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THE EFFECT OF THE USE OF QRIS DIGITAL PAYMENTS ON THE PURCHASE DECISION OF BUSINESS ADMINISTRATION STUDENTS OF SANGGA BUANA UNIVERSITY YPKP BANDUNG

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Abstract
This study was conducted to determine the effect of the use of QRIS digital payments on purchasing decisions at Business Administration Students of Sangga Buana University YPKP Bandung. The purpose of this study was to determine how much influence it has. This study uses a quantitative method with a descriptive associative research type, sampling was carried out using a non-probability sampling method with a simple random sampling type. The number of relevant respondents according to the criteria was 97 people. The data analysis techniques used were descriptive analysis and simple linear regression analysis. The results of the simple regression analysis obtained a constant number value of 22.642 while the regression coefficient value was 0.330, so it can be interpreted that the constant value of the QRIS digital payment variable is 0 (constant), and the purchasing decision variable is 22.642. The regression coefficient value says that the QRIS digital payment variable has a positive influence on the purchasing decision variable. The magnitude of the influence of QRIS digital payments on purchasing decisions is 19.7%, it can be interpreted that as much as 19.7% of the purchasing decisions of Sangga Buana University YPKP Bandung students are influenced by QRIS digital payments.
Keywords: QRIS, Digital Payment, Purchase Decisions

Abstrak
Penelitian ini dilakukan untuk menentukan pengaruh penggunaan pembayaran digital QRIS terhadap keputusan pembelian pada mahasiswa Program Studi Administrasi Bisnis Universitas Sangga Buana YPKP Bandung. Tujuan penelitian ini adalah untuk menentukan seberapa besar pengaruhnya. Penelitian ini menggunakan metode kuantitatif dengan jenis penelitian deskriptif asosiatif, pengambilan sampel dilakukan menggunakan metode sampling non-probabilitas dengan jenis sampling acak sederhana. Jumlah responden yang relevan sesuai dengan kriteria adalah 97 orang. Teknik analisis data yang digunakan adalah analisis deskriptif dan analisis regresi linier sederhana. Hasil analisis regresi sederhana menunjukkan nilai konstanta sebesar 22,642 sedangkan nilai koefisien regresi sebesar 0,330, sehingga dapat diinterpretasikan bahwa nilai konstanta variabel pembayaran digital QRIS adalah 0 (konstanta), dan variabel keputusan pembelian sebesar 22,642. Nilai koefisien regresi menunjukkan bahwa variabel pembayaran digital QRIS memiliki pengaruh positif terhadap variabel keputusan pembelian. Besarnya pengaruh pembayaran digital QRIS terhadap keputusan pembelian adalah 19,7%, sehingga dapat diartikan bahwa sebanyak 19,7% dari keputusan pembelian mahasiswa Universitas Sangga Buana YPKP Bandung dipengaruhi oleh pembayaran digital QRIS.
Kata kunci: *QRIS, Pembayaran Digital, Keputusan Pembelian*

Introduction

The presence of digital technology has had a wide impact on the payment system, making transactions more efficient, secure and accessible. One of the innovations that has continued to develop in recent years is the digital payment system. This innovation from financial technology (fintech) provides a change in the ease of transactions. The emergence of digital payment technology in Indonesia such as QRIS (Quick Response Code Indonesia Standard) is a fintech innovation in the form of digital payments issued by Bank Indonesia to simplify digital transactions in Indonesia. QRIS is an integrated digital payment method that has driven the shift from cash to non-cash payments, QRIS as a QR code-based digital payment system that has become an Indonesian standard to facilitate transactions using sharing electronic payment systems through mobile applications such as e-wallets, and M-Banking can make payments via smartphones just by scanning the QR code.

Figure 1. Development of QRIS

Perkembangan QRIS Di Indonesia (*Year On Year*)			
	2022	2023	2024
Jumlah Transaksi	86%	130,1%	194,06%
Jumlah Pengguna	28,75 Juta	45,78 Juta	48,90 Juta
Jumlah Merchant	26,7 Juta	30,41 Juta	31,86 Juta

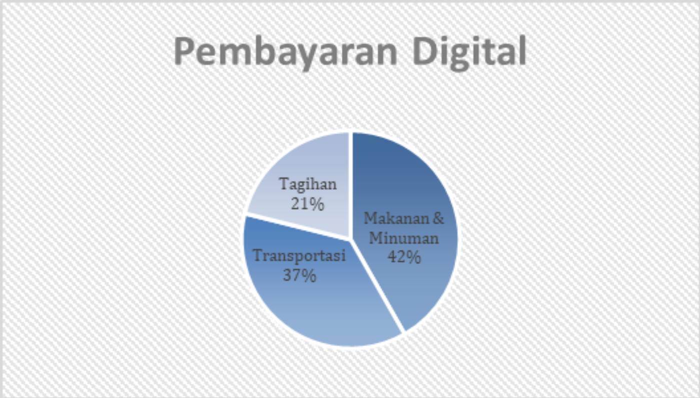
Source: Department of Communication, Economic and Monetary Policy.

