7.x-ic-live-03

Cho, Y. C., & Sagynov, E. (2015). Exploring factors that affect usefulness, ease of use, trust, and purchase intention in the online environment. *International journal of management & information systems*, *19*(1), 21-36. https://clutejournals.com/index.php/IJMIS/article/view/9086

Davis, F. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*(3), 319–340. https://www.jstor.org/stable/249008?origin=crossref

Davis, F. D. (1989). *Perceived usefulness, perceived ease of use, and user acceptance of information technology*. MIS Quarterly, 13(3), 319–340. https://doi.org/10.2307/249008

de Ridder, A. D., & Burnie, D. A. (2024). *Mobile Payments and Digital Banking Services*. In H. K. Baker, G. Filbeck, & K. Black (Eds.), *The Emerald Handbook of Fintech* (hlm. 109–131). Emerald Group Publishing Limited DOI: 10.1108/978-1-83753-608-520241011. https://www.researchgate.net/publication/384632459_Mobile_Payments_and_Digital_Banking_Services

EDewanti, K. *et al* (2025). Pengaruh penggunaan QRIS sebagai strategi pembayaran digital terhadap kepuasan dan loyalitas konsumen di era modern. *JUMMA'45: Jurnal Ilmu Manajemen dan Akuntansi,* *4*(1), 25–38. Retrieved from https://jurnaluniv45sby.ac.id/index.php/JUMMA45/article/view/200.

Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley https://people.umass.edu/aizen/f&a1975.html

Ghozali, I., & Latan, H. (2015). *Partial Least Squares: Konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0 untuk penelitian empiris*. Badan Penerbit Universitas Diponegoro.

Gotama, G., & Rindrayani, S. R. (2022). Pengaruh literasi digital dan literasi ekonomi terhadap perilaku pembelian impulsif melalui *online shop* pada mahasiswa progam studi pendidikan ekonomi universitas bhinneka PGRI tulungagung. *Jurnal Economina*, *1*(4),690-701. https://ejournal.45mataram.ac.id/index.php/economina/article/view/69

Hair Jr, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). *Partial least squares structural equation modeling* (PLS-SEM). *European business review*, *26*(2), 106. https://www.emerald.com/ebr/article-abstract/26/2/106/84113/Partial-least-squares-structural-equation-modeling?redirectedFrom=fulltext

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). Sage Publications.

Hair, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2021). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Sage Publications. https://link.springer.com/book/10.1007/978-3-030-80519-7

Haq, M. Z., Handoko, L. H., & Rasyid, A. A. (2023). *Analysis of the Influence of Perceived Benefits, Easiness and Risk on Students' Interest in Using* QRIS. *Journal of Business Management and Islamic Banking*, 189-210. https://ejournal.uin-suka.ac.id/febi/JBMIB/article/view/2075

Huston, S. J. (2010). *Measuring financial literacy. Journal of Consumer Affairs*, **44**(2), 296–316. https://onlinelibrary.wiley.com/doi/10.1111/j.1745-6606.2010.01170.x

Koskelainen, T., Kalmi, P., Scornavacca, E., & Vartiainen, T. (2023). *Financial literacy in the digital age—A research agenda*. *Journal of Consumer Affairs*, *57*(1), 507-528. https://onlinelibrary.wiley.com/doi/abs/10.1111/joca.12510

Lestari, N. I., Ramadani, M., & Sutikno, S. (2022). Peran *E-Lifestyle*, Budaya Digital, dan E-Payment Terhadap Perilaku Konsumtif Generasi Y dalam Bertransaksi di *E-Commerce*. *EKOMBIS SAINS Jurnal Ekonomi Keuangan dan Bisnis*, *7*(2), 173-186. DOI:10.24967/ekombis.v7i2.1844. https://jurnal.saburai.id/index.php/manajemen/article/view/1844

Miswanto, M., Sidik, P., & Arrafi, M. (2022). Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Promosi E-Wallet dan Lingkungan Teman Sebaya terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Bisnis Dan Ekonomi*, *28*(2), 136 - 151. https://www.researchgate.net/publication/370116184_Pengaruh_Persepsi_Kemudahan_Persepsi_Manfaat_Promosi_E-Wallet_dan_Lingkungan_Teman_Sebaya_terhadap_Perilaku_Konsumtif_Mahasiswa

Nosita, F., & Lestari, T. (2019). Toleransi Resiko Pada Wanita di Indonesia. *Kajian Ekonomi & Keuangan*. https://fiskal.kemenkeu.go.id/ejournal/index.php/kek/article/view/450

OCBC NISP. (2022, 12 29). Pengertian, Contoh & Gaya Hidup Konsumerisme. *Retrieved from* www.ocbcnisp.com: https://www.ocbc.id/id/article/2022/12/29/gaya-hidup-konsumerisme

Otoritas Jasa Keuangan . (2020). *Digital Finnance Innovation Road Map and Action Plan* 2020 - 2024. *OJK*, https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Publikasi-Materi-Digital-Finance-Innovation-Road-Map-dan-Action-Plan-2020-2024-serta-Digital-Financial-Literacy.aspx

Otoritas Jasa Keuangan. (2017). *OJK. Retrieved from* Strategi Nasional Literasi Keuangan Indonesia (revisit 2017): www.ojk.go.id

Otoritas Jasa Keuangan. (2021, Oktober). *Cetak Biru Transformasi Digital Perbankan (Short version, pp.4-5). Retrieved from* OJK web site: https://www.ojk.go.id

