



The Impact of QRIS Digital Transformation and Payments on Consumer Behavior Awareness

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Abstract

Purpose: This study analyzes the Impact of QRIS digital transformation and payments on consumer behavior awareness.

Research methods: This research design employed a quantitative approach using primary data sourced from surveys or questionnaires. The questionnaires were then measured using the Guttman scale. Furthermore, the researcher employed a purposive sampling method to facilitate the selection of respondents Buleleng Regency, Bali Province. Purposive sampling is a sampling technique that involves determining specific characteristics that align with the research objectives, thus hopefully addressing the research problem.

Results and discussion: Through the researcher's analysis, it can be concluded that digital transformation and payments (QRIS) have a positive and significant effect on public awareness of consumer behavior. Multiple linear regression analysis was used to answer the hypothesis formulation for the dependent variable, namely consumer awareness, which was regressed onto the independent variables, namely digital transformation and payments. Through the researcher's analysis, it can be concluded that digital transformation and payments (QRIS) have a positive and significant effect on public awareness of consumer behavior.

Implication: Technological developments have advanced significantly, and people have begun utilizing technology to facilitate their daily activities. Due to technological advancements, cash payments have been transformed into digital payments such as QRIS. When QRIS was launched by Bank Indonesia, many people were found to be becoming consumptive without realizing it.

Keywords: behavior, consumer, digital transformation, QRIS

Abstrak

Tujuan: Penelitian ini menganalisis dampak transformasi digital dan pembayaran QRIS terhadap kesadaran perilaku konsumen.

Metode penelitian: Desain penelitian ini menggunakan pendekatan kuantitatif dengan data primer yang bersumber dari survei atau kuesioner. Kuesioner kemudian diukur menggunakan skala Guttman. Selanjutnya, peneliti menggunakan metode purposive sampling untuk mempermudah pemilihan responden di Kabupaten Buleleng, Provinsi Bali. Purposive sampling adalah teknik pengambilan sampel yang melibatkan penentuan karakteristik spesifik yang selaras dengan tujuan penelitian, sehingga diharapkan dapat menjawab permasalahan penelitian.

Hasil dan pembahasan: Melalui analisis peneliti, dapat disimpulkan bahwa transformasi digital dan pembayaran (QRIS) memiliki pengaruh



positif dan signifikan terhadap kesadaran masyarakat terhadap perilaku konsumen. Analisis regresi linier berganda digunakan untuk menjawab formulasi hipotesis untuk variabel dependen, yaitu kesadaran konsumen, yang diregresikan terhadap variabel independen, yaitu transformasi digital dan pembayaran. Melalui analisis peneliti, dapat disimpulkan bahwa transformasi digital dan pembayaran (QRIS) memiliki pengaruh positif dan signifikan terhadap kesadaran masyarakat terhadap perilaku konsumen.

Implikasi: Perkembangan teknologi telah maju secara signifikan, dan masyarakat mulai memanfaatkan teknologi untuk mempermudah aktivitas sehari-hari. Karena kemajuan teknologi, pembayaran tunai telah berubah menjadi pembayaran digital seperti QRIS. Ketika QRIS diluncurkan oleh Bank Indonesia, banyak orang ditemukan menjadi konsumtif tanpa menyadarinya.

Kata kunci: perilaku, konsumen, transformasi digital, QRIS

INTRODUCTION

Nowadays, technological developments have become very advanced, and people have also begun to utilize technology to make their daily activities easier. This is what is called digital transformation. Digital transformation is a change that occurs due to the modernization of information technology, with the optimization and discovery of digital business models (Stoumpos *et al.*, 2023). Digital transformation can also be defined as the process of using digital technology by individuals or institutions to change or create new products, services, and operations by converting business procedures into a digital format. According to Danuri (2019), digital transformation is a change in the way work is handled using information technology to make it more effective and efficient. The goal of digital transformation is to increase value through innovation, discovery, efficiency, and a better customer experience. This is crucial for businesses because it has the ability to accelerate change, improve company performance, and overcome obstacles arising from digital transformation.

Therefore, transformations such as technological advancements benefit not only consumers but also businesses (Purnamawati & Herliyani, 2025). These technological advances are being leveraged by businesses to make changes to their operations. For example, changing payment systems, from cash payments to digital payments like QRIS, due to technological advancements. Furthermore, a clear business transformation has already occurred, including the emergence of e-commerce platforms like Tokopedia, Shopee, Lazada, BliBli, Bukalapak, and others (Widyawan *et al.*, 2024).