Figure 1 shows a continuous upward trend in the last three years with significant both the number of transactions, the number of users and the number of merchants. The data shows very rapid development in a short time and provides many benefits for consumers. This is because it receives support from the government and various related parties to encourage the development and implementation of QRIS. The use of digital payment technology aims to improve financial efficiency and inclusion at all levels of society. Including students. Students are an active and dynamic community group, they are often the main users of new technologies such as digital payments. The ease and speed of transactions are the main factors that drive digital payments. The research of Bahfen et al., (2024) , explained that the results of his research show that convenience simultaneously affects the decision to use QRIS among students. Hartanto et al., (2025) explain that the ease of use factor has a significant positive influence on individuals' decisions to use QRIS digital payments.

The use of QRIS by students can affect their daily spending patterns. The convenience and availability of QRIS in various places can encourage students to make transactions more frequently, including for non-essential things. This can result in an increase in their daily expenses. This is in accordance with research by Vicario et al., (2025) explaining that the ease of digital payments contributes to the improvement of student consumptive behavior. Based on the research, it shows that the use of digital payments has affected student payment transactions. Ease of payment transactions is the student's decision to use it, because it provides convenience, speed and security. As for other factors that affect students' decisions in the use of digital payments because of the environment and social, the environment can affect students' decisions in making payments, as applied to the City of Bandung regarding digital transactions in payments, where the Bandung City government is one of the leading cities in implementing digital transactions for tax and UN payments.

Nielsen (2020) explained that consumers have now switched to digital payments (e-wallets), as many as 56% of consumers choose to use digital payments almost every day.

Figure 2. Digital Payment Expenditure



Source: (Kusnawan et al., 2020)

Figure 1.2 shows that 81% of the use of digital payments is used to pay for food and beverages, 72% of transportation, and 41% is used to pay bills. Based on this data that consumers have chosen digital payments for their daily transaction needs as their payment method, digital payment users feel that it will be easier to manage their daily expenses if transaction records are automatically stored in the application. In addition, various promotions and cashbacks carried out by digital payment service providers are also the main factors that encourage the use of digital payments, including QRIS as a system intermediary that can make payments from various digital payments with barcode scans. As a result, consumers or students tend to make small but recurring transactions more often, so it can affect their overall transaction habits because they can make payments according to the nominal amount without the need to wait for change.

Research Method

This study uses a quantitative method with a type of associative descriptive research. Quantitative Method as the research method. This method was chosen because it is a method that has been used for a long time and is recognized as a method that can produce objective and measurable data. Moniruzzaman Sarker & AL-Muaalemi, (2022) explained that the quantitative method leads to philosophical research on positivism. The population in this study is all active students of Business Administration at Sangga Buana University YPKP Bandung. The total number of relevant respondents is 97 respondents. This study uses a non-probability sampling method with random sampling. The data collection of this research uses a Google Form which is distributed online. This data analysis technique uses simple linear regression analysis.

Results and Discussion

The results of the analysis of respondent characteristics are as follows:

Figure 3. Respondent Characteristics

Karakteristik Responden		
Jenis Kelamin	Frekuensi	Persentase
Perempuan	69	70,1%
Laki - Laki	28	29,9%
Total	97	100%
Kelas	Frekuensi	Persentase
Reguler Pagi	71	73,2%
Reguler Sore	26	26,8%
Total	97	100%
Masa Penggunaan	Frekuensi	Persentase
≥ 3 Bulan	7	7,2%
1 Tahun	21	21,6%
≥ 1 Tahun	69	71,1%

Source: Processed Researcher

The results of the distribution of the questionnaire on the use of QRIS were dominated by women as many as 69 people with the number of regular morning classes as many as 71 people and the time of use for more than 1 year was 71.1%.

Normality Test Results

Normality testing was carried out with the Kolmogorov-Smirnov test using SPSS 26 resulting in the following outputs:

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		97
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,32309004
Most Extreme Differences	Absolute	,060
	Positive	,053
	Negative	-,060
Test Statistic		,060
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Table 1. is based on the Kolmogorov – Smirnov method of normal curve if the value of Asymp Sig. (2-tailed) > 0.05, then the data is said to be distributed normally. The results of the above test showed that the value of Asymp Sig. (2-tailed) obtained a value of 0.200 greater than 0.05, so it is said that the data is normally distributed.

