

ANALYSIS OF THE USE OF QRIS ON CONSUMER BEHAVIOR AT CAFÉ LATHOMAN

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Abstract :

This study examines the role of creativity and innovation management in strengthening This study aims to analyze the effect of the use of the Indonesian Standard Quick Response Code (QRIS) on consumer behavior at Café Lathoman. The research method used was descriptive qualitative, with data collection techniques through in-depth interviews and observations of ten STEBI BAMA students who were customers of Café Lathoman on September 25, 2025. The results show that the use of QRIS provides convenience and efficiency in financial transactions, as well as increasing consumer convenience. However, this convenience also encourages consumptive behavior due to a decreased perception of the value of money. Thus, the use of QRIS has a dual impact: on the one hand, it increases transaction effectiveness, and on the other hand, it creates psychological challenges in the form of a tendency to overconsume among students.

Keywords: QRIS, consumer behavior, students, digital transactions, Café Lathoman.

المخلص:

تهدف هذه الدراسة إلى تحليل تأثير استخدام رمز الاستجابة السريعة القياسي الإندونيسي (QRIS) على سلوك المستهلكين في مقهى Lathoman. طريقة البحث المستخدمة هي وصفية نوعية، مع تقنيات جمع البيانات من خلال مقابلات معمقة وملاحظات لعشرة طلاب من STEBI BAMA هم من مستهلكي مقهى Lathoman في 25 سبتمبر 2025. تشير نتائج الدراسة إلى أن استخدام QRIS يوفر الراحة والكفاءة في المعاملات المالية، فضلاً عن زيادة راحة المستهلك. ومع ذلك، فإن هذه الراحة تشجع أيضاً على السلوك الاستهلاكي بسبب انخفاض إدراك قيمة المال. وبالتالي، فإن استخدام QRIS له تأثير مزدوج: من ناحية، يزيد من فعالية المعاملات، ومن ناحية أخرى، يخلق تحديات نفسية في شكل ميل نحو الاستهلاك المفرط بين الطلاب.

الكلمات المفتاحية: QRIS، السلوك الاستهلاكي، الطلاب، المعاملات الرقمية، Café Lathoman.

Abstrak :

Penelitian ini bertujuan untuk menganalisis pengaruh penggunaan Quick Response Code Indonesian Standard (QRIS) terhadap perilaku konsumen di Café Lathoman. Metode penelitian yang digunakan adalah kualitatif deskriptif, dengan teknik pengumpulan data melalui wawancara mendalam dan observasi terhadap sepuluh mahasiswa STEBI BAMA yang merupakan konsumen Café Lathoman pada tanggal 25 September 2025. Hasil penelitian menunjukkan bahwa penggunaan QRIS memberikan kemudahan dan efisiensi dalam transaksi keuangan, serta meningkatkan kenyamanan konsumen. Namun, kemudahan tersebut juga mendorong munculnya perilaku konsumtif akibat menurunnya persepsi terhadap nilai uang. Dengan demikian, penggunaan QRIS memberikan dampak ganda: di satu sisi meningkatkan

efektivitas transaksi, dan di sisi lain menimbulkan tantangan psikologis berupa kecenderungan konsumsi berlebihan di kalangan mahasiswa.

Kata kunci: *QRIS, perilaku konsumen, mahasiswa, transaksi digital, Café Lathoman*

INTRODUCTION

The development of digital technology has brought significant changes to the service and trade sectors, including payment systems. One of the rapidly growing innovations in Indonesia is the Quick Response Code Indonesian Standard (QRIS) launched by Bank Indonesia in 2019. QRIS is here to facilitate non-cash transactions by bringing together various payment QR codes in one national standard (Amanda et al., 2025). Bank Indonesia data notes that the number of QRIS user merchants continues to increase significantly, driven by the ease, security, and efficiency offered to business actors and consumers (Jayanti et al., 2024).

