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The Influence of Financial Literacy, Digital Payment Systems, and Lifestyle on Transaction Decisions Using QRIS among Students of the Faculty of Economics and Business, Universitas Negeri Padang

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A B S T R A C T

This study aims to analyze the influence of financial literacy, digital payment systems, and lifestyle on QRIS transaction decisions among students of the Faculty of Economics and Business, Padang State University. This study uses a quantitative approach with a purposive sampling method, where data were collected from 100 respondents through questionnaires and analyzed using multiple linear regression with the help of SPSS. The results of the study indicate that partially and simultaneously financial literacy, digital payment systems, and lifestyle simultaneously have a positive and significant effect on QRIS transaction decisions among students of the Faculty of Economics and Business, Padang State University. This study is supported by the Theory of Planned Behavior (TPB) which explains that financial literacy is related to perceived behavioral control, digital payment systems are related to attitudes toward behavior, and lifestyle is related to subjective norms.

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1. INTRODUCTION

In an era of increasingly rapid development and high uncertainty, according to Rumokoy et al. (2023), technology is increasingly becoming more sophisticated over time. This has led to several changes and advancements, particularly in the economic sector. One form of technology that is currently prevalent in society is the digital payment system. Various types of digital payment tools are now widely used by the public, especially among younger generations such as Generation Z. Some of the most popular are e-wallets such as GoPay, OVO, DANA, ShopeePay, and so on. All of these platforms offer convenience and speed in transactions, making them increasingly popular in everyday life. However, among all these platforms, QRIS is the primary one most frequently used by Gen Z (Astiansyah et al., 2024).

QRIS is a digital payment tool integrated with e-wallets and mobile banking. It also offers other digital payment tools, such as mobile banking and payment methods like PayLater. The Quick Response Code Indonesian Standard (QRIS) is a national QR code standard introduced by Bank Indonesia on August 17, 2019, in collaboration with the Indonesian Payment Systems Association (ASPI). Since its launch, QRIS has been highly beneficial for businesses and consumers alike. The increase in usage is reflected in the trend in non-cash transaction volumes in Indonesia, which is detailed in Figure 1.

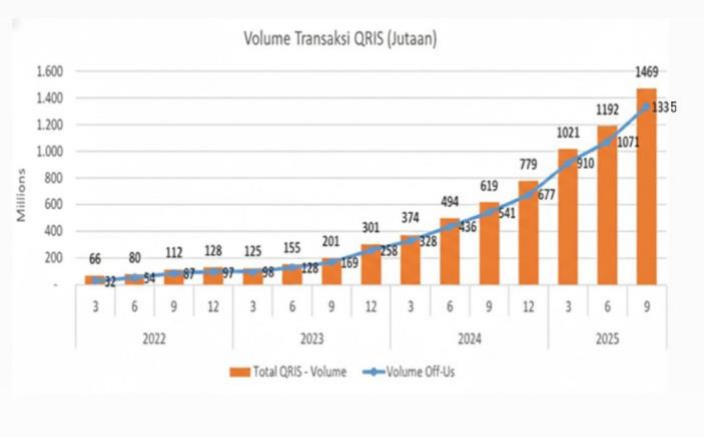

Figure 1. Survey of QRIS Usage in Indonesia
Source: https://aspi-indonesia.or.id/statistik-qris/

Based on data from the Indonesian Payment Systems Association (ASPI), the graph shows a very significant upward trend every year. This proves that the public, including students, are increasingly relying on QRIS as their primary transaction tool. In early 2022, Q1 transaction volume was only 66 million, but it increased dramatically to 1,469 million. A significant increase occurred from Q4 2024 to Q1 2025, reaching 242 million transactions in just one quarter. Furthermore, QRIS transaction volume increased again in Q3 2025, reaching 277 million transactions, higher than the previous quarter. Based on the graph, there is a blue line (Off-Us volume) indicating Off-Us transactions, namely transactions where the payment application provider (e.g., GoPay) is different from the Qris provider at the merchant (e.g., Bank BRI). The graph shows that interoperability (transaction capabilities between different providers), Off-Us volume experienced a significant increase from 32 million in early 2022 to 1,335 million in September 2025. This increase indicates that QRIS has become an increasingly dominant payment method in people's economic activities. The increase in QRIS users is not only occurring in big cities, but is also experiencing developments in educational environments such as campuses (Nirwasita et al., 2023). Students are one of the most active user segments due to the ease of integrating QRIS with various digital wallet applications (Hidayat et al., 2025).