Linearity Test Results

The Linearity Test is carried out with a test for linearity using SPSS 26. The applicable test requirement is that if the significance value of deviation from linearity > 0.05, it can be said that the two variables have a linear relationship, The test output results are as follows:

Table 2. Results of the Linearity Test

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
KEPUTUSAN_PEMBELIAN * QRIS	Between Groups	(Combined)	216,887	12	18,074	3,544	,000
		Linearity	127,191	1	127,191	24,940	,000
		Deviation from Linearity	89,696	11	8,154	1,599	,114
	Within Groups		428,391	84	5,100		
	Total		645,278	96			

Table 2 based on the significance method of deviation from linearity produces a value of 0.114 > 0.05, so it is stated that there is a linear relationship between QRIS digital payments and purchase decisions.

Heterokedasticity Test Results

The Heterokedastista test was carried out to find out whether there is a difference in residual variance between observations in a regression model. In this study, the Glejser model was used.

Table 3 Heterokedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-,494	1,414		-,349	,728
	QRIS	,068	,042	,166	1,643	,104

a. Dependent Variable: ABS

Table 3 is based on testing using the glycer method obtained through t Sig. in the coefficients table obtained a value of Sign. 0.014 < 0.05, so it can be said that the data in this study does not occur heterogeneity and can continue the regression analysis test.

Results of Simple Linear Regression Analysis

Simple linear regression analysis was used to determine the influence of QRIS digital payment variables on purchase decision variables, The test results:

Table 4. Results of Simple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	22,642	2,323		9,745	,000
	QRIS	,330	,068	,444	4,829	,000

a. Dependent Variable: KEPUTUSAN_PEMBELIAN

Table 4 obtained a constant value of 22.64, while the value of the regression coefficient was 0.330, so the regression equation obtained:

Y = a + bX

Y = 22.642 + 0.330X

The value of the regression coefficient of 0.330 can be said that the QRIS payment variable has a positive influence on the purchase decision variable, if the QRIS digital payment variable increases, then the purchase decision variable will increase and vice versa.

Correlation Analysis Results

Correlation analysis is used to measure the degree of relationship or closeness of relationship if the value of Sig. (2-tailed) < 0.05 then there is a significant relationship:

Table 5. Correlation Analysis Results

Correlations

		QRIS	KEPUTUSAN_PEMBELIAN
QRIS	Pearson Correlation	1	,444**
	Sig. (2-tailed)		,000
	N	97	97
KEPUTUSAN_PEMBELIAN	Pearson Correlation	,444**	1
	Sig. (2-tailed)	,000	
	N	97	97

**. Correlation is significant at the 0.01 level (2-tailed).

Table 5 obtains a Sig. (2-tailed) value of 0.00 < 0.05, so it is said that there is a significant relationship. The Pearson correlation value is used to measure the degree of relationship between the two variables. If the pearson correlation is positive indicates that the variable is unidirectional.

Results of R Determination Coefficient

The R determination coefficient is a value in determining the ability of the variation rate of change in the QRIS digital payment variable to the purchase decision variable. The results of the R determination coefficient value can be seen in the output of the summary model table in the R Square column as follows:

Table 6. Results of the R Determination Coefficient Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,444[a]	,197	,189	2,33528

a. Predictors: (Constant), QRIS

Table 6 of the value of the R^2 determination coefficient in R Squaare obtained a value of 0.197 it is said that the magnitude of the influence of QRIS digital payments on Student purchase decisions is 19.7%. This means that as much as 19.7%, while the remaining 80.3% is influenced by other variables that are not studied.

Discussion

Based on the analysis of the characteristics of the respondents in this study, namely active students of the Business Administration Study Program, Sangga Buana University YPKP Bandung, with the number of respondents dominated by women at 70.1% and men at 29.9% with the majority of regular classes in the morning at 73.2% and regular afternoon classes at 21.6% with a period of use of more than 3 months. The results of the simple linear regression analysis test showed that the value of the regression coefficient was positive (+) with the regression equation obtained, namely $Y = 22.642 + 0.330x$, it can be concluded that QRIS Digital Payment has a positive influence on students' purchasing decisions.

The results of the correlation analysis test indicate that there is a statistically significant relationship between the QRIS digital payment variable and student purchasing decisions. This conclusion is based on the Sig. (2-tailed) value of 0.00, which is smaller than the predetermined significance level of 0.05. According to statistical inference principles, a significance value below 0.05 indicates that the null hypothesis can be rejected, meaning that the relationship observed between the two variables does not occur by chance (Santoso, 2018). Therefore, it can be concluded that QRIS digital payment usage is significantly associated with students' purchasing decisions.

Furthermore, the correlation coefficient (R) obtained in this study is 0.444, which indicates a moderate positive relationship between QRIS digital payment usage and student purchasing decisions. This means that as the use or acceptance of QRIS digital payment increases, students' purchasing decisions also tend to increase in the same direction. According to Rachman et al., (2024), a correlation coefficient ranging between 0.40 and 0.59 reflects a moderate level of association, suggesting that while the relationship is meaningful, it is not strong enough to fully explain consumer behavior independently. In the context of this study, QRIS digital payment serves as one of several influential factors rather than the sole determinant of purchasing decisions among students.

