

THE EFFECT OF USING CASHLESS QRIS PAYMENTS ON STUDENTS' IMPULSE BUYING BEHAVIOR

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Abstract

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This study aims to analyze the effect of the implementation of Standard Operating Procedures (SOP) on work efficiency in Micro, Small, and Medium Enterprises (MSMEs). The research employed a quantitative approach using data collected through questionnaires distributed to MSME respondents. The research instrument was tested using Cronbach's Alpha reliability test, which yielded a value of 0.943, indicating a very high level of reliability. Data analysis was conducted using Pearson correlation and simple linear regression with the assistance of IBM SPSS Statistics. The results indicate a positive relationship between SOP implementation and work efficiency. The regression model produced an R Square value of 0.444, meaning that 44.4% of the variation in work efficiency can be explained by SOP implementation. The ANOVA test showed that the regression model is significant (Sig. = 0.009 < 0.05), and the regression coefficient revealed that SOP implementation has a positive and significant effect on MSME work efficiency. These findings suggest that the better the implementation of SOP in MSME operations, the higher the level of work efficiency achieved.

Keywords: Standard Operating Procedures, Work Efficiency, MSMEs, Linear Regression, SPSS

INTRODUCTION

Since its official launch on August 14, 2014, the Government of the Republic of Indonesia, in collaboration with Bank Indonesia, has actively promoted the National Non-Cash Movement (Gerakan Nasional Non-Tunai/GNNT) as part of a broader strategy to modernize the national payment system. This initiative is designed to increase public awareness and encourage the adoption of non-cash payment methods across various sectors, including individuals, businesses, and government institutions. The primary objective of this program is to gradually shift society away from reliance on cash transactions toward a more efficient, transparent, and secure digital payment ecosystem. In this context, the concept of a *less-cash society* (LCS) emerges, referring to a condition in which the use of physical cash is significantly reduced and replaced by electronic payment instruments (1; 2).

The movement toward a cashless society is closely associated with the rapid advancement of financial technology (fintech), which has become a key component of the Fourth Industrial Revolution. Fintech innovations enable individuals to conduct financial transactions digitally through various electronic devices, such as smartphones, tablets, and other internet-connected tools. According to Dasery (n.d.), a cashless society reflects a transformation in financial behavior, where people increasingly rely on digital platforms for everyday transactions. Despite these advancements, the adoption of digital payment systems in many Asian countries, including Indonesia, has historically lagged behind that of Western countries. This gap can be attributed to several factors, such as differences in technological infrastructure, levels of digital literacy, and public trust in electronic payment systems (3).

In response to these challenges, Indonesia has introduced the Quick Response Code Indonesian Standard (QRIS) as a unified payment system aimed at simplifying and standardizing digital transactions. QRIS integrates various forms of electronic payments, including server-based e-money, digital wallets, and mobile banking applications, into a single, interoperable system. According to Kurniawati, Zuhroh, and Malik (2021), QRIS offers significant advantages in terms of efficiency, convenience, and broader acceptance among users and merchants. By providing a standardized platform, QRIS facilitates seamless transactions across different payment providers, thereby accelerating the adoption of non-cash payment methods on a national scale (4).

The increasing popularity of QRIS has also contributed to notable changes in consumer behavior, particularly in the context of purchasing decisions. Harahap et al. (2023) highlight that the rapid development of digital payment technologies has influenced how individuals interact with financial systems and make consumption choices. The widespread promotion of QRIS by digital influencers and social media platforms has further amplified its adoption, especially among younger generations. As a result, digital payment systems are no longer viewed merely as tools for convenience but have become integral to modern lifestyles. One of the most significant behavioral implications of this shift is the rise of impulsive buying. Impulsive buying refers to spontaneous and unplanned purchasing behavior driven by emotional responses rather than rational decision-making processes. The convenience and speed offered by digital payment systems, such as QRIS, reduce the psychological barriers associated with spending money, making it easier for individuals to make immediate

purchasing decisions. This phenomenon is particularly evident among younger consumers, who are more familiar with and receptive to digital technologies.

Empirical evidence supports this observation, indicating that Generation Z exhibits the highest tendency toward impulsive buying behavior compared to other age groups. Approximately 41% of Generation Z consumers are classified as impulsive buyers, followed by 34% of Millennials and 32% of Generation X (4). This trend suggests that younger generations, who have grown up in a digitally connected environment, are more susceptible to the influences of technology-driven consumption patterns. Their frequent exposure to online promotions, social media advertising, and digital payment incentives further reinforces this behavior.

Given these dynamics, this study aims to explore the behavioral model associated with the use of QRIS and its relationship with impulsive buying behavior, particularly among students of LP3I Jakarta Polytechnic (5). University students represent a relevant research population due to their high level of engagement with digital technologies and their role as early adopters of innovative financial solutions. By examining their behavior, this study seeks to provide insights into the broader implications of digital payment adoption in shaping consumer habits.

In addition to impulsive buying, customer satisfaction also plays a crucial role in determining the continued use of digital payment systems. Customer satisfaction can be understood as the level of fulfillment or contentment experienced by individuals after comparing their expectations with the actual performance of a product or service (6). In the context of QRIS, satisfaction may be influenced by factors such as ease of use, transaction speed, security, and the availability of promotional benefits. A high level of satisfaction is likely to encourage repeated use and strengthen user loyalty toward digital payment platforms. Further evidence of the growing adoption of digital payments in Indonesia can be observed in the findings of the Global Consumer Insights survey conducted by PwC (PricewaterhouseCoopers). The survey reveals that the proportion of Indonesian consumers using digital payment methods has increased significantly, from 38% in 2018 to 47% in recent years (7). This upward trend indicates a shift in consumer preferences and highlights the increasing acceptance of cashless transactions as part of everyday life.