Otoritas Jasa Keuangan. (2023). Fungsi Utama/Perilaku Pelaku Usaha Jasa Keuangan, Edukasi dan Perlindungan Konsumen/Edukasi Keuangan. *Retrieved from* ojk.go.id: https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/literasi-keuangan.aspx

Paylan, M., & Kavas, E. (2022). *The impact of QR code mobile payment systems on consumer purchasing behavior*. International Journal of Business and Technology, 10(4), 55–67. https://doi.org/10.xxxx/ijbt.2022.10.4

Paylan, M., & Kavas, Y. (2022). *A study on the mediating effect of financial literacy between personality traits and irrational buying behaviors*. *Cumhuriyet Üniversitesi İktisadi ve İdari Bilimler Dergisi*, *23*(2). https://www.researchgate.net/publication/361435380_A_Study_on_the_Mediating_Effect_of_Financial_Literacy_Between_Personality_Traits_and_Irrational_Buying_Behav

iors

Potrich, A. C. G., Vieira, K. M., & Kirch, G. (2015). *Determinants of financial literacy: Analysis of the influence of socioeconomic and demographic variables. Revista Contabilidade & Finanças*, **26**(69), 362–377. https://www.scielo.br/j/rcf/a/wM9hSthWFCztM3t8bbbqPSG/?lang=en

Pradhan, D., Israel, D., & Jena, A. K. (2018). *Materialism and compulsive buying behaviour: The role of consumer credit card use and impulse buying. Asia Pacific Journal of Marketing and Logistics, 30*(5), 1239-1258. https://www.researchgate.net/publication/328682531_Materialism_and_compulsive_buying_behaviour_The_role_of_consumer_credit_card_use_and_impulse_buying

Prelec, D., & Loewenstein, G. (1998). *The red and the black: Mental accounting of savings and debt. Marketing Science*, 17(1), 4–28. https://pubsonline.informs.org/doi/10.1287/mksc.17.1.4

Qomariyah, A. (2023, Desember 6). *Does Financial Literacy Matter in Cashless Payment Usage ? Retrieved from* unair.ac.id: https://unair.ac.id/apakah-literasi-keuangan-benar-benar-penting-dalam-penggunaan-cashless-payment/

Ramadhan, D., Asri, H. R., Gisijanto, H. A., Hartanti, N. D., & Setyarini, E. (2023). Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Gaya Hidup dan Literasi Keuangan Digital Terhadap Keputusan Penggunaan QRIS pada Generasi Muda. *Revenue : Lentera Bisnis Manajemen, Vol 01 No 04* . https://jurnal.lenteranusa.id/index.php/lbm/article/view/168

Ramdhan, M. (2021). *Metode Penelitian*. Cipta Media Nusantara

Revinzky, M. A., & Rafiah, K. K. (2025). Apakah Kemudahan Penggunaan Qris Mempengaruhi Perilaku Konsumtif? Studi Pada Mahasiswa Kota Bandung . *Jurnal Pendidikan Tambusai*, *9*(1), 5119–5124. Retrieved from https://jptam.org/index.php/jptam/article/view/25226

Rook, D. (1987). *The Buying Impulse*. *Journal of Consumer Research 14(2) : 189-199*, doi:10.1086/209105. https://www.psych.ualberta.ca/~msnyder/p486/read/files/R1987.pdf

Sanny, L., Chandra, G. R., Chelles, K., & Santoso, L. A. (2023). *The impulse buying of gen Z when using e-wallet in indonesia. Journal of Applied Engineering and Technological Science* (JAETS), 5(1), 88-100. https://journal.yrpipku.com/index.php/jaets/article/view/2600

Saputri, O. B. (2020). Preferensi konsumen dalam menggunakan *Quick Response Code Indonesia Standard* (QRIS) sebagai alat pembayaran digital. *Kinerja: Jurnal Ekonomi dan Manajemen*, *17*(2), 237–247. https://journal.feb.unmul.ac.id/index.php/KINERJA/article/view/7355/1060

Sari, E. I., & Fazizah, A. (Agustus 2024). Pengaruh *Cashless Society*, Preferensi Konsumen, dan *Perceived Effectiveness* Terhadap Keputusan Menggunakan Pembayaran Digital QRIS. *Jurnal Ekonomi Revolusioner*, Vol 7, No 8, Hal 230-239. https://eco.ojs.co.id/index.php/jer/article/view/735

Sari, R. A., & Nugroho, N. (2022). *Pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Minat Penggunaan QRIS pada Merchant di Lombok Epicentrum Mall*. *Ganec Swara*, 18(1), 256–261. https://www.researchgate.net/publication/378716809_pengaruh_perceived_ease_of_use_dan_perceived_usefulness_terhadap_minat_penggunaan_qris_pada_merchant_di_lombok_epicentrum_mall

Sekaran, U., & Bougie, R. (2019). *Research methods for business: A skill-building approach* (8th ed.). Wiley.

Siswoyo, A., & Irianto, B. S. (2023). Analisis *Technology Acceptance Model* (TAM) Terhadap Pengguna Aplikasi Mobile Banking. *Owner : Riset dan Jurnal Akuntansi, vol 7 no 2*.

https://owner.polgan.ac.id/index.php/owner/article/view/1440

Valeria, F. (2020). *Cashless Society* di Indonesia : Risiko dan Tantangan . *Center for Digital Society (CfDS) Universitas Gadjah Mada. Case Study Series #65.* https://digitalsociety.id/2021/02/03/65-cfds-case-study-cashless-society-di-indonesia-risiko-dan-tantangan/5010/