



The Instant Gratification Trap: How QRIS Fuels Consumptive Behavior in Surabaya's Young Consumers

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<p>Corresponding author:</p> <p>*Jefri Setyawan jefrisetyawan@staff.ubaya.ac.id</p> <p>Article History</p> <p>Submitted : March 19th, 2025</p> <p>Final Revised : June 16th, 2025</p> <p>Accepted : June 20th, 2025</p> <div data-bbox="169 1048 462 1111"></div> <p><i>This is an open access article under the CC-BY license Copyright ©2025 by Author, Published by Jurnal Psikologi Teori dan Terapan</i></p>	<p style="text-align: center;">Abstract</p> <p>Background: This study explores the impact of QRIS (Quick Response Code Indonesian Standard) on consumptive behavior among Gen Z in Surabaya, Indonesia. Objective: The research examines how QRIS influences impulsive purchasing decisions and self-control, focusing on the psychological drivers behind spending habits. Method: The study employed a qualitative approach with a realist paradigm; the researchers collected data through open-ended questionnaires, Focus Group Discussions (FGD), and in-depth interviews with 24 respondents, aged 19 to 23 years, who regularly use QRIS. Thematic analysis revealed that QRIS facilitates impulsive buying due to its ease of use, reducing the psychological spending barriers. Social influence and external factors, such as promotions and trends, drive consumptive behavior. A unique finding is the decisive role of peer behavior in shaping QRIS usage. Conclusion: The study suggests that improving financial literacy and self-control is essential to mitigate impulsive spending among Gen Z. Further research could focus on strategies to enhance financial literacy and self-control in digital payment.</p> <p>Keywords: Consumptive behavior; gen z; QRIS; Surabaya; young consumer.</p>
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Abstrak

Latar belakang: Penelitian ini mengeksplorasi dampak QRIS (Quick Response Code Indonesian Standard) terhadap perilaku konsumtif di kalangan Gen Z di Surabaya, Indonesia. **Tujuan:** Penelitian ini menggali bagaimana QRIS memengaruhi keputusan pembelian impulsif dan pengendalian diri, dengan fokus pada pendorong psikologis di balik kebiasaan belanja. **Metode:** Penelitian ini menggunakan pendekatan kualitatif dengan paradigma realis; peneliti mengumpulkan data melalui kuesioner terbuka, *Focus Group Discussion* (FGD), dan wawancara mendalam dengan 24 responden, berusia 19 hingga 23 tahun, yang secara teratur menggunakan QRIS. Analisis tematik mengungkapkan bahwa QRIS memfasilitasi pembelian impulsif karena kemudahan penggunaannya, sehingga mengurangi hambatan psikologis dalam berbelanja. Pengaruh sosial dan faktor eksternal, seperti promosi dan tren, mendorong perilaku konsumtif. Penggunaan QRIS dipengaruhi oleh bagaimana teman sebaya atau orang-orang di sekitarnya menggunakannya juga. **Kesimpulan:** Studi ini menunjukkan bahwa meningkatkan literasi keuangan dan pengendalian diri sangat penting untuk mengurangi pengeluaran impulsif di kalangan Gen Z. Penelitian lebih lanjut dapat berfokus pada strategi untuk meningkatkan literasi keuangan dan pengendalian diri dalam pembayaran digital.

Kata Kunci: Gen z; konsumen muda; perilaku konsumtif; QRIS; Surabaya

Introduction

The rapid development of digital technology has significantly transformed how individuals conduct their daily financial transactions. One of the most impactful innovations in Indonesia is the introduction of the QR Code Indonesian Standard (QRIS) by Bank Indonesia in 2019. As a unified payment system using QR codes, QRIS allows users to make non-cash payments via smartphones with ease, speed, and efficiency. The adoption of QRIS has grown rapidly, with transaction values reaching IDR 229.96 trillion in 2023, an increase of 130.01% compared to the previous year. More than 30 million merchants, mostly micro, small, and medium enterprises (MSMEs), have integrated QRIS into their business operations. By facilitating cashless transactions, QRIS aids MSMEs in improving operational efficiency, thus allowing them to allocate resources more effectively and respond swiftly to customer demands (Jusman & Fauziah, 2024; Putra et al., 2023). The situation surge reflects not only technological progress but also a shift in consumer behavior toward a more digitized lifestyle.

The growing convenience of QRIS aligns with the increasing dependence of Generation Z (Gen Z) on digital tools. As digital natives born between 1997 and 2012, Gen Z is highly familiar with mobile technology, social media, and instant access to information. These characteristics make them more susceptible to the psychological influences embedded in digital consumption such as impulse buying, fear of missing out (FOMO), and emotional spending. Studies indicate that Gen Z's preference for QRIS stems from its ability to streamline payment processes across various retail environments, allowing it to engage in quicker transactions (Apriadi & Chaidir, 2024; Mareta & Meiryani, 2023). The effortless and instantaneous nature of digital payments can lead to irrational decisions, particularly when reinforced by targeted promotions, flash sales, and cashback offers.

Several studies (Ramadhani, 2019; Dzakiyyah et al., 2022; Lisdiana & Setiyono, 2022) indicate that consumptive behavior among Gen Z members is often driven by a combination of low self-control, desire for prestige or social acceptance, and lack of financial literacy. This behavior is further amplified by digital payment platforms such as QRIS, which facilitate easy access to goods and services without the friction of handing over physical money. Consequently, many Gen Z individuals are drawn into a cycle of short-term gratification that often leads to regret and poor financial outcomes. They may spend more than their means, prioritize non-essential purchases, and struggle to save money or budget effectively.

Despite this growing body of research, there is still a limited qualitative understanding of how QRIS specifically influences daily consumption patterns, particularly in urban centers with high digital adoption. Most existing studies focus on quantitative metrics such as transaction volume or user satisfaction, while few explore the psychological motivations and decision-making processes behind Gen Z's consumptive habits in real-life settings. Understanding these nuances is crucial, especially in metropolitan areas, where the digital payment culture is deeply embedded in everyday life.

Surabaya, Indonesia's second-largest city and a major economic and educational hub, presents an ideal context for this exploration. With its advanced digital infrastructure, high purchasing power, and lifestyle-oriented urban environment, Surabaya's Gen Z population is frequently exposed to various stimuli that encourage spending, ranging from QRIS-friendly cafes and retail outlets to social media trends and student-driven consumption patterns. These factors create a unique ecosystem in which ease of payment through QRIS may blur the line between needs and wants, making it harder for young consumers to distinguish between rational and impulsive purchases. Another important aspect is the potential societal implications of increasing QRIS adoption among young consumers, particularly regarding cashless transactions and their effects on Surabaya's local economies. The growing trend toward digital payments can enhance transactional efficiency across various business sectors, especially within micro, small, and medium enterprises (MSMEs) that dominate the local economy. Research shows that understanding the factors leading to QRIS adoption can provide insights into how these payment systems can contribute to economic development in urban settings, such as Surabaya (Faisal et al., 2024; Judijanto & Husnayetti, 2024).

This study aims to address this gap by examining how Gen Z members in Surabaya experience the use of QRIS in relation to their consumptive behavior. Using a qualitative approach, this research explores not only how QRIS enables easier spending but also how psychological and social factors such as self-control, peer influence, and emotional needs shape purchasing decisions. This study provides insights into the risks posed by digital payment convenience and the importance of financial literacy in helping young people build responsible consumption habits. Ultimately, this research highlights the urgent need to educate and empower Gen Z members to manage their finances wisely in a highly digitalized economy.

Method

This study uses a qualitative approach with a realist paradigm to understand the consumption behavior of Gen Z in Surabaya, Indonesia, particularly in relation to their use of QRIS as a payment method. A realist approach was chosen because realist researchers in qualitative studies are interested in uncovering the "why" behind a phenomenon, rather than merely focusing on "what" happens. The realist paradigm assumes that objective reality exists, but our understanding of this reality is shaped by subjective interpretations (Coccia & Benati, 2018). This aligns with qualitative methods that aim to explore the meaning that individuals attach to their experiences (Robinson, 2014). Additionally, in the context of local research, several studies have utilized the realist paradigm, which is commonly applied in local psychological contexts, such as the Javanese community (Munawaroh & Setyawan, 2024), the Dayak (Farida & Setiawan, 2025), and the Bugis (Hasanuddin, Setyawan, & Edy, 2025).

Participant

This study focuses on Gen Z individuals who meet three specific criteria: (1) residing in Surabaya, (2) aged 18-25 years, representing the transitional stage from late adolescence to early adulthood, and (3) actively using QRIS as a digital payment method. Participants were selected using purposive sampling to ensure relevance to the research objectives. The sample consisted of 24 respondents who completed an open-ended questionnaire, five participants in a Focus Group Discussion (FGD), and three individuals who participated in in-depth interviews.

Data Collection

Data collection for this study involved an open-ended questionnaire distributed via Google Forms, which was completed by 24 respondents, including 19 women and 5 men, all aged between 19-23 years. Based on the richness and variation of their responses, five participants were selected for a Focus Group Discussion (FGD) to gain deeper insight into various perspectives on QRIS-related consumptive behavior. In addition, three participants were chosen for in-depth interviews because of their willingness to participate and diverse experiences, which were considered representative of the broader respondent group. Data saturation was reached at this stage, as no new significant information emerged, making further interviews unnecessary.

Data Analysis

The collected data were analyzed using thematic analysis, which is a qualitative method used to identify and report patterns (themes) within the data (Cernasev & Axon, 2023). This approach helped understand the consumption behaviors related to QRIS among Gen Z members in Surabaya, Indonesia. Thematic analysis involved coding the interview and survey data to identify categories, which were then organized into themes: (1) theme identification, (2) theme analysis, and (3) pattern reporting (themes). The analysis was conducted collaboratively by the researchers to ensure intersubjective agreement and reduce individual bias. All interviews and FGD recordings were transcribed verbatim and thoroughly reviewed to build familiarity with the content. The process began with open coding, where significant phrases and statements related to QRIS use and spending habits were identified and labeled. These codes were then grouped into broader categories and synthesized into four main themes that emerged inductively from the data: (1) QRIS usage, (2) experiences after using QRIS, (3) consumptive behavior facilitated by QRIS, and (4) actions taken to control consumptive behavior. To ensure the trustworthiness of the analysis, credibility was established through data triangulation (questionnaires, FGD, and interviews) and member checking, in which participants reviewed the findings to verify their accuracy. Authenticity was also prioritized by presenting participants' perspectives honestly and clearly, ensuring that their voices were fairly represented in the results.

Result

Based on data obtained through Google Forms, the researcher found that 18 out of 24 respondents engaged in consumptive behavior, making purchases at least once a week. Upon further analysis, the reasons for purchasing unnecessary items were diverse, but it was evident that these purchases were largely driven by desire rather than actual needs. Many respondents admitted to having a "must have" mentality when encountering products they considered aesthetically pleasing, unique, funny, or limited edition. These purchasing behaviors reflect impulsive tendencies and a lack of control in differentiating needs from wants. To explore this phenomenon more deeply, three respondents were selected for in-depth interviews. These participants were chosen based on their unique and insightful responses on the initial Google Form, indicating a need for further exploration of their perspectives and experiences. In addition, five other respondents were selected to participate in a Focus Group Discussion (FGD). These participants were identified as having shown

consistent and frequent patterns of consumptive behavior on a weekly basis and exhibited shared characteristics in their purchasing habits. FGD was conducted to further enrich and validate the findings from the individual interviews by observing group dynamics, peer influences, and collective reasoning.

From the analysis of both the individual interviews and FGD transcripts, the researcher categorized the respondents' narratives into several themes using a thematic analysis approach. Responses that shared similar patterns, expressions, and underlying meanings were grouped together, resulting in the emergence of the following four major themes:

Theme 1. QRIS Usage

This theme highlights the ease, practicality, and efficiency participants experienced when using QRIS in daily transactions. The QRIS was perceived as a convenient payment method, especially for small and spontaneous purchases. The seamless nature of QRIS transactions reduces the perceived impact of spending money, which in turn encourages more frequent usage.

Theme 2. Experience after Using QRIS

Participants described changes in their purchasing behavior after adopting the QRIS. Many expressed that they became more spontaneous in making purchases, often driven by a quick and effortless transaction process. Lack of physical money exchange leads to a weaker perception of financial loss, contributing to unplanned spending.

Theme 3. Consumptive Behavior Facilitated by QRIS

This theme reveals how the availability of QRIS indirectly encouraged consumptive behavior among participants. The items bought ranged from snacks and trendy food items to makeup, skincare, and cute or viral accessories. Respondents admitted that the QRIS made it easier for them to act on impulses without thinking too much, as the transactions felt lighter and more disconnected from the real financial consequences.

Theme 4. Behavior Done to Control Consumptive Behavior

Unlike the previous themes, this fourth theme emerged primarily from the Focus Group Discussion (FGD). The participants collectively reflected on their awareness of their consumptive habits and discussed their efforts to mitigate excessive spending. Common strategies include delaying purchases to rethink their necessity, consulting others (such as friends or partners) before buying, or setting informal financial boundaries. However, participants also admitted to struggling with effective self-regulation and lacking structured methods for controlling their behavior.

The combination of in-depth interviews and FGD allowed the researcher to explore both the individual psychological drivers and social dimensions of consumptive behavior facilitated by QRIS. While the interviews provided detailed personal experiences and motivations, the FGD offered a broader understanding of shared struggles and coping mechanisms among peers. This methodological triangulation enriched the findings and offered a more holistic picture of how QRIS interacts with Gen Z's financial behavior, particularly in an urban context like Surabaya.

Table 1. Profile of participants with individual interview

Participant ^a	Age	Gender	Profession	Monthly Income	Monthly Expenses
Vania	20	Female	Student	Rp. 2.5000.000 - Rp. 3.000.000	RP. 2.000.000 - Rp. 2.500.000
Tracey	20	Female	Student	> Rp3.000.000	Rp. 2.500.000 - Rp. 3.000.000
Gilbert	23	Male	Private sector employee	> Rp3.000.000	Rp. 1.5000.000 - Rp. 2.000.000

^aThe participants name are replaced to maintain anonymity

Table 2. Profile of FGD Participants

Participant ^b	Age	Gender	Profession	Monthly Income	Monthly Expenses
Muhimatul	20	Female	Student	< Rp. 1.000.000	< Rp. 1.000.000
Fatma	21	Female	Student	Rp. 2.5000.000 - Rp. 3.000.000	Rp. 2.500.000- Rp. 3.000.000
Inggrid	19	Female	Student	Rp. 2.5000.000 - Rp. 3.000.000	RP. 2.000.000 - Rp. 2.500.000
Elaine	20	Female	Student	Rp. 1.500.000 - Rp. 2.000.000	Rp. 1.000.000 - Rp. 1. 500.000
Agnes	20	Female	Student	< Rp. 1.000.000	> Rp. 3.000.000

^bThe participants name are replaced to maintain anonymity

Table 3. Themes Identified in The Study

Themes	Code of Individual Interview	Code of FGD
QRIS Usage	Cashless transaction Convenience Consumptive behavior	Mobility and practicality Transaction accuracy and security Digital payment adaptation
Experience after QRIS	Cashless lifestyle Perceived spending illusion, Shopping behavior change Impulse spending	Impulse buying Lack of spending awareness Financial self control
Consumptive Behavior facilitate by QRIS	Emotional coping via shopping Post purchase regret	Ease of digital transaction, Impulsive buying Emotional spending triggers
Behavior done to Control Consumptive Behavior		Self control strategies Social validation Financial awareness

Theme 1. QRIS Usage

The first participant in this study was Vania, a 20 years old female student. Currently, Vania is transitioning to early adulthood and acknowledges that she is a consumptive individual. Her daily activities revolve around being a student, and her use of the QRIS is mostly for transactions at the canteen or street vendors that accept QRIS payments. She has been actively using the QRIS for the past two years. She claims to use only two pay-scan methods: BCA and ShopeePay. With the convenience and security offered, she believes that QRIS significantly influences her desire to shop. In particular, when she is at the mall, she feels more attracted to items at stands or stores that display the scan icon at the cashier.

“...I just take my phone out and scan it. So it makes shopping appetizing.” (Vania, Female student, 20 years old).

The second participant in this study was Tracey, a 20-year-old woman and university student. Her daily activities were not far from studying and completing college assignments. Her monthly income is obtained from her parents, who regularly send money to her. Based on the results of the interview, it was found that the participant had used the QRIS since she migrated to Surabaya for college. QRIS makes it easy for him to conduct transactions. The participant admitted that with the QRIS, she no longer needed to go to the bank to collect money sent by his parents. This caused her to reduce the use of cash and switch to fully using the QRIS in every transaction. Even if a place does not provide QRIS services, it prefers to use the transfer payment method because it rarely carries cash in its wallet. In addition to the ease of transactions, he feels that QRIS is safe to use.

“...since I'm in Surabaya, I rarely hold cash, so I really use the QRIS that I have. With this

QRIS, all transactions are fast and easy, no need to bother taking cash to the ATM.” (Tracey, Female students, 20 years old).

“...on average everything uses QRIS, there is really no such thing as cash in my wallet.” (Tracey, Female students, 20 years old).

The third participant in this study is initials Gilbert, who is a 23 year old, private sector employee. Since 2019, Gilbert has been using QRIS from BCA Bank and has often used it in everyday life. Gilbert usually uses the QRIS to buy food, clothes, and items that look cute. Gilbert admits that using the QRIS has greatly influenced her shopping habits. With the convenience of QRIS, Gilbert buys street snacks and clothes more often.

“... easier payment, so no need to carry a lot of cash.” (Gilbert, Private sector employee, 23 years old).

The results of the focus group conversations with five participants revealed that using QRIS makes it easier for them to complete daily payment transactions without having to carry a wallet or cash. They prefer to travel with a mobile device owing to the convenience it provides. This is definitely positive if a person is frequently forgetful about carrying a wallet.

“It's easy, no need to carry a wallet and cash. Especially if you're forgetful so you forget to bring your wallet, but sometimes the minus is the poor network.” (Muhimatul, Female students, 20 years old).

The availability of QRIS makes them feel more secure and eliminates the inconvenience of conducting transactions. QRIS also helps reduce errors in money transactions, particularly in cash payment systems that require change. Despite network limits, QRIS delivers ease, comfort, and security in transactions, making it a viable option for them to carry out daily transaction activities. If the location they intend to visit does not accept the QRIS payment option, some continue to supply cash. This usually happens when you are having a snack at shop.

“...always use QRIS, but if you already know that you are coming to a place like angkringan, you will definitely prepare cash too.” (Agnes, Female Students, 20 years old).

“Fifty-fifty, sometimes I still bring cash too, but sometimes I use QRIS, depending on the place.” (Muhimatul, Female Students, 20 years old).

“Most often use QRIS, if cash and debit rarely make. However, I usually keep cash on hand if I go to a place that I cannot reach, and just withdraw Rp. 100,000.” (Fatma, Female Students, 20 years old).

The participants used QRIS for various transactions, with each having different experiences. Muhimatul started using the QRIS at the beginning of college. The digital payments used are quite varied, including BCA, ShopeePay, and funds. Participant Fatma has been using the QRIS since graduating from high school, because at that time she just got permission to have a personal bank account. The digital payments that she used were BCA and ShopeePay, but she was more likely to use BCA. Participant Inggrid said she had been using the QRIS for quite a long time, but for details, she did not remember. The digital payments used are E Wallet and banks. Participant Elaine has only used the QRIS since starting college. She also used ShopeePay, OVO, and BCA. Since college, she also said that she has not used cash in her daily life. Participant Agnes stated that she did not really remember when she started using the QRIS. However, she initially used ShopeePay and continued to use BCA. She also used OVO to help her make transactions. Since college, she has stated that she has not utilized currency in her daily life. Participant Agnes indicated that she could not recall when she utilized the QRIS. However, she initially used ShopeePay, followed by BCA. She also used OVO to help her complete transactions.

“...if there is a QRIS (scan) payment method, use it all.” (Agnes, Female Student, 20 years old).

Theme 2. Experience after QRIS

The first participant believed that the presence of QRIS certainly facilitated access to payments to be more efficient and practical. With its very instant use, QRIS is a service that she always relies on to carry out her daily activities. Moreover, as a person who tends to be cashless, the participant feels greatly helped by QRIS. Only by scanning can the participant make transactions quickly, so it does not bother her. With this, QRIS has become an inseparable part of the participant's daily use, which is very convenient and easy to use in transactions.

"QRIS has become my daily use. It is very helpful in making transactions rather than having to transfer cash manually or carry it because I personally am a cashless child. So with the presence of QRIS, it feels more practical." (Vania, Female student, 20 years old).

The participant also had a mindset that by using QRIS, she did not feel like she was spending money. She thinks that if you use cash, you feel like you are spending a piece of money because it is physical.

"...if you use QRIS, it doesn't feel like you're spending money, if you use cash, you feel like you're spending a sheet of money." (Vania, Female student, 20 years old).

The use of the QRIS also affected Participant 2 in her shopping habits. When the participant transacts using cash, she feels that the amount of money spent is more significant because the money is usually many sheets. Meanwhile, if they use QRIS for transactions, they do not feel that the money paid is significant. This is because of the "scan" feature, which makes her unaware of the money spent. Therefore, it is not uncommon to encourage her to buy items that are not actually needed.

"... for example, if you want to shop for clothes, if you use cash, you can see the money that comes out... like there are many sheets. Whereas if you use QRIS, it doesn't feel like it's a lot because it's just scan, scan, scan. so sometimes it's like I don't spend money." (Tracey, Female students, 20 years old).

The use of the QRIS provides convenience and comfort for Gilbert, thus affecting his shopping habits. With QRIS, Gilbert buys street snacks and clothes more often. Gilbert admits that the convenience and comfort offered by QRIS encourages him to shop, both for daily and spontaneous needs. For Gilbert, the practicality of using QRIS is very much felt, because only by scanning the QR code can payments be made quickly and safely without having to carry cash. This makes Gilbert more flexible and efficient in shopping.

"...so I'm more often shopping for snacks, starting from even the street side, so I often shop." (Gilbert, Private sector employee, 23 years old).

"...payment is easy because all you have to do is scan." (Gilbert, Private sector employee, 23 years old).

The ease of access undoubtedly influences the way they shop. They all concur that QRIS impairs their self-control, resulting in excessive consumption. They believe that the introduction of QRIS makes it easy to complete transactions by simply scanning rather than spending cash directly. This frequently renders them oblivious to their financial obligations. They usually only realize this after reviewing their transaction history. One participant recognized the relevance of financial management in developing prudent spending transactions. The ease and convenience provided by QRIS has an impact on their spending control; thus, it is critical to use it responsibly.

"QRIS really affects my shopping, I feel that because of its convenience, I can't overcome my impulse to buy something. I cannot resist buying cute and viral items. Just scan, buy, and that is, it. Since QRIS arrived, I feel more impulsive." (Fatma, Female Students, 20 years old).

"Sometimes you can't control it because you just scan it. I did not realize that I was spending money until I checked it. So it feels like I didn't pay, but I realized when I saw the transaction history." (Muhimatul, Female Students, 20 years old).

"...only sometimes when I type the transaction amount, I realize that I've spent a lot of money."
(Agnes, Female Students, 20 years old).

Theme 3. Consumptive Behavior facilitate by QRIS

The first participant admitted that she was consumptive. She realizes that her expenses have increased with the presence of QRIS, especially since she often acts impulsively, which further increases her consumptive behavior. Shopping is one of her coping mechanisms; therefore, although feelings of regret sometimes arise, she understands that this is what she needs. Owing to the lack of good self-control and rational thinking, the items she buys tend to be used only for a moment and cause losses. If her condition is in need of self-rewards, without thinking, she immediately buys the item even though she does not really need it. This is reinforced by the ongoing global trend. Cute items with a coquette theme are enough to influence her shopping interests. However, she realizes that trends are seasonal, so what she buys is not long-term to use and brings up feelings of regret.

"It appears most when moments require self-reward, regret but can't blame either, because it is one of my coping mechanisms." (Vania, Female students, 20 years old).

"If you go to a place that mostly pays using QRIS, it feels faster to pay. So, do not think long...immediately fall in love with the goods. QRIS also makes me not feel like I'm spending money, when cash feels like I'm spending a sheet of money." (Vania, Female students, 20 years old).

"Regret for sure, after a week the goods were displayed, and it turned out that there was an urgent need while the money was already minimal, so I felt really guilty." (Vania, Female students, 20 years old).

The participant also shared her lowest level of experience during a financial crisis. She realized that her self-control only emerged when the incident had already occurred and left only regret. She also admitted that she was not the person controlling her spending.

"I'm not the one who controls my spending, especially now that I'm busy with academics, so I really need self reward. My income runs out because money is mostly taken to allocate unimportant items. I once had Rp. 100,000 left in my account because I bought a digicam that I rarely used now. So I have to be very frugal until I get another monthly transfer from my parents." (Vania, Female students, 20 years old).

The participant realized that she was susceptible to temptation. She was drawn to the invitation because it included promotions, discounts, and cashbacks. She knew she did not need it, but she could not resist the temptation to buy it because she readily gave in to temptation. Participant 2 felt that she tended to make transactions without much consideration when purchasing food rather than goods. Although food is a basic need, Participant 2 cannot control herself when she sees other food, so she sometimes buys too much food. She bases the purchase of food on the thought of "when else" so that even when he is full, he will still buy food. While purchasing goods, participant 2 tended to buy clothes and room decorations. When these items are sufficient, she is sometimes still tempted to buy them.

"Sometimes I already feel full enough and don't need to eat anymore, but I feel like when will I ever buy this again?" (Tracey, Female students, 20 years old).

"I'm actually more into clothes if not prints in the room. Now that I'm an overseas student, I need storage boxes in my room, even though I have enough, but I still buy clothes because I need clothes for college, so I have to buy one shirt a month." (Tracey, Female students, 20 years old).

The thing that drives her to buy is none other than desire. Even though these items seem necessary, she admits that there is a feeling of dissatisfaction with what she already has, and this feeling of dissatisfaction ultimately encourages her to continue buying. In addition, she often buys an item just because she thinks it is cute or interesting. Therefore, he does not consider whether the item is needed.

"I feel unsatisfied and have to have more even though in quantity, what is in the closet is just enough to wear." (Tracey, Female students, 20 years old).

The third participant, Gilbert, admitted that he often bought goods only because of eye hunger, such as snacks or food. Even though he is full, Gilbert still buys food because he is tempted by the appearance and ease of payment using QRIS. Sometimes, the purchased food does not run out and is eventually given to friends. The use of QRIS also increases Gilbert's expenses. Gilbert feels that using QRIS makes him shop without spending cash, so it does not feel like shopping. This makes Gilbert tempted to buy food and clothing that are currently at a discount or cashback. Consequently, Gilbert feels that QRIS encourages consumptive behavior because of the ease of transactions offered.

"...if it's affected so far." (Gilbert, Private sector employee, 23 years old).

"...sometimes yes, I can buy things that no needs." (Gilbert, Private sector employee, 23 years old).

"...because it's just a rush, eye hunger. I do not really need it, and I am already full. But still bought it." (Gilbert, Private sector employee, 23 years old).

FGD participants have consumptive behavior that is influenced by the use of QRIS. The presence of QRIS makes it easier for them to buy things without thinking too much about them, especially with indirect payment methods, such as credit cards or digital wallets. Their spending tends to increase because of the urge to buy items that are not really thought of beforehand. This shows that the ease of transactions offered by QRIS contributes to an increase in consumptive behavior among the respondents. Starting from cute items, food, skincare, and makeup.

"For me, it might be makeup or skincare, there's so much makeup or skincare that comes out. We actually don't know if it's suitable or not, but because it's really viral so we want to try to buy it." (Inggrid, Female, Student, 19 years old).

"For myself, it's more about food, sometimes around my campus I want to have a snack, I don't realize that I've spent more than I should. Then if I go to the mall, I spend it on food." (Fatma, Female, Student, 21 years old).

"The same as kak Fatma, food, cute stuff, especially in KKV there is gacha right. It's actually like you do not really need it; it cannot be used for anything. But I like it" (Agnes, Female, student, 20 years old).

Theme 4. Behavior Done to Control Consumptive Behavior

Participants admitted that they still found it difficult to find ways to control their consumptive behavior. However, there are things that are usually done is to wait a while before making a payment to consider whether the item needs to be purchased. In addition, there were also participants who usually asked for other people's opinions to help them make decisions.

"The trick is like we have to think about how long it will take first, if for example we still think about it, then buy it, but it's actually still not used." (Fatma, Female, Students, 20 years old).

"... I also asked my boyfriend, like do I need to buy this?" (Agnes, Female, Students, 20 years old).

The participants realized that their consumptive behavior needs to be overcome so that it is not excessive and does not have a negative impact in the future. They are aware of the need to control themselves more when making purchases and the need to save money for the future. However, they do not have a better understanding of the steps that might be effective in preventing it.

"... it needs to be preventive, but for the method, I think it's self control... if there is another effective way, I still haven't found it." (Agnes, Female, Students, 20 years old).

“...I still don't really know how to do it so I still use the manual saving method.” (Inggrid, Female, Students, 19 years old).

Discussion

The themes in this study are divided into four main categories: QRIS usage, experience after QRIS, consumptive behavior, and behavior done to control. This division was done to organize the findings systematically and capture the dynamics of individual behavior before and after QRIS usage. The QRIS usage theme describes the extent to which and in what context QRIS is used in respondents' daily lives. Meanwhile, experience after QRIS focuses on the changes felt after starting to use QRIS in terms of convenience, efficiency, and indirect impact. The consumptive behavior theme was created to explore the tendency of consumptive behavior that arises with the ease of digital transactions. Finally, behavior done to control includes various efforts or strategies made by individuals to control consumptive behavior. These four themes are interrelated and designed to provide a comprehensive picture of the impact of using QRIS on consumption behavior and the self-control mechanisms that arise in response to these changes.

The emergence of the Quick Response Code Indonesian Standard (QRIS) as a payment method has significantly influenced consumer behavior, especially in environments where convenience is a priority. QRIS allows consumers to make quick transactions using mobile devices, which, in turn, changes their shopping patterns and preferences. The convenience and speed of QRIS transactions encourage individuals to shop more frequently without careful consideration, leading to increased impulsive purchases (Suprpti et al., 2024). This trend is driven by performance expectations, which are the perceived benefits of using mobile payment systems and are strongly correlated with consumer adoption intentions (Ma et al., 2024).

Social influence is a key driver of QRIS adoption. As consumers observe their peers using mobile payment technologies, they are more likely to follow suit, reflecting a broader social shift towards digital payment methods. QRIS capitalizes on this social tendency by promoting user-friendly interfaces and integrating them with popular social networks, thereby enhancing its visibility and adoption among tech-savvy users (Suprpti et al., 2024; Jameel et al., 2023; Ramli et al., 2024). However, the perceived risks associated with mobile payments, including QRIS, must also be considered. Security and privacy concerns often deter consumers from fully embracing digital payments. Studies show that consumers who perceive higher risks related to online payments are less likely to adopt mobile payment technologies (Świecka et al., 2021; Hu and Hou, 2024). Thus, addressing these concerns with robust security measures and effective communication strategies is essential for QRIS providers to reinforce consumer confidence and encourage adoption. In addition to these factors, cultural influences shape consumer behavior toward QRIS adoption. For example, research comparing consumer behavior in China and Korea indicates that cultural factors significantly impact the adoption of mobile payment systems (Zhao & Pan, 2023). Therefore, QRIS must tailor its marketing strategies to account for local cultural nuances and address specific reservations or motivations related to digital payments.

The psychological aspect of spending behavior is another crucial factor that is influenced by QRIS. Mobile payments have been shown to reduce the psychological pain typically associated with spending money, which can lead to more spontaneous purchases (Gu & Chen, 2023). The convenience of QRIS minimizes immediate visual feedback of currency loss, making consumers more likely to spend free time and engage in impulse buying. This finding aligns with the pain of paying theory, which posits that physical forms of payment, such as cash, evoke greater psychological discomfort than digital payments due to the tangible experience of money leaving one's hands (Prelec & Loewenstein, 1998). Because QRIS removes this friction, participants in the study reported feeling as though they were “not really spending money.” Moreover, some participants exhibited signs of cognitive dissonance, a psychological discomfort that arises when one's actions are inconsistent with one's internal beliefs or values. In this case, participants were aware of the importance of financial control, yet they frequently made impulsive purchases. To resolve this dissonance, they often justified their spending by framing it as a reward, necessity, or “just a small amount,” reflecting an internal conflict between their desire for immediate gratification and their financial awareness.

This change in spending behavior has significant implications for both individual consumers and retailers, as it may prompt businesses to adjust their marketing strategies to capitalize on this behavior (Liu et al., 2020). Demographics also play a role in QRIS adoption, with younger consumers being more inclined to embrace innovative payment technologies than older consumers, who may be more skeptical due to perceived complexities or risks (Koulayev et al., 2016). This generational gap in adoption rates suggests that QRIS's success may depend on targeting and educating younger, tech-savvy consumers, while also providing adequate support for older users. These behavioral shifts not only reflect changing technological preferences across

generations, but also reveal deeper patterns of consumer decision-making, particularly the tendency toward irrational or impulsive consumption that arises from ease and convenience in digital transactions.

Consumptive behavior, as defined by Mahrannisya et al. (2018), refers to purchasing products without rational consideration, often leading to unlimited consumption. This behavior is typically observed when individuals buy goods without evaluating their actual needs or benefits. In this study, participants exhibited consumptive behavior, frequently making purchases without careful consideration. They often bought items because they believed them to be "must-haves" or because they wanted multiple variations of similar products. The sophistication of the QRIS payment system has reinforced this tendency. Participants reported that the convenience of QRIS, where they only need to scan a QR code and enter the payment amount, eliminated the need to consider costs or calculate changes, making it easier to make impulsive purchases. According to Safira, Sugianto, and Harahap (2023), QRIS's ease and speed of transactions encourages individuals to make purchases without thoughtful consideration, contributing to the rise of impulsive buying.

Self-control plays a critical role in regulating consumptive behavior. Baumeister et al. (in Boru et al., 2021) defined self-control as the ability to manage impulsive behavior and replace it with more appropriate actions. Individuals with low self-control are more prone to impulsive spending, especially when facilitated by mobile payment systems such as QRIS (Baumeister et al., 2007; Hayati et al., 2020; Wijaya & Mardianto, 2021). In this study, participants who struggled with self-control exhibited more consumptive behavior, making purchases due to external temptations, such as trends, promotions, or discounts. These temptations often led to immediate purchases driven by the fear of missing out (FOMO), especially during limited-time offers. The impact of external temptations is further enhanced by QRIS, which removes the tangible experience of physically counting money. This facilitates impulsive purchases, as participants are less likely to consider the financial implications of their transactions. This observation aligns with research by Zahra, Astuti, and Hidayatulloh (2023), who found that promotional strategies such as cashback and discounts significantly increase spending among QRIS users, particularly younger consumers.

Age is another significant factor that influences consumptive behavior. All participants in this study were teenagers, a stage in which social trends and peer validation highly influence individuals. Halimatussakdiyah et al. (2019) noted that teenagers are more likely to adopt trends to establish social status and demonstrate that they can keep up with current fashions. This behavior is reinforced by a lifestyle that values new and branded products, further driving the desire for products beyond necessity. Teenagers often associate self-esteem with owning the latest products, which boosts their confidence and social standing. This explains why the participants in this study showed a strong inclination to constantly keep up with trends, which ultimately led to consumptive behavior.

Some participants in this study also reported engaging in consumptive behavior as a way to cope with stress. Shopping served as a form of self-reward in which participants bought non-essential items to celebrate accomplishments or alleviate personal stress. Although this behavior is not inherently negative, overreliance on shopping as a coping mechanism can lead to unhealthy financial habits and impulsive spending. In other words, consumptive behavior can be adaptive because it can support emotional regulation and motivation. However, this behavior becomes maladaptive when used excessively or compulsively in response to stress, boredom, or social comparison. QRIS, which simplifies the purchasing process, appears to blur the line between the two. Without clear spending limits or awareness, what initially starts as harmless treatment can develop into a pattern of compulsive consumption, especially when triggered by promotions or peer behavior. Excessive consumptive behavior can create a false perception that happiness and satisfaction come from material possessions. For teenagers in particular, this can lead to stress and compulsive shopping behavior, as they feel pressured to acquire the latest products to maintain social standing constantly. Moreover, consumptive behavior fosters a materialistic culture in which social status is tied to owning branded or luxury goods. This can widen the socioeconomic gap between those with higher financial means and those who cannot afford to keep up with these trends, leading to feelings of dissatisfaction, jealousy, and social tension. These dynamics can exacerbate social division and threaten social cohesion.

To mitigate the negative impacts of excessive consumption, steps such as improving financial literacy are essential. Sudiro and Asandimitra (2022) showed that higher financial literacy is associated with lower levels of consumptive behavior. Financial literacy enables individuals to make informed decisions about managing their finances, reducing impulsive spending, and encouraging more responsible financial practices. Educating younger generations, particularly Gen Z, on the importance of financial management can help reduce the prevalence of consumptive behavior. QRIS providers and educational institutions can play a significant role in promoting responsible spending habits by providing practical strategies for better financial decision-making.

Conclusion

Overall, this study shows that consumptive behavior in Gen Z tends to be influenced by low levels of self-control, product trends and promotions, and ease of making transactions using QRIS. This indicates the need to improve self-control and financial literacy as a preventive measure. Through appropriate educational content, Gen Z can be equipped with adequate knowledge and skills in managing personal finances to reduce the tendency of consumptive behavior that has the potential to have a broad negative impact on their lives.

This research indicates that consumptive behavior is prevalent among Gen Z members and is largely influenced by rapid digitalization, particularly the adoption of the Quick Response Code Indonesian Standard (QRIS), which simplifies and accelerates payment transactions. While the QRIS offers significant convenience, its unregulated use can contribute to impulsive purchasing behavior and diminished self-control. Consequently, it is crucial to enhance financial literacy and self-control education for QRIS users, especially Gen Z users, to help mitigate impulsive spending tendencies. Furthermore, policies should be developed to encourage the responsible and sustainable use of QRIS. Future research could focus on exploring effective strategies to improve self-control and financial literacy in the context of digital payment systems, thus fostering more responsible consumer behavior in the digital age.

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