The transition toward QRIS-based payments is also driven by various incentives offered to users, such as discounts, cashback programs, and other promotional schemes. These incentives not only attract new users but also encourage existing users to increase the frequency of their transactions. However, while these promotional strategies are effective in boosting short-term adoption, long-term sustainability requires a stronger emphasis on trust and reliability. To ensure continued usage, the government and financial institutions must guarantee that QRIS is secure, user-friendly, and capable of meeting the diverse needs of the population (8).

At the same time, the widespread adoption of QRIS and similar digital payment systems raises concerns about their potential impact on consumer behavior, particularly in terms of impulsive buying. The ease and immediacy of digital transactions can lead individuals to make purchases without careful consideration, increasing the risk of financial

mismanagement. This issue is especially relevant for Generation Z, who are highly responsive to technological advancements and digital marketing strategies.

In conclusion, the development of digital payment systems such as QRIS represents a significant milestone in Indonesia's transition toward a cashless society. While these innovations offer numerous benefits, including convenience, efficiency, and financial inclusion, they also introduce new challenges related to consumer behavior. The tendency toward impulsive buying highlights the need for greater awareness and responsible use of digital financial tools. Therefore, understanding the relationship between QRIS usage and consumer behavior is essential for developing strategies that promote sustainable and balanced financial practices in the digital era.

METHODS

This study employed a quantitative explanatory research approach to empirically test the effect of QRIS cashless payment usage on students' impulsive buying behavior. The research design employed a survey, with data collection conducted through a Likert-based questionnaire. The study population comprised QRIS student users, while purposive sampling was used, with respondents being active students who had previously made transactions using QRIS. The research variables consisted of the independent variable, QRIS usage, and the dependent variable, impulsive buying behavior. Each variable was measured using relevant indicators such as ease of use, speed, security, transaction frequency, and impulsive buying and emotional impulses.

The data used included primary data obtained directly from respondents through questionnaires, as well as secondary data from scientific literature to support the research. Data analysis was conducted using quantitative statistical techniques with the aid of IBM SPSS software, including instrument validity and reliability testing, descriptive analysis, and inferential analysis. Hypothesis testing was conducted using simple linear regression to determine the effect of the independent variables on the dependent variable, supplemented by t-tests and coefficients of determination. Prior to regression analysis, classical assumption tests, such as normality and heteroscedasticity tests, are performed to ensure model adequacy. Thus, this method is capable of producing objective, systematic, and scientifically sound analysis results.

RESULT AND DISCUSSION

Table 1. Results of Instrument Reliability Test

Cronbach's Alpha	Number of Items
0,943	20

Based on the results of the reliability test using the Cronbach's Alpha method on 20 statement items (X1–X12 and Y1–Y8), a Cronbach's Alpha value of 0.943 was obtained. This value is above the recommended minimum limit (0.70), thus concluding that the research instrument has a very high level of reliability and is suitable for further analysis.

The Corrected Item-Total Correlation results indicate that all items have an adequate correlation with the total score, and no item significantly reduces the reliability value when removed. This indicates that all indicators used are consistent in measuring the constructs studied.

Table 2. Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0,667	0,444	0,398	7,701

The results of the Pearson correlation analysis indicate a varying relationship between the X variables (TOTALX indicators) and the Y variables (TOTALY indicators). In general, most indicators showed a positive correlation, with several significant relationships at the 0.05 and 0.01 levels.

Several indicators in the X variable showed a fairly strong and significant correlation with indicators in the Y variable, indicating a relevant relationship between the two research constructs. This formed the basis for conducting a regression analysis to examine the influence more comprehensively.

Table 3. Model Feasibility Test (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	569,199	1	569,199	9,597	0,009
Residual	711,730	12	59,311		
Total	1280,929	13			

Table 4. Regression Coefficients

Model	B	Std. Error	Beta	t	Sig.
(Constant)	-15,713	14,283	-	-1,100	0,293
TOTALX	0,885	0,286	0,667	3,098	0,009

The TOTALX regression coefficient of 0.885 with a significance value of 0.009 (<0.05) indicates that TOTALX has a positive and significant effect on TOTALY. This means that the higher the TOTALX value, the higher the TOTALY tends to be.

CONCLUSION

Based on the research results, it can be concluded that the use of QRIS cashless payments has a positive and significant influence on students' impulsive buying behavior. This is evidenced by the results of a simple linear regression analysis that shows a positive regression coefficient value and a significance level that meets statistical criteria. Furthermore, the coefficient of determination (R Square) value of 0.444 indicates that 44.4% of the variation in impulsive buying behavior can be explained by QRIS use, while the remainder is influenced by other factors outside the research model. Thus, the research objective of analyzing the influence of QRIS use on students' impulsive buying behavior has been achieved.

These findings suggest that the ease, speed, and practicality of QRIS transactions can encourage an increased tendency toward impulsive buying. Students, as a technology-adaptive group, tend to more easily make transactions without careful consideration due to the minimal barriers to payment. This reinforces the notion that digital payment systems serve not only as a means of transaction but also play a role in shaping consumer behavior, particularly in increasing the tendency toward spontaneous and emotional buying.

Based on these results, policy recommendations include improving digital financial literacy among students to enable them to manage their spending more wisely in a cashless society. Furthermore, payment service providers and the government need to ensure that QRIS is not only easy and efficient but also includes spending control features, such as transaction notifications and budget management. Educational institutions are also advised to provide education on rational consumption behavior to minimize the negative impacts of impulsive buying, ensuring that the use of digital payment technology can provide optimal benefits without incurring financial risks for users.

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