The coefficient of determination (R Square) value of 0.197 further explains the magnitude of this influence. This value indicates that 19.7% of the variation in student purchasing decisions can be explained by the QRIS digital payment variable. In other words, QRIS digital payment contributes approximately 19.7% to students' decisions to make purchases, while the remaining 80.3% is influenced by other factors not examined in this study. This finding aligns with the theoretical understanding of consumer behavior, which emphasizes that purchasing decisions are multidimensional and influenced by a combination of psychological, social, cultural, and situational factors (Park, 2020).

From the perspective of the Technology Acceptance Model (TAM), the significant influence of QRIS digital payment on purchasing decisions can be explained through the constructs of perceived usefulness and perceived ease of use (Davis, 1989). QRIS provides convenience, speed, and efficiency in transaction processes, which increases students' perceptions of its usefulness. Additionally, the simplicity of QRIS, which allows payments through a single standardized QR code, enhances perceived ease of use. According to TAM, when users perceive a technology as useful and easy to use, their intention to adopt and utilize the technology increases, ultimately influencing their behavior, including purchasing decisions.

However, the relatively modest R Square value suggests that QRIS digital payment alone is not sufficient to strongly drive purchasing decisions. This result is consistent with the Theory of Planned Behavior (TPB), which posits that behavioral decisions are influenced not only by attitudes toward behavior but also by subjective norms and perceived behavioral control (Ajzen, 1991). While QRIS may positively influence students' attitudes toward digital transactions, other factors such as peer influence, financial capability, promotional incentives, trust in merchants, and individual spending habits also play a crucial role in shaping purchasing decisions.

In addition, consumer behavior theory highlights the importance of situational factors, such as price discounts, product availability, brand preference, and lifestyle compatibility (Bejan, 2023). Students may choose to use QRIS not solely because of its digital convenience but also due to promotional programs such as cashback, discounts, or merchant partnerships frequently offered by digital payment providers. Conversely, some students may still prefer cash payments due to habits, concerns about data security, limited balance, or lack of digital literacy. These considerations help explain why a large proportion of purchasing decision variance (80.3%) remains unexplained by QRIS usage alone.

The findings of this study also support previous research that suggests digital payment systems have a positive but limited effect on consumer purchasing behavior. Several studies have found that digital payment adoption enhances transaction efficiency and encourages impulse buying, yet its impact is often moderated by income level, trust, perceived risk, and promotional attractiveness (Zalukhu & Sembiring, 2025). For students, who generally have limited financial resources, purchasing decisions are often more sensitive to price and necessity than to payment method convenience. As a result, QRIS functions more as a facilitating tool rather than a dominant motivator in the decision-making process. From a managerial and practical perspective, the results of this study imply that merchants and policymakers should not rely solely on QRIS adoption to increase student purchasing behavior. While expanding QRIS usage is important for promoting cashless transactions and financial inclusion, complementary strategies are required to strengthen its impact. These strategies may include integrating QRIS with promotional campaigns, enhancing user education, improving transaction security, and collaborating with educational institutions to encourage digital financial literacy among students.

In conclusion, the results of this study demonstrate that QRIS digital payment has a statistically significant and moderately positive relationship with student purchasing decisions, contributing 19.7% to the variance in purchasing behavior. This finding confirms the relevance of digital payment systems in shaping modern consumer behavior, particularly among young consumers. However, purchasing decisions remain complex and are influenced by a wide range of factors beyond payment technology alone. Future research is therefore recommended to include additional variables such as trust, perceived risk, promotional attractiveness, lifestyle, and financial attitudes to provide a more comprehensive understanding of student purchasing behavior in the digital payment era.

Conclusion

The results of the analysis in the distribution of questionnaires with online google forms obtained valid data for 97 respondents dominated by regular morning classes, and with the majority of women in a period of more than 3 months. The results of the simple linear regression test obtained a regression coefficient value of Positive with the regression equation obtained, namely Y = 22.642 + 0.330X. In the results of the correlation analysis test, it was shown that there was a significant relationship between the two variables in accordance with the test criteria that obtained results with a Sig. (2-tailed) value of 0.00 < 0.05, it can be said that there is a significant relationship. The results of the R determination coefficient show that there is a large correlation relationship value of 0.444 with the value of the R Square determination coefficient of 0.197. Based on the explanation of the data analysis above, it can be concluded that QRIS Digital Payments have a significant influence of 19.7% on the Purchase Decision of USB YPKP Business Administration Students. The convenience dimension is the main factor in determining the use of QRIS. It can be said that of the 100% that affect the purchase decision, as many as 19.7% of students decide to use digital payment methods, the rest can be caused by several factors and this is not explained in this study.

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