For consumers, QRIS provides a fast and practical transaction experience without the need to carry large amounts of cash. Meanwhile, for business actors, especially the Micro, Small, and Medium Enterprises (MSMEs) sector, the use of QRIS can improve efficiency, accelerate services, and expand the reach of digital consumers (Amanda et al., 2025). However, the implementation of QRIS is not without challenges, such as the limited digital literacy of some consumers, network disruptions, and concerns about transaction security (Rukayyah et al., 2024). Therefore, despite some challenges, QRIS remains important in supporting business activities, especially in the café sector.

Café Lathoman, as one of the cafes that is quite popular among students and the surrounding community, has also implemented QRIS as one of the payment methods. With QRIS, consumers have a more modern payment alternative that is in line with the digital lifestyle. This has the potential to influence consumer behavior, both in terms of frequency of visits, purchasing decisions, and loyalty to the café (Safitri et al., 2025). Therefore, it is important to examine how the use of QRIS affects consumer behavior at Café Lathoman, especially in the context of changes in the consumption patterns of the younger generation who tend to be more practical, fast, and prioritize comfort (Siti et al., 2023). In this context, QRIS is not just a transaction tool, but part of a student's digital lifestyle. This phenomenon is interesting to study because QRIS has the potential to change consumption behavior, such as the frequency of visits and the tendency to buy spontaneously (Sutan Nirwasita et al., 2024).

Café Lathoman has a double impact on consumers and business actors. On the one hand, the use of QRIS provides various positive impacts such as ease and speed in transactions, increased service efficiency, and encourages the creation of a modern and secure payment system (Kristanty, 2024). QRIS also

supports the cashless society lifestyle, especially among students who tend to be more adaptive to the development of digital technology. In addition, the implementation of QRIS can strengthen the business image to appear more professional and modern, as well as improve customer comfort and satisfaction (Sutan Nirwasita et al., 2024).

However, customer satisfaction on the other hand also causes some problems and negative impacts. Limited digital literacy among some consumers can hinder the transaction process, especially for those who are not yet accustomed to using digital payment systems (Dewanty & Mustofa, 2023). In addition, internet network disruptions can cause delays or failures in transactions. From a security perspective, there are still concerns about potential data leaks and digital fraud. The ease of payment through QRIS can also encourage consumptive behavior among students, because practical transactions make them shop more often without careful planning (Ranandhea Nuhnan et al., 2024).

The purpose of this study is to analyze the influence of QRIS usage on consumer behavior at Café Lathoman, both from a positive perspective, such as efficiency and convenience, and from a negative perspective, such as consumptive behavior and the accompanying digital risks. This study is novel because it specifically examines the influence of QRIS on student consumptive behavior in a campus cafe environment, a topic that is still rarely researched in Indonesia.

RESEARCH METHOD

This research uses a qualitative method with a descriptive approach. According to Sugiyono (2017), qualitative research is a research method used to examine natural object conditions, where the researcher acts as a key instrument. Qualitative research aims to understand phenomena experienced by research subjects, such as behavior, perception, motivation, and actions, holistically and through descriptive means in the form of words and language in a specific, natural context and by utilizing various scientific methods.

In this study, the researcher played a direct role in the data collection process through in-depth interviews with several STEBI-BAMA students who were consumers at Café Lathoman. In addition, this study also conducted direct observations of transaction activities at the café, as well as collecting relevant documentation to support the results of interviews and observations. The data obtained were then analyzed inductively, namely by interpreting the data that had been collected to find meaning, patterns, and relationships that were relevant to the focus of the study. The results of the analysis are expected to provide a deep understanding of the phenomena studied and produce descriptive and interpretative findings.

The data analysis technique in this study uses the interactive analysis model according to Miles and Huberman (in Sugiyono, 2017), which includes three main stages: data reduction, data presentation, and conclusion drawing/verification. Data reduction is carried out by selecting, focusing, and simplifying data obtained from the field. Data presentation is done in the form of narrative descriptions to make it easier for researchers to understand and draw meaning from the data. Meanwhile, conclusions are drawn inductively, namely by interpreting the meaning contained in the data based on the social context and consumer behavior at Café Lathoman.