According to (Cici et al., 2023), financial literacy is a skill to determine and understand financial risks in order to make and take good financial decisions. The digital payment system is the adoption of financial technology that is influenced by the intentions and financial literacy of users, this reflects the transition from traditional transaction behavior to the use of more efficient digital platforms (Usman et al., 2025). Lifestyle is a consumption pattern that shows how a person chooses to spend their time and money (Solomon dan Russell 2023). According to Solomon and Russell (2023), lifestyle indicators consist of three categories: activities, interests, and opinions. Based on the background that has been explained previously, the researcher will raise a theme related to QRIS entitled "The Influence of Financial Literacy, Digital Payment Systems, and Lifestyle on Transaction Decisions Using QRIS on Students of the Faculty of Economics and Business, Padang State University" which is considered feasible and important to carry out.

2. METHOD

This study employs a quantitative descriptive method designed to test the empirical causal relationships between the independent variables—Financial Literacy (X_1), Digital Payment System (X_2), and Lifestyle (X_3)— and the dependent variable, QRIS Transaction Decisions (Y). The research was operationalized at the Faculty of Economics and Business, Universitas Negeri Padang. The target population encompasses all active undergraduate students who belong to Generation Z (cohorts 2021–2025) and actively use digital payment channels.

A sample size of 100 respondents was selected via a non-probability purposive sampling approach based on strict inclusion criteria: active registration status, membership in Gen Z, and documented daily transaction experience with QRIS interfaces. The minimum sample compliance was calculated utilizing the Green (1991) statistical formula for multiple regression models:

$$\mathbf{N \geq 50 + 8m}$$

Where m represents the total number of independent variables. With m = 3, the structural requirement yields 50 + 8(3) = 74 minimum respondents; hence, the deployment of 100 complete datasets provides sufficient statistical power and generalizability within the institutional scope.

Primary data collection was facilitated via a standardized online instrument using Google Forms based on a 5-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5). Financial Literacy was measured through 5 indicators adapted from Theresia et al. (2024), covering fundamental financial concepts, interpersonal communication, cash flow administration, cognitive choice processing, and strategic future budgeting. Digital Payment System was assessed using 5 parameters from Ozili (2025): perceived ease of use, utility value, social circle reinforcement, usage desire, and overall behavioral stance. Lifestyle was operationalized via the AIO framework (Activities, Interests, Opinions) defined by Solomon and Russell (2023), tracking transactional frequency, promotional appeal alignment, and status perception. QRIS Transaction Decisions were evaluated based on four structural consumer steps: need identification, information search routing, comparative method trade-offs, and post-purchase validation checks. Analytical data computing was conducted using IBM SPSS Statistics, encompassing construct validation, internal consistency testing, classical assumption modeling (normality, multicollinearity, and heteroskedasticity testing), and multiple linear regression calculations.

3. RESULTS AND DISCUSSIONS

3.1. Characteristics of Respondents Based on Gender

The demographic profile of respondents was classified by gender to provide an initial overview of the sample composition, as listed in Table 1.

Table 1. Characteristics of Respondents Based on Gender

Gender	People	Percentage%
Male	29	29%
Female	71	71%
Total	**100**	**100%**

(Source: Processed primary data, May 2026)

Based on Table 1, it can be seen that the majority of respondents in this study were female, amounting to 71 people, or 71%. Meanwhile, 29 respondents were male, or 29%. This indicates that the composition of respondents in this study was dominated by women.

3.2. Characteristics of Respondents Based on the Year of Enrollment

In addition to gender characteristics, the distribution of sample research subject data is also grouped according to the student's college year, which is presented in Table 2.