Digital payments are the process of transferring funds from one person to another using technology, such as a mobile phone (Yuniarta & Purnamawati, 2020). To make these payments, users only need internet access and an application that includes QRIS. By using QRIS, sellers and buyers no longer need to use cash or meet in person to hand over money. Digital payments offer the benefits of convenience, effectiveness, and security compared to conventional payments using cash or checks. According to research from (Andriyani *et al.*, 2025), the use of digital payments allows other parties

providing QRIS, such as banks, to offer discounts and cashback. However, the downside is that it requires a mobile phone and an internet connection. However, this is a manageable drawback, as in this technologically advanced age, everyone needs to simplify their daily lives.

One example of digital transformation through technological advancements is the emergence of cashless digital payments. These digital payments began to become widely used during the COVID-19 pandemic (Purnamawati, Suwena, *et al.*, 2023). Many people prefer digital payments over cash. Digital payments are more popular because they eliminate the need to carry a certain amount of cash when travelling, are safer, and easier to use, simply by scanning a QR code on your mobile phone (Purnamawati, Suwena, *et al.*, 2023).

The Indonesian Standard Quick Response Code (QRIS) is a technological advancement in digital wallet payments. QRIS is a standardization of payments using the QR Code method from Bank Indonesia, making QR Code transactions easier, faster, and more secure (Kautsar *et al.*, 2024). All types of digital payments by consumers can be made through QRIS if the necessary facilities are met. Furthermore, digital payments through QRIS are highly efficient and effective because they accelerate and simplify the transaction process between sellers and buyers. The existence of QRIS certainly provides benefits to consumers, especially in the payment process when making transactions and managing personal finances, because when making shopping transactions, they are automatically recorded in each consumer's digital wallet or mobile banking (Purnamawati & Adnyani, 2024).

Reflecting on past activities, financial transactions were generally identified with handing over cash to the intended recipient (Pramesti *et al.*, 2024). However, this is no longer the case, as the onslaught of various technologies has forced everyone to adapt to using technology to facilitate transactions. The advent of technology does not mean that people are no longer allowed to use cash, but rather that they are given the convenience of choosing whether to use cash or non-cash. In Indonesia, the development of non-cash transactions aligns with the program launched by Bank Indonesia, namely the GNNT (National Non-Cash Movement), on August 14, 2014, which aims to create an efficient, secure, and effective payment system. In an effort to improve the GNNT, Bank Indonesia issued the Indonesian Payment System (SPI) 2025 blueprint, with the vision of supporting the digitalization of banking as a key institution in economic activities through digital finance. The convenience of non-cash transactions referred to today includes the use of a barcode called QRIS. Therefore, now a person only needs to choose whether to use cash or non-cash payments when shopping. However, it's unfortunate that, despite these conveniences, many people become

unwittingly consumptive and stop shopping when their balance runs out. This aligns with research by Light & Poniman (2024), which found that e-money use has a direct and significant impact on consumer behavior, and self-control is necessary to avoid such behavior.

Based on information obtained from a survey by the Central Statistics Agency (BPS) Bali Province, which stated that online shopping activity in June increased by 31%, the results of this survey are in line with research conducted by Yuliana & Adityawati (2023) which concluded that sales in e-commerce and social media have increased, and it can be said that after the Covid-19 pandemic, business actors (Purnamawati & Yuniarta, 2021) are utilizing technological advances to transform their businesses, with the transformation moving towards digital business. Based on research conducted by Adawiyah *et al.* (2023), the East Ciputat area has undergone a digital transformation, with technological advancements being fully utilized, including video conferencing for work-from-home (WFH), e-commerce for shopping, and digital payment transactions through internet banking. These advancements in digitalization have made it easier for businesses and consumers alike to conduct shopping transactions.

The digital transformation and payments through QRIS have not only had positive impacts but also negative ones for society. Research conducted by Purba *et al.* (2024) stated that the most visible negative impact in society is consumerist and wasteful behavior. This consumerist behavior (Purnamawati *et al.*, 2021) is often associated with excessive purchasing or consumption of goods and services that do not meