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THE INFLUENCE OF FINANCIAL LITERACY AND QRIS USAGE ON CONSUMPTION PATTERNS OF GENERATION Z IN JAKARTA

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Abstract:
This study aims to analyze the influence of financial literacy and QRIS (Quick Response Code Indonesian Standard) usage on the consumption patterns of Generation Z in Jakarta. The research employed a quantitative method using multiple linear regression analysis. Data were collected through an online questionnaire from 120 respondents selected via purposive sampling. The instruments passed validity and reliability tests, along with classical assumption tests. The results indicate that both financial literacy and QRIS usage significantly and positively affect Gen Z's consumption patterns. Higher financial literacy leads to more responsible financial behavior, while QRIS usage encourages increased consumption due to its convenience. These findings suggest that both factors play a crucial role in shaping Gen Z's financial behavior in the digital era.

Keywords: Financial Literacy, QRIS, Consumption Patterns, Generation Z, Jakarta

BACKGROUND

The swift progress of digital technology has greatly impacted how people, particularly younger generations, participate in financial transactions and make consumption choices. (Arwin et al., 2022). In Indonesia, the launch of the Quick Response Code Indonesian Standard (QRIS) has signified a significant transformation in the digital payment landscape. Aimed at consolidating various payment platforms into a unified system, QRIS provides not only convenience and speed but also alters consumer behavior, especially among Generation Z

individuals born between 1997 and 2012 who are recognized for their adaptability to digital technology and fast-paced lifestyles.

Consumption behavior among Generation Z has become progressively dynamic, frequently shaped by social media, peer trends, and access to technology (Yanti et al., 2025). This raises questions about the balance between ease of transaction and financial responsibility (Lin & Wang, 2019). Financial literacy, serving as the cornerstone of prudent financial behavior, is essential for empowering individuals to manage their spending, resist impulsive purchases, and strategize for long-term objectives (Dev, 2017). However, the growing adoption of digital payment methods such as QRIS may either facilitate financial control or lead to more impulsive consumption due to their ease of use (Wulansari et al., 2024).

Previous studies have investigated the effects of e-wallets, lifestyle, and financial literacy on consumption behavior, uncovering both positive and negative influences (Li et al., 2017). Research indicates that financial literacy and QRIS usage significantly influence Gen Z's consumption behavior in Jakarta. Studies highlight the interplay between these factors, revealing how they shape spending habits and financial decision-making among this demographic (Aini & Safitri, 2024). This study aims to fill that gap by analyzing the individual and joint effects of these two variables using a quantitative approach (Paramita & Cahyadi, 2024). The novelty of this research resides in its concentrated examination of QRIS a relatively new financial tool and its association with consumption habits within the context of Indonesian Generation Z. By focusing on this demographic and the unique characteristics of the Indonesian digital payment landscape, the study aims to provide insights into how QRIS influences spending behaviors and financial decision-making among young consumers in Indonesia. The findings are expected to contribute both theoretically and practically to the development of financial education strategies and digital payment policies in Indonesia.

THEORETICAL FRAMEWORK

This study employs a quantitative approach to investigate the impact of financial literacy and QRIS usage on the consumption patterns of Generation Z in Jakarta. The research emphasizes measurable variables that are analyzed using statistical techniques, particularly multiple linear regression. Data were gathered through a structured questionnaire, which served as the primary tool for assessing the constructs under investigation.

Financial literacy is defined as the mastery of financial knowledge that enhances societal welfare through the effective management of financial resources. It encompasses an understanding of fundamental financial principles related to budgeting, saving, investing, and risk management. In the digital era, financial literacy becomes increasingly important, especially for Generation Z, who face a complex financial landscape with many available products and services. Individuals with adequate financial literacy are able to manage their personal finances efficiently, avoid unhealthy debt, and make wiser consumption decisions. This competence forms a critical foundation for responsible financial behavior as it helps Gen Z weigh their expenses accurately and develop healthy consumption patterns amid the temptations of impulsive buying driven by social media and digital trends.

Moreover, financial literacy involves not only knowledge but also the skills and confidence to apply financial concepts in daily life. The ability to plan and control expenditures according to one's income is a key indicator of literacy and is highly relevant in shaping prudent consumption behavior. Given Generation Z's heavy interaction with digital financial services and systems like QRIS, strengthening their financial literacy is essential to enable them to navigate these conveniences without falling into excessive or irrational spending. Ultimately, improving financial literacy among young consumers serves as a preventative measure against the rise of consumptive behaviors fueled by convenience and peer influence.

QRIS is a payment system based on a national standard QR code that unifies various digital payment methods into a single interoperable platform. The introduction of QRIS has revolutionized digital payments in Indonesia by simplifying and accelerating the transaction processes, offering both merchants and consumers greater convenience and security. Generation Z, as digital natives, are particularly inclined to adopt QRIS due to their familiarity with technology and desire for efficiency in everyday transactions. The system's perceived ease of use and usefulness have contributed to widespread adoption, making QRIS an integral part of Gen Z's payment habits. However, this easy access to instant payments may also intensify impulsive purchasing tendencies, indicating that the rapid spread of QRIS needs to be balanced with awareness and control strategies.

QRIS reduces barriers to payment, enabling Gen Z to engage in transactions seamlessly and frequently. While the system supports economic activities by promoting cashless payments

and enhancing convenience, it also raises concerns about encouraging unplanned and emotional spending. Therefore, the use of QRIS, though beneficial in many respects, underscores the importance of integrating financial education to mitigate the potential negative impacts of impulsive consumption in this demographic.

Consumption patterns describe how individuals or groups distribute their income to satisfy their daily needs and wants, including the frequency, type, and motivations for purchasing goods or services. Generation Z exhibits consumption behaviors that are strongly influenced by their immersion in digital technology and social media. Their purchasing decisions often emphasize immediacy and social validation, prompting impulsive buying and a preference for convenience. The integration of digital payment platforms such as QRIS accelerates these tendencies by making transactions faster and more accessible, which can blur the lines between necessary and unnecessary consumption. Such dynamic consumption patterns among Gen Z reflect both rational decisions based on needs and emotional responses influenced by social and technological factors.

Many factors drive these consumption patterns, including financial literacy, access to digital payment technologies, peer influence, media trends, income, and personal preferences. Social environments and advancements in technology substantially shape consumer behavior and purchasing habits. For Generation Z, the interplay of easy digital transaction methods, social pressure from media, and their unique financial knowledge produces complex consumption behaviors that demand nuanced approaches for promoting responsible spending. Understanding these patterns is vital to formulating policies and interventions that encourage balanced and sustainable consumption among young consumers in the digital era.

METHOD

This study utilized a quantitative research method with a correlational approach, aimed at exploring the influence of financial literacy and QRIS usage on consumption patterns among Generation Z in Jakarta. Quantitative methods are appropriate for testing hypotheses by examining relationships among variables through numerical data analysis. Primary data were collected using structured questionnaires distributed online via Google Forms, targeting respondents who meet specific criteria relevant to the research focus.

The population in this study included Generation Z individuals aged 18 to 27 who reside in Jakarta and actively use QRIS in everyday transactions. Purposive sampling, a type of non-probability sampling technique, was employed to select 120 respondents fitting predetermined criteria, such as age range, domicile, and active engagement with digital payments. Sample size determination used the Lemeshow formula to ensure representativeness within a 9 percent margin of error at a 95 percent confidence level.

The instrument for data collection was designed based on reliable theoretical constructs covering three variables: financial literacy, QRIS usage, and consumption patterns. Each variable was operationalized into measurable indicators such as financial knowledge and budgeting for financial literacy, perceived ease, trust, and usefulness for QRIS usage, and frequency, impulsivity, and type of consumption for consumption patterns. The questionnaire employed a Likert scale for responses, enabling quantitative assessment of attitudes and behaviors.

Data analysis was conducted using SPSS for preliminary validity and reliability tests, followed by multiple linear regression analysis to examine the direct and simultaneous influence of independent variables on the dependent variable. Validity was verified through correlation coefficients comparing item scores to critical thresholds, ensuring the questionnaire's construct validity. Reliability was assessed via Cronbach's Alpha, with values above 0.6 indicating satisfactory internal consistency. Furthermore, assumptions of classical linear regression such as normality, multicollinearity, and heteroscedasticity were tested to validate the suitability of the model. Regression results provided coefficients for financial literacy and QRIS usage to quantify their respective impacts on consumption patterns among the target population.

The hypothesis testing included both partial t test and simultaneous F test analyses to determine the significance of each independent variable and their combined effect on consumption behavior. The significance values guided acceptance or rejection of hypotheses at a threshold of 0.05. The coefficient of determination was calculated to evaluate the proportion of variation in consumption patterns explained by financial literacy and QRIS usage. This methodological framework ensures a scientifically rigorous examination of how financial

knowledge and digital payment technologies shape the spending behaviors of Generation Z in a metropolitan context.

RESULT

Descriptive Data

The study collected data from 120 Generation Z respondents in Jakarta, with demographic profiles including gender, occupation, and income levels. The gender distribution showed a majority of female respondents (approximately 72%) compared to males (28%). Participants were engaged in diverse occupations, including private employees, students, civil servants, entrepreneurs, and others, representing a broad spectrum of socioeconomic backgrounds. Income categories ranged from below 1,000,000 IDR to above 10,000,000 IDR, with most respondents clustered between 1,000,000 to 5,000,000 IDR. This diversity provided a representative sample to analyze the variables of financial literacy, QRIS usage, and consumption patterns.

Instrument Validity and Reliability

Validity tests using Pearson correlation indicated that all questionnaire items for financial literacy, QRIS usage, and consumption pattern variables were valid. Each item's correlation coefficient exceeded the critical value of 0.179, confirming their construct validity. Reliability assessments via Cronbach's Alpha revealed high internal consistency: 0.885 for financial literacy, 0.813 for QRIS usage, and 0.895 for consumption patterns, each surpassing the 0.60 threshold. These results suggest the instrument's appropriateness in accurately capturing the constructs under study.

Classical Assumption Tests

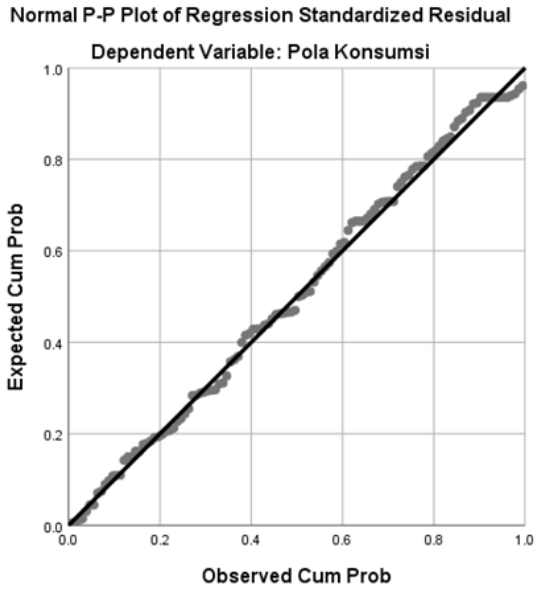
Prior to performing multiple linear regression analysis, it is essential to verify that the data satisfy the classical assumptions. These assumptions consist of normality, multicollinearity, and heteroscedasticity. Ensuring compliance with these assumptions confirms that the regression model utilized in this study is dependable and produces unbiased estimates.

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One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	8.16092911
Most Extreme Differences	Absolute	.046
	Positive	.038
	Negative	-.046
Test Statistic		.046
Asymp. Sig. (2-tailed)		.200[c,d]

The Kolmogorov-Smirnov test shows a significance value of 0.200 (> 0.05), indicating that the residuals are normally distributed. This confirms that the regression model satisfies the normality assumption. The result supports the reliability of further statistical analysis.



The P-P Plot illustrates that the data points closely follow the diagonal line. This visual pattern suggests that the residuals are normally distributed. The graphical analysis reinforces the results of the Kolmogorov-Smirnov test.

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Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-2.673	7.124		-.375	.708		
	Literasi Keuangan	.355	.130	.237	2.725	.007	.862	1.160
	Penggunaan QRIS	.649	.162	.348	4.010	.000	.862	1.160

a. Dependent Variable: Pola Konsumsi

This assessment was carried out by evaluating the Tolerance and Variance Inflation Factor (VIF) values. A regression model is regarded as free from multicollinearity if the Tolerance value is greater than 0.10 and the VIF value is less than 10. Based on the findings, both financial literacy and QRIS usage have a Tolerance value of 0.862 and a VIF value of 1.160. Since these figures meet the criteria, it can be concluded that the regression model is free from multicollinearity.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-3.804	4.242		-.897	.372
	Literasi Keuangan	.128	.081	.151	1.579	.117
	Penggunaan QRIS	.115	.089	.124	1.300	.196

a. Dependent Variable: Abs_RES

Based on the Glejser test, the significance (Sig.) value for the financial literacy variable is 0.117, and for QRIS usage it is 0.196. Since both values are greater than 0.05, it can be concluded that there is no indication of heteroscedasticity in the regression model. Therefore, the residual variance is considered homogeneous, and the model satisfies the classical assumption of homoscedasticity.

Multiple Linear Regression Analysis

The multiple linear regression analysis examined the impact of financial literacy and QRIS usage on the consumption patterns of Generation Z.

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Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-5.847	7.616		-.768	.444
	Literasi Keuangan	.404	.146	.237	2.766	.007
	Penggunaan QRIS	.663	.159	.356	4.163	.000

a. Dependent Variable: Pola Konsumsi

$$Y = -5.847 + 0.404X_1 + 0.663X_2$$

The constant of -5.847 denotes the expected consumption pattern level when independent variables are zero. Coefficients for financial literacy (0.404) and QRIS usage (0.663) both indicate positive relationships with consumption patterns, signifying that increases in these variables are associated with increases in consumptive behavior.

Hypothesis Testing

The coefficient of determination (R^2) was 0.422, meaning that 42.2% of the variation in consumption patterns is explained by financial literacy and QRIS usage, with the remainder attributable to other factors. Partial hypothesis testing (t-tests) indicated significant individual effects: financial literacy (p = 0.007) and QRIS usage (p = 0.000) both significantly influence consumption behavior. Simultaneous testing (F-test) also confirmed a highly significant combined effect (p = 0.000). These findings support that both financial knowledge and digital payment adoption collectively affect how Generation Z manages their consumption.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.490[a]	.240	.227	8.22299

a. Predictors: (Constant), Penggunaan QRIS, Literasi Keuangan

Based on the Model Summary, the R Square value is 0.240, indicating that 24% of the variance in consumption patterns can be explained by financial literacy and QRIS usage. The remaining 76% is influenced by other factors not included in this model. The Adjusted R Square value of 0.227 adjusts for the number of predictors and confirms the model's explanatory strength.

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Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
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	Literasi Keuangan	.404	.146	.237	2.766	.007
	Penggunaan QRIS	.663	.159	.356	4.163	.000

a. Dependent Variable: Pola Konsumsi

The t-test was conducted to determine the partial effect of each independent variable on the dependent variable. The results show that financial literacy has a significance value of 0.007 (< 0.05) and a t-value of 2.766, indicating a positive and significant effect on consumption patterns. Similarly, QRIS usage has a significance value of 0.000 (< 0.05) and a t-value of 4.163, demonstrating a positive and highly significant influence. These findings suggest that both independent variables individually contribute to shaping the consumption behavior of Generation Z.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2497.870	2	1248.935	18.471	.000[b]
	Residual	7911.255	117	67.618		
	Total	10409.125	119			

a. Dependent Variable: Pola Konsumsi

b. Predictors: (Constant), Penggunaan QRIS, Literasi Keuangan

Based on the ANOVA table (not shown here), the significance value of the F-test is 0.000 (< 0.05). This means that financial literacy and QRIS usage simultaneously have a significant effect on the consumption patterns of Generation Z in Jakarta. Therefore, the proposed regression model is statistically valid and suitable for analysis.

DISCUSSION

The results of the analysis indicate that financial literacy and QRIS usage both have a significant and positive effect on the consumption patterns of Generation Z in Jakarta. This suggests that these two independent variables play a substantial role in shaping the financial behavior of young consumers in the digital era.

Financial literacy contributes to greater awareness and control over spending. Individuals with a higher level of financial knowledge are more likely to understand budgeting principles, manage financial risks, and differentiate between needs and wants. This leads to more responsible consumption behavior and reduced impulsivity in spending. These findings align with previous studies which emphasize the role of financial education in improving individual decision-making and promoting financial well-being. Strengthening financial literacy equips Generation Z with tools to make more informed and strategic financial decisions.

Meanwhile, the use of QRIS also has a significant influence on consumption behavior. The ease and speed of QRIS transactions encourage frequent usage, especially among Gen Z who are digital natives. The convenience offered by QRIS reduces barriers to spending and facilitates quick and seamless financial transactions. While QRIS promotes cashless behavior and supports economic digitalization, it also carries the risk of fostering impulsive and emotional purchases. This is especially relevant for Generation Z, whose buying behavior is often influenced by social trends, lifestyle, and peer pressure.

The simultaneous influence of financial literacy and QRIS usage emphasizes the importance of not only promoting digital financial tools but also ensuring that such adoption is supported by strong financial education. Policymakers, educators, and financial institutions should work together to design programs that raise awareness about the potential risks of unregulated digital consumption and encourage the responsible use of financial technologies.

These findings confirm that the consumption patterns of Generation Z are shaped by both knowledge-based factors such as financial literacy and behavioral facilitators such as QRIS usage. The implication is that any efforts to shape Gen Z's financial habits should target both their cognitive understanding of finance and their day-to-day digital transaction behavior.

CONCLUSION

This study concludes that both financial literacy and QRIS usage significantly influence the consumption patterns of Generation Z in Jakarta. Financial literacy has a positive effect by enabling individuals to manage their finances better, make informed decisions, and avoid impulsive consumption. A high level of financial knowledge supports more rational and strategic financial behavior.

QRIS usage also positively influences consumption patterns. Its convenience and efficiency make it widely used among Generation Z. However, this ease of transaction may increase the likelihood of unplanned or impulsive spending. Therefore, while QRIS supports digital financial inclusion, its adoption needs to be accompanied by financial self-awareness.

The regression analysis demonstrated that both variables, individually and simultaneously, contribute to shaping consumption behavior. The coefficient of determination shows that 42.2 percent of the variation in consumption patterns is explained by financial literacy and QRIS usage, with the remainder influenced by other factors not included in this study.

Based on the results, several recommendations can be made. First, financial education programs should be strengthened, especially targeting younger generations, to build long-term financial planning skills and spending discipline. Second, socialization about the wise use of digital payments like QRIS must be conducted in parallel to its promotion. Third, future research can explore additional variables such as lifestyle, peer influence, or media exposure to gain a more comprehensive understanding of the factors influencing Gen Z's financial behavior.

Efforts from education, government policy, and technology providers need to be integrated. These sectors play a key role in shaping the financial habits of Generation Z. With proper collaboration, Generation Z is expected to become a generation that is not only digitally savvy but also financially wise.

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