Table 2. Characteristics of Respondents Based on the Year of Enrollment

Year Class	People	Percentage (%)
2021	5	5%
2022	68	68%
2023	12	12%
2024	11	11%
2025	4	4%
Total	**100**	**100%**

(Source: Processed primary data, May 2026)

Based on Table 2, it can be seen that the majority of respondents were from the class of 2022, amounting to 68 people. Furthermore, there were 5 respondents from the class of 2021, or 5%. Furthermore, there were 12 respondents from the class of 2023, or 12%. There were 11 respondents from the class of 2024, or 11%. And there were 5 respondents from the class of 2025, or 5%.

This indicates that the majority of respondents fall into the Generation Z category, which actively uses digital technology. This means that respondents from the class of 2022 indicate that students in this class are already familiar with the development of cashless transactions, thus being able to comprehensively evaluate, particularly regarding financial literacy, digital payment systems, and lifestyle in transaction decisions using QRIS.

3.3. Characteristics Of Respondents Based On Having and Having Made Transactions Using QRIS in Daily Activities

Tingkat kepemilikan dan keaktifan penggunaan akun instrumen pembayaran elektronik oleh responden dijabarkan pada Tabel 3.

Table 3. Characteristics of Respondents Based on having and having made transactions Using QRIS in Daily Activities

Using QRIS	People	Percentage (%)
Yes	100	100%
No	-	0%
Total	**100**	**100%**

(Source: Processed primary data, May 2026)

Table 3 shows that all 100 respondents in this study have used QRIS. This demonstrates absolute homogeneity in the respondent characteristics. These results indicate that respondents have experience using the QRIS digital payment system, and therefore are able to provide relevant assessments of the variables of financial literacy, digital payment systems, lifestyle, and transaction decisions using QRIS.

3.4. Characteristics of Respondents Based on Study Program

The diversity of backgrounds of the students who participated in this survey is summarized in Table 4.

Table 4. Characteristics of Respondents Based on Study Program

Study Program	People	Percentage(%)
Accounting	18	18%
Management	56	56%
Development Economics	6	6%
Economic Education	10	10%
Economics	10	10%
Total	**100**	**100%**

(Source: Processed primary data, May 2026)

Based on Table 4, it can be seen that the majority of respondents were from the management study program, amounting to 56 people (56%). Furthermore, there were 18 respondents from the accounting study program (18%). Furthermore, there were 6 respondents from the development economics study program (6%). There were 10 respondents from the economics education study program (10%). And there were 10 respondents from the economics study program (10%).

This indicates that the study respondents came from various study programs at the Faculty of Economics and Business, Padang State University, and thus provided a diverse

picture of financial literacy, the use of digital payment systems, lifestyles, and transaction decisions using QRIS. Differences in study program backgrounds also allow for differences in students' understanding and behavior regarding the use of QRIS in daily activities.

Data Analysis Results

1. Data Instrument Test

a. Validity Test

This test aims to measure the validity of a questionnaire (Ghozali, 2021:66). When the features to be evaluated by the questionnaire can be identified, the author declares the questionnaire valid. In this study, the validity test was assessed by observing the calculated R value greater than the R table > 0.195, i.e., with a significance value <0.05. The validity test for this study can be seen as follows in table 5:

Table 5. Questionnaire Validity Test

Variable	Statement	Signifikan Value	Pearson correlation (R count)	R Table	Description
Financial Literacy (X1)	X1.1	0,000	0,718	0,196	Valid
	X1.2	0,000	0,735	0,196	Valid
	X1.3	0,000	0,639	0,196	Valid
	X1.4	0,000	0,723	0,196	Valid
	X1.5	0,000	0,696	0,196	Valid
Digital Payment Systems (X2)	X2.1	0,000	O,761	0,196	Valid
	X2.2	0,000	0,749	0,196	Valid
	X2.3	0,000	0,645	0,196	Valid
	X2.4	0,000	0,741	0,196	Valid
	X2.5	0,000	0,686	0,196	Valid
Lifestyle (X3)	X3.1	0,000	0,776	0,196	Valid
	X3.2	0,000	0,783	0,196	Valid
	X3.3	0,000	0,781	0,196	Valid
Transaction Decisions Using QRIS (Y)	Y.1	0,000	0,802	0,196	Valid
	Y.2	0,000	0,757	0,196	Valid
	Y.3	0,000	0,728	0, 196	Valid
	Y.4	0,000	0,807	0,196	Valid