RESULTS AND DISCUSSION

Consumer Behavior Towards QRIS Usage

Consumer behavior is a field of study that examines how individuals, groups, and organizations select, purchase, use, and evaluate products and services to satisfy their needs and desires. According to Munawar (2022), consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and assess goods, services, ideas, or experiences to satisfy their needs and wants. Sari et al. (2023) add that consumer behavior encompasses the entire decision-making process and physical activities involved in obtaining, consuming, and disposing of goods or services.

Consumer behavior involves not only economic aspects but also interrelated social, psychological, and emotional factors. According to Rifani et al. (2018), consumer behavior is a complex combination of cognitive and social processes that influence how an individual perceives the value of a product. This confirms that consumption behavior is not purely a rational act but also includes the influence of emotions, self-image, and social interaction. Therefore, understanding consumer behavior requires a multidimensional analysis involving theories of psychology, sociology, economics, and technology.

According to Septiani & Indraswari (2018), factors influencing consumer behavior can be grouped into four major categories: cultural, social, personal, and psychological. Cultural factors are the most fundamental influence determining a person's desires and behavior. Cultural values, subcultures, and social classes shape an individual's consumption orientation. Modern culture encourages a practical and instant lifestyle, reflected in technology-based consumption behavior. Social factors include the influence of family, peers, and reference groups that shape purchasing decisions. Personal factors include age, life stage, occupation, lifestyle, and economic conditions, while psychological factors include motivation, perception, learning, and attitudes toward a product or brand.

In the context of students, social and psychological factors tend to be more dominant. Students are a group in an identity exploration phase, where

consumption is often used as a form of self-expression. Nurkhofifah (2024) indicates that lifestyle and peer environments play a significant role in shaping students' consumptive behavior. They tend to buy products not merely out of necessity but because of the symbolic and social value attached to them.

The purchasing decision process is explained by Hari Muharam et al. (n.d.) through a five-stage model: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation. In a digital context, these stages are often accelerated because information and transactions are accessible via mobile phones. Additionally, Wardhana (2024) adds that consumer behavior is influenced by external stimuli or marketing stimuli, which then form consumer responses through perception, attitude, and motivation. In the digital era, the ease of transactions like QRIS can strengthen consumer purchase intention through positive perceptions of practicality and efficiency.

The Stimulus-Organism-Response (SOR) model from Maulana (2025) is also relevant in explaining the relationship between external factors and consumptive behavior. This theory explains that the external environment triggers emotional reactions within an individual, which then result in certain behaviors. In the context of this study, the ease of using QRIS can evoke feelings of comfort and practicality, thereby leading to consumptive behavior.

In the digital era, advancements in information technology have brought fundamental changes to consumer behavior. Sawlani (2021) mentions the emergence of a new type of consumer called *digitally connected consumers*—individuals who interact with products and services through digital technology. This shift affects not only how consumers search for information but also how they evaluate and conduct transactions. Rather than just the functional benefits of a product, consumers now prioritize efficiency, speed, and convenience in transactions. Students, as *digital natives*, are the clearest example of this transformation, as they prioritize ease, aesthetics, and social experience in every digital transaction like QRIS.

In this research, consumer behavior serves as the basis for understanding how students at Café Lathoman react to the convenience of digital payments. Based on the theories of Engel, Blackwell, and Miniard, as well as the SOR theory, it can be assumed that the convenience of the QRIS payment system acts as a stimulus that influences students' psychological states and ultimately drives consumptive behavior. This indicates that technology functions not only as an economic tool but also as a psychosocial factor shaping the lifestyle of the younger generation.

QRIS (Quick Response Code Indonesian Standard) is a QR code-based non-cash payment system launched by Bank Indonesia together with the

Indonesian Payment System Association (ASPI) in 2019. The main goal of QRIS is to unify various digital payment methods to be efficient, secure, and easy for the public to use. Bank Indonesia introduced the UNGGUL principles (Universal, Gampang/Easy, Untung/Profitable, Langsung/Direct) as the operational foundation of QRIS.

Listiyono et al. (2024) explain that the implementation of QRIS has driven increased financial inclusion and the digitalization of MSME transactions, adding that this system is not just a financial tool but also an instrument for economic development that expands access to modern financial services. From a consumer perspective, Bagraff (2024) adds that QRIS plays a role in reducing transaction costs, increasing transparency, and accelerating digital economic circulation. Sari et al. (2025) mention that QRIS provides a fast and secure transaction experience while creating perceptions of modernity and efficiency.

Analysis of QRIS Usage on Consumer Behavior at Café Lathoman

Conceptually, consumer behavior is a complex phenomenon encompassing psychological, social, and economic processes in purchasing decision-making. It involves the stages of searching for, using, and evaluating a product or service based on individual needs and desires. Within the context of digital technological advancement, consumption behavior has undergone a fundamental shift where ease and transaction speed have become primary considerations. Digital payment systems such as QRIS have introduced a new dimension to consumption: an orientation toward convenience and efficiency.

Wahyudi (2025) states that although the purchase decision process consists of several stages, in the digital era, these stages occur much faster and are sometimes bypassed altogether as decisions are made spontaneously. This aligns with the concept of Impulse Buying, which suggests that emotional drives and ease of transaction access can trigger impulsive purchasing behavior. As a practical and fast payment tool, QRIS is capable of strengthening this tendency because users no longer go through a lengthy consideration process before making a purchase.

Furthermore, the Technology Acceptance Model (TAM) by Davis (1989) asserts that technology usage is influenced by two main factors: *perceived ease of use* and *perceived usefulness*. Students, as an active group of QRIS users, view this system as easy to use and providing practical benefits in their daily activities. This perspective forms a new mindset where the use of technology becomes a part of one's lifestyle rather than just a functional necessity.

However, the mental accounting theory proposed by Thaler (1999) indicates that digital transactions blur an individual's perception of the value of money. Since there is no direct contact with physical cash, consumers perceive their spending as "lighter." Consequently, spending control weakens, and

consumptive tendencies increase. In the context of Café Lathoman, this phenomenon is evident in the increased frequency of purchases made by students following the implementation of QRIS.

Thus, the synthesis of theoretical studies reveals two contradictory sides. On one hand, QRIS enhances transaction efficiency and convenience; on the other hand, this ease creates the potential for consumptive behavior, particularly among tech-adaptive students. This condition demonstrates that the digitalization of the economy impacts not only financial aspects but also the psychological and social aspects of its users.

Based on interviews with several students from STEBI BAMA who are consumers at Café Lathoman, it was found that the majority of respondents experienced tangible benefits from using QRIS. They rated the system as efficient because it shortens transaction time and reduces dependency on cash. Approximately eight out of ten students stated that they feel more comfortable using QRIS compared to conventional payment methods. These findings indicate that the perception of ease is the primary factor influencing the decision to use QRIS among students.

The interview results also revealed that the use of QRIS influenced an increase in the frequency of visits to Café Lathoman. Many students admitted to making purchases more often, especially for light products like coffee or snacks. Some even mentioned that transacting with QRIS "does not feel like spending real money." This supports the concept of mental accounting (Thaler, 1999), suggesting that non-cash transactions obscure the perception of expenditure and weaken financial awareness.

Additionally, field observations showed an increase in the number of digital transactions at the cafe since the implementation of QRIS. Before the system was introduced, most transactions were conducted in cash. However, afterward, digital transactions dominated, accounting for more than half of the total daily sales. This phenomenon demonstrates that the convenience of digital payment systems can significantly alter consumption behavior. Students engage in spontaneous purchases more frequently, triggered by the ease and sense of security in transacting.

Despite this, some respondents highlighted technical obstacles such as internet connection issues and payment processing delays. However, these constraints did not diminish their interest in using QRIS. On the contrary, most students believe that using QRIS reflects a modern and efficient lifestyle. Thus, the interviews and observations reinforce the theoretical argument that transaction convenience contributes to increased consumptive behavior, particularly in social environments like campus cafes that serve as interaction spaces for students.

Overall, empirical findings show that QRIS not only accelerates transactions but also plays a role in forming new consumption patterns. Fast and practical transactions lead to instant consumption behavior, where purchase decisions are driven by convenience rather than necessity. Consequently, the interview and observation results provide concrete evidence for the relevance of consumptive behavior theory in the context of digitalization.

These research findings are consistent with previous studies highlighting the impact of QRIS on consumptive behavior. Siti (2023), in her research at Telkom University, found that student QRIS users showed a higher consumptive tendency compared to cash users. They argued that the ease of digital payment lowers an individual's control over spending because transactions are carried out without psychological barriers.

Ranandhea Nuhra et al. (2024) also concluded that QRIS usage contributes to increased impulsive buying, particularly in the food and beverage sector. QRIS is considered to reinforce instant consumption patterns because the buying process becomes faster and more flexible. These results strengthen the theory of impulse buying behavior, where purchase decisions are influenced by momentary emotions reinforced by ease of transaction.

Kristanty (2024) emphasizes the importance of the trust aspect in QRIS usage. According to her, the higher the sense of security toward a digital payment system, the higher the intensity of its use. However, a high frequency of QRIS usage also correlates with an increased amount of expenditure. Similar findings were reported by Safitri (2025), showing that QRIS increases service efficiency while simultaneously driving consumptive behavior among young customers.

Furthermore, research by SM (2024) affirms that QRIS is a symbol of economic modernization that changes consumer interaction patterns. This system creates a modern image for business actors and provides a more efficient transaction experience for consumers. However, these changes also carry social consequences in the form of increased consumptive behavior, especially among the digital generation who tend to prioritize convenience and speed.

Referring to these previous studies, it can be concluded that the use of QRIS yields two main impacts: first, an increase in efficiency and transaction satisfaction; second, an increase in consumptive behavior due to the loss of psychological barriers to spending. In the context of Café Lathoman, this research confirms that digital payment systems are not merely financial tools but also instruments that alter student consumption behavior. These findings

strengthen the position of this research within the academic literature on consumer behavior in the digital age.

Based on interviews with several STEBI BAMA students who are consumers at Café Lathoman, it was found that most respondents felt the use of QRIS facilitated the transaction process, as there was no need to carry cash and transactions could be completed quickly and efficiently. This is in line with the research of Safitri et al. (2025), which states that the use of QRIS in the MSME sector is capable of increasing service efficiency and customer convenience.

Nonetheless, QRIS also faces several challenges. Purbondaru (2024) notes that limited digital literacy, dependence on internet networks, and data security issues are major obstacles to the widespread adoption of QRIS. Thaler (1999), through the mental accounting theory, explains that digital payments change an individual's perception of money's value. When someone does not see physical money changing hands, they tend to feel their spending is less than it actually is, which subsequently weakens self-control and encourages consumptive behavior. Ranandhea Nuhra et al. (2024) prove that student QRIS users have a higher frequency of purchases compared to those using cash payment methods.

QRIS also has a close link with the consumptive behavior of the younger generation, especially students. Based on the Technology Acceptance Model (TAM) by Davis (1989), *perceived ease of use* and *perceived usefulness* are the two main factors influencing an individual's intention to use technology. Fadhilah (n.d.) asserts that the use of digital payments increases purchasing impulsivity because the transaction process occurs quickly and without friction, meaning QRIS has the potential to accelerate consumption patterns among students.

In this study, the theory regarding QRIS usage is used to analyze how digital payment systems can influence students' consumptive behavior. The implementation of QRIS at Café Lathoman is a concrete phenomenon of the digitalization of the MSME sector and the consumptive lifestyle of students. QRIS acts as an independent variable that generates psychological effects in the form of perceived ease, which then drives a higher frequency of consumption.

Café Lathoman is one of the popular cafes among students of the Badri Mashduqi Islamic School of Economics and Business (STEBI BAMA) Probolinggo. This cafe not only provides food and drinks but also serves as a social space, a place for discussion, and informal academic activities for students. As part of the campus ecosystem, Café Lathoman plays a role in shaping the "hanging out" culture and the consumptive lifestyle of students.

The cafe reflects the "third place" phenomenon, serving as a public space that acts as an intermediary between home and the place of work or study. In the context of students, Café Lathoman is a space where social, academic, and recreational activities blend dynamically.

In facing the digital economy era, Café Lathoman has adapted by implementing the QRIS payment system. According to Faradesila (2025), the digitalization of the MSME sector increases transaction efficiency, accelerates cash flow, and strengthens the modern image of a business. The implementation of QRIS at Café Lathoman makes the cafe not just a culinary spot but also a symbol of students' digital lifestyles.

Furthermore, the application of QRIS facilitates financial recording and reduces the risk of transaction errors. The use of this technology is also part of a marketing strategy that highlights ease and convenience for customers, particularly the younger generation who are already familiar with digital payments.

The ease of transactions through QRIS at Café Lathoman has an impact on the increasing consumptive behavior of students. Many students make spontaneous purchases because the payment process is fast and frictionless. According to AINI (n.d.), impulsive behavior emerges when individuals are exposed to strong emotional stimuli in a consumption context.

The warm and modern social environment of Café Lathoman serves as an additional trigger for students to transact more frequently. Empirical research by Ranandhea Nuhra et al. (2024) shows that student QRIS users have a tendency to spend more money at cafes and restaurants compared to cash users. This supports the assumption that the digitalization of payment systems reinforces consumptive behavior among the younger generation.

Café Lathoman is a representative location to examine the influence of QRIS on students' consumptive behavior. The combination of customer characteristics, modern payment systems, and a supportive social environment makes this cafe a concrete example of the digitalization of consumption behavior in the MSME sector. This research is expected to provide an academic contribution to the study of digital consumer behavior and serve as a reference for MSME actors in strategically and sustainably implementing financial technology.

CONCLUSION

Based on the research findings, it can be concluded that the use of QRIS has a positive influence on consumer behavior at Café Lathoman. The implementation of QRIS is proven to provide ease, efficiency, and convenience in the transaction process, which leads to increased customer satisfaction and faster service. The majority of students who frequent Café Lathoman show a high preference for QRIS, as the system is considered more practical, secure, and aligned with their digital lifestyle.

However, the transaction convenience offered by QRIS also implies an

increase in consumptive behavior among students. This is caused by a shift in the perception of money's value in non-cash transactions, as explained in the mental accounting theory by Thaler (1999), where consumers tend to perceive their spending as "lighter" when physical cash is not directly involved. This condition triggers impulsive buying behavior and lowers self-control over expenditures. Thus, the digitalization of payment systems through QRIS not only brings positive impacts on economic efficiency but also presents new challenges regarding the psychological and social aspects of consumers, particularly the tech-adaptive younger generation.

For students and consumers, it is vital to possess better financial awareness so that the convenience of digital transactions does not encourage excessive consumptive behavior. Digital financial literacy must be continuously improved to enable consumers to manage their personal finances rationally amidst the development of modern payment systems. Meanwhile, for academics and future researchers, it is recommended to conduct further studies using quantitative or mixed-methods approaches to empirically measure the extent of QRIS's influence on consumptive behavior. Future research could also expand the scope of study to other Micro, Small, and Medium Enterprises (MSMEs), such as restaurants, retail stores, or e-commerce platforms, to gain a more comprehensive understanding of the impact of payment system digitalization on consumer behavior in the digital economy era.

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