(Source: SPSS 20 data processing, 2026)

Based on the validity test results shown in Table 5, all statement items for the financial literacy (X1), digital payment systems (X2), lifestyle (X3), and QRIS transaction

decisions (Y) variables have Pearson Correlation values (r count) greater than r table (> 0.196) and significance values (Sig) < 0.05, i.e., 0.000.

This indicates that all statement items for each variable are able to adequately measure the variables studied. Therefore, all statement items for both the independent and dependent variable indicators are declared valid and can be used for further research.

b. Reliability Test

This test aims to measure the extent to which the questionnaire can produce stable data when repeated measurements are taken on the same object at different times (Ghozali, 2021:61). In this study, reliability was assessed by observing a Cronbach's Alpha value > 0.60. The reliability test results are as follows in table 6 :

Table 6. Questionnaire Reliability Test

Variable	Cronbach 's Alpha	Accuracy Value	Description
Financial Literacy (X1)	0,733	0,60	*Reliable*
Digital Payment Systems (X2)	0,758	0,60	*Reliable*
Lifestyle (X3)	0,675	0,60	*Reliable*
Transaction Decisions Using QRIS (Y)	0,774	0,60	*Reliable*

(Source: SPSS 20 data processing, 2026)

Based on the reliability test results shown in Table 6, all research variables had a Cronbach's Alpha value > 0.60. The financial literacy variable (X1) obtained a value of 0.733, the digital payment system (X2) 0.758, the lifestyle (X3) 0.675, and the decision to transact using QRIS (Y) 0.774.

This indicates that all statement items in each literacy variable have a good level of consistency in measuring the research variables. Therefore, all statements are deemed reliable and can be used for further research.

2. Results of Descriptive Statistical Tests

Descriptive statistical measurements of variables need to be carried out to see a general overview of the data such as the average value (Mean), maximum (Max), minimum (Min), and standard deviation of each variable, namely, financial literacy (X1), digital payment systems (X2), lifestyle (X3), and transaction decisions using QRIS (Y). Regarding the descriptive statistical test of the research, it can be seen as follows in table 7:

Table 7. Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	100	14,00	25,00	19,8200	2,62613
Digital Payment Systems	100	12,00	25,00	20,8400	2,49735
Lifestyle	100	9,00	15,00	11,6500	1,55294

Transaction Decisions Using QRIS	100	10,00	20,00	16,7300	2,13605
Valid N (listwise)	100				

(Source: SPSS 20 data processing, 2026)

Based on the results of the descriptive statistical tests in Table 7, the distribution of the data obtained by the researcher can be described as follows:

1. Financial Literacy variable (X1). The data shows a minimum score of 14, a maximum score of 25, and an average score of 19.8200, with a standard deviation of 2.62613.
2. Digital Payment System variable (X2). The data shows a minimum score of 12, a maximum score of 25, and an average score of 20.8400, with a standard deviation of 2.49735.
3. Lifestyle variable (X3). The data shows a minimum score of 9, a maximum score of 15, and an average score of 11.6500, with a standard deviation of 1.55294.
4. Variable Decision to Transact Using QRIS (Y), from the data it is described that the minimum value is 10 while the maximum value is 20 and the average Decision to Transact Using QRIS is 16.7300 and the standard deviation of the Decision to Transact Using QRIS data is 2.13605.

3. Classical Assumption Test

a. Normality Test

This test aims to determine whether the research data is well distributed or not. Regarding the research normality test, it can be seen as follows in figure 2:

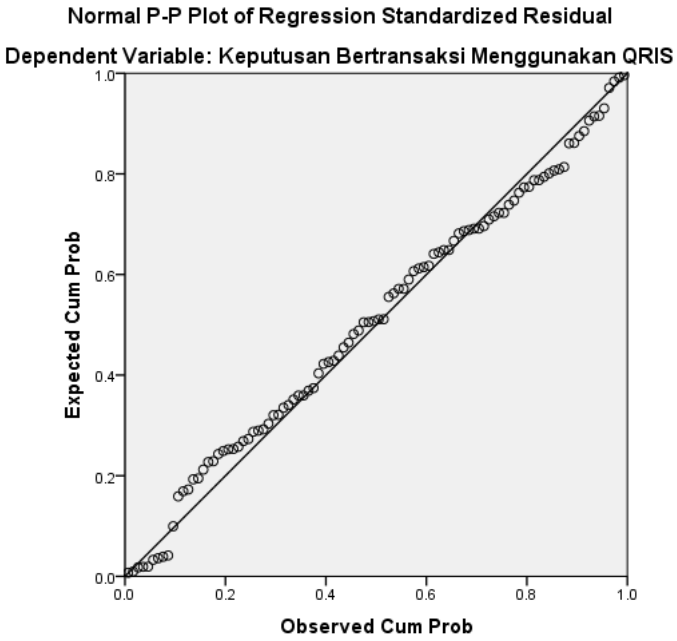

Figure 2. P-Plot of Regression Standardized Residual
(Source: SPSS 20 data processing, 2026)

Based on the results of the normality test in Figure 2, which uses a Normal Probability Plot, the residual points are distributed along a diagonal line, indicating that the data are approximately normally distributed. This indicates that the data are normally distributed, thus meeting the normality assumptions of the regression model. Therefore, the regression model can be used for hypothesis testing and further analysis.

b. Multicollinearity test

This test is used to determine whether there is a relationship between the independent variables in the regression model. In this study, a tolerance value of >0.01 and a VIF (Variance Inflation Factor) of >10 were assessed, indicating that multicollinearity does not occur. The results of the multicollinearity test are as follows in table 8:

Table 8. Multicollinearity test

Model	Colinearity Statistics		Information
	Tolerence	VIF	
1 (Constant) Financial Literacy	0,752	1,329	No Multicollinearity Occurs
Digital Payment Systems	0,693	1,443	No Multicollinearity Occurs
Lifestyle	0,897	1,115	No Multicollinearity Occurs

(Source: SPSS 20 data processing, 2026)

Based on the results of the multicollinearity test in Table 8, the three variables have a tolerance value > 0.01 and a VIF value < 10. This indicates that there is no multicollinearity in the regression model, so the research model is suitable for use for further testing.

c. Heteroscedasticity Test

This test aims to determine whether there is a difference in the variance of each residual. The heteroscedasticity test for this study can be seen as follows in figure 3:

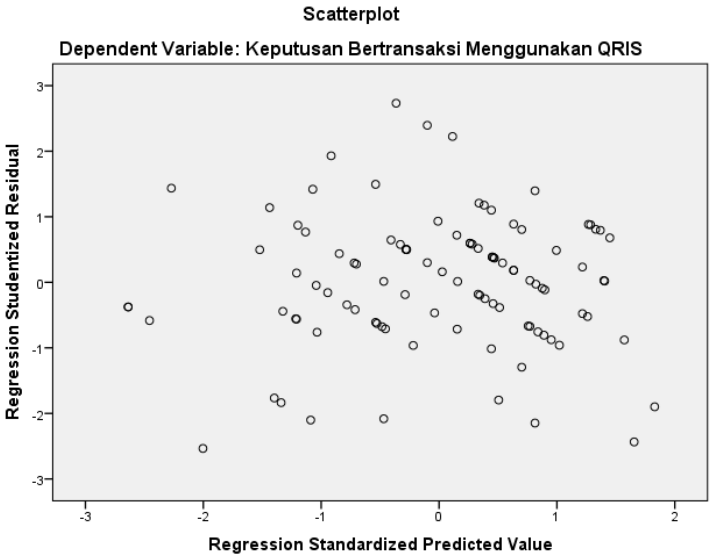

Figure 3. Scatterplot Heteroscedasticity Test
(Source: SPSS 20 data processing, 2026)

Based on the heteroscedasticity test in the scatterplot in Figure 3, the data points are randomly distributed around the 0 line on the Y-axis and do not form a specific pattern, such as a cone or a widening pattern. This random distribution pattern indicates that there are no symptoms of heteroscedasticity in the model.

4. Multiple Linear Regression Analysis

This test is used to determine the direction and extent of the effect of the independent variable (X) on the dependent variable (Y). The multiple linear regression analysis of the research can be seen as follows in table 9:

Table 9. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.066	1.530		.043	.966
	Financial Literacy	.289	.064	.356	4.553	.000
	Digital Payment Systems	.301	.070	.352	4.321	.000
	Lifestyle	.400	.098	.290	4.058	.000

(Source: SPSS 20 data processing, 2026)

Based on the results of the multiple linear regression analysis in Table 9, the multiple regression equation can be formulated as follows:

$$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + e$$
$$Y = 0.066 + 0.289X1 + 0.301X2 + 0.400X3 + e$$

Based on this equation, it can be explained that:

1. The constant value (α) of 0.066 indicates that if the variables financial literacy, digital payment systems, and lifestyle are held constant or zero, the decision to transact using QRIS will increase by 0.066.

2. The regression coefficient (β1) for the financial literacy variable is 0.289, indicating that each unit increase in financial literacy will increase the decision to transact using QRIS by 0.289, assuming other variables remain constant. A significance value of 0.000 <0.05 indicates that financial literacy has a positive and significant effect on the decision to transact using QRIS.
3. The regression coefficient (β2) for the digital payment system variable is 0.301, indicating that each increase in the digital payment system unit will increase the decision to transact using QRIS by 0.301, assuming other variables remain constant. A significance value of 0.000 < 0.05 indicates that the digital payment system has a positive and significant effect on the decision to transact using QRIS.
4. The regression coefficient (β3) for the lifestyle variable is 0.400, indicating that each increase in the lifestyle unit will increase the decision to transact using QRIS by 0.400, assuming other variables remain constant. A significance value of 0.000 < 0.05 indicates that lifestyle has a positive and significant effect on the decision to transact using QRIS.

5. Test of the Coefficient of Determination (R^2)

This test aims to measure the extent to which the independent variable (X) influences the dependent variable (Y) separately and simultaneously. The results of the research determination coefficient test can be seen as follows in table 10:

Table 10. Results of the Coefficient of Determination (R^2) Test

Model Summary

El	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.748[a]	.559	.545	1.44074

a. Predictors: (Constant), Lifestyle, Financial Literacy, Digital Payment Systems
(Source: SPSS 20 data processing, 2026)

Based on the results of the coefficient of determination (R^2) test in table 10, the R Square (Coefficient of Determination) value obtained was 0.559. This R^2 value indicates that the determination results in this study are close to 1. If the formula (KD = R^2 × 100%) is entered, the R^2 value is 55.9%. This indicates that the ability of the independent variables, namely financial literacy, digital payment systems, and lifestyle, simultaneously contributes or influences 55.9% to the dependent variable, namely the decision to transact using QRIS for FEB UNP students. While the remaining 44.1% (100% - 55.9%) is influenced by other variables outside the research model that are not examined.

6. Hypothesis Testing

a. T test

This test aims to analyze the extent to which each independent variable affects the dependent variable. The partial test of the research can be seen as followsin table 11:

Table 11. T-Test Results (Partial)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.066	1.530		.043	.966

	Financial Literacy	.289	.064	.356	4.553	.000
	Digital Payment Systems	.301	.070	.352	4.321	.000
	Lifestyle	.400	.098	.290	4.058	.000

(Source: SPSS 20 data processing, 2026)

The results of the partial t-test in Table 11 show:

1. Financial literacy partially has a positive and significant effect on the decision to transact using QRIS, as the calculated t-value of 4.553 is greater than the t-table value of 1.985, with a significance level of 0.000 <0.05. This means that financial literacy influences the decision to transact using QRIS.
2. The digital payment system partially has a positive and significant effect on the decision to transact using QRIS, as the calculated t-value of 4.321 is greater than the t-table value of 1.985, with a significance level of 0.000 <0.05. This means that the digital payment system influences the decision to transact using QRIS.
3. Lifestyle partially has a positive and significant effect on the decision to transact using QRIS, as the calculated t-value of 4.321 is greater than the t-table value of 1.985, with a significance level of 0.000 <0.05. This means that lifestyle influences the decision to transact using QRIS.

b. F test

This test aims to measure the magnitude of the impact of the independent variable (X) simultaneously on the dependent variable (Y). Regarding the simultaneous test, the research can be seen as follows in table 12:

Table 12. F Test Results (Simultaneous)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	252.439	3	84.146	40.538	.000[b]
	Residual	199.271	96	2.076		
	Total	451.710	99			

a. Dependent Variable: Decision to Transact Using QRIS
b. Predictors: (Constant), Lifestyle, Financial Literacy, Digital Payment Systems
(Source: SPSS 20 data processing, 2026)

Based on the results of the F-test (Simultaneous) in Table 12, the significance value for the influence of Financial Literacy (X1), Digital Payment Systems (X2), and Lifestyle (X3) on the Decision to Transact Using QRIS (Y) is 0.000 < 0.05, and the calculated f-value is 40.538 > 2.699.

This proves that Ho3 is rejected and Ha3 is accepted. This means that Financial Literacy, Digital Payment Systems, and Lifestyle simultaneously influence the Decision to Transact Using QRIS among students of the Faculty of Economics and Business, Universitas Negeri Padang.

Discussion

1. The Influence of Financial Literacy on Transaction Decisions Using QRIS

Based on the results of a partial statistical test (t-test), it shows that Financial Literacy has a positive and significant effect on Transaction Decisions Using QRIS among FEB UNP students. This means that the higher a student's level of financial literacy, the greater their decision to use QRIS as a daily transaction instrument. This significant relationship indicates that FEB UNP students with good financial literacy tend to be more rational and prudent in generating efficiency in digital transactions. Students are able to consider the benefits of using QRIS and manage expenses in a more planned manner, so that QRIS use is not only based on trends but also on considerations of efficiency and financial control.

This research theoretically supports the Theory of Planned Behavior (TPB), particularly in terms of perceived behavioral control, where financial knowledge and understanding provide students with confidence in making transaction decisions. This research aligns with Lestari's (2022) research, which shows that financial literacy can control non-cash transaction decisions, even though a consumptive lifestyle can increase transaction frequency. Furthermore, research by Wijaya and Putri (2024) also found that financial literacy plays a role in mitigating consumer behavior in students' transaction decisions through the use of QRIS-based digital payment systems. These results indicate that the better a student's financial literacy, the more accurate their decisions regarding using QRIS as a payment method.

2. The Influence of Digital Payment Systems on Transaction Decisions Using QRIS

The results of this study indicate that the Digital Payment System variable partially has a positive and significant effect on Transaction Decisions Using QRIS among FEB UNP students. This study suggests that the easier and more practical a digital payment system is perceived by students, the more likely they are to use QRIS in their daily transactions. Features such as ease of payment, efficient transaction times, and automatic transaction recording help students control their spending more practically and transparently.

From the Theory of Planned Behavior (TPB) perspective, digital payment systems are associated with the formation of positive attitudes toward behavior. When students experience the benefits and ease of use of QRIS, they develop confidence and motivation to continue using the system in their daily economic activities. These results align with research by Rahmawati (2021), which shows that implementing QRIS through ease of use can increase students' interest and decision-making in transactions. Furthermore, research by Wijaya and Putri (2024) also found that digital payment systems facilitate transactions and encourage students' consumption decisions through the use of modern payment technology. Thus, the digital payment system is an important factor in encouraging students' decisions to use QRIS.

3. The Influence of Lifestyle on Transaction Decisions Using QRIS

The results of this study indicate that lifestyle partially has a positive and significant influence on transaction decisions using QRIS among FEB UNP students. This study indicates that the more modern and adaptive a student's lifestyle is to digital technology developments, the greater their tendency to use QRIS in their daily activities. Students accustomed to a practical and fast-paced lifestyle tend to choose digital payment systems, which are perceived as more efficient, flexible, and appropriate to their social environment.

In the Theory of Planned Behavior (TPB), lifestyle is closely related to subjective norms, namely the influence of the social environment and peer groups on individual behavior. A campus environment accustomed to using digital payments can shape students' habits to adapt to modern transaction patterns. This research aligns with Lestari's (2022) study, which showed that a hedonic lifestyle influences non-cash transaction behavior,

although this influence can be controlled through good financial literacy. Furthermore, Sari et al.'s (2024) study also found that lifestyle and financial literacy simultaneously significantly influenced QRIS usage decisions. Thus, students' lifestyles are a factor that determines the decision to use QRIS in daily transaction activities.

4. The Simultaneous Influence of Financial Literacy, Digital Payment Systems, and Lifestyle on Transaction Decisions Using QRIS

The results of simultaneous statistical testing (F-test) indicate that Financial Literacy, Digital Payment Systems, and Lifestyle collectively have a positive and significant influence on Transaction Decisions Using QRIS among FEB UNP students. This study demonstrates that students' decisions to use QRIS are not influenced by a single factor, but rather result from a combination of their ability to understand financial management, their perception of the ease of payment technology, and lifestyle patterns that follow digital developments.

Theoretically, these results strengthen the relevance of the Theory of Planned Behavior (TPB) as a research grand theory. Financial literacy and digital payment systems represent perceived behavioral control, while lifestyle reflects subjective norms that influence individual behavior. This research aligns with Sari et al.'s (2024) study, which showed that financial literacy and lifestyle simultaneously influence QRIS usage decisions. Furthermore, Sibarani et al.'s study also supports the findings of Sibarani et al. (2025) also demonstrated that financial literacy, lifestyle, and digital payment usage collectively have a positive and significant influence on financial management behavior. Thus, financial capability, digital payment technology support, and modern lifestyles are important factors driving students' decisions to transact using QRIS.

4. CONCLUSION

Based on the research results and discussion regarding the influence of financial literacy, digital payment systems, and lifestyle on QRIS transaction decisions among Economics and Business students at Padang State University, it can be concluded that financial literacy, digital payment systems, and lifestyle have a positive and significant influence on QRIS transaction decisions. This indicates that a good level of financial understanding can improve students' ability to make more rational and planned transaction decisions. Students who understand financial management, budget planning, and are aware of the benefits of digital transactions tend to be wiser in choosing QRIS as a payment method for their daily activities.

Student perceptions of digital payment systems have also been shown to improve QRIS transaction decisions due to their ease of use, time efficiency, transaction security, and the practical benefits they provide in supporting students' economic activities. The digital payment system, which is easily accessible and integrated with various payment applications, provides a faster, safer, and more flexible transaction experience, encouraging students to prefer QRIS over conventional payment methods. Furthermore, lifestyle has also been shown to have a positive and significant influence on QRIS transaction decisions. This indicates that changes in students' lifestyles, which are increasingly modern, practical, and closely aligned with technological developments, are driving the increased use of digital payment systems in their daily lives. Students with active lifestyles and adapting to technological developments tend to choose QRIS because it is considered more efficient, practical, and suitable for transaction needs on campus and in other social activities.

Simultaneously, financial literacy, digital payment systems, and lifestyle have been shown to have a positive and significant influence on students' decisions to use QRIS for transactions using QRIS. This suggests that students' decisions to use QRIS are not influenced by a single factor, but rather by a combination of financial understanding, perceptions of the ease of digital payment technology, and lifestyle patterns that keep pace

with the developments in the digital era. Therefore, it can be concluded that financial literacy, digital payment systems, and lifestyle are important factors influencing students' decisions to use QRIS for transactions using QRIS among students at the Faculty of Economics and Business at Padang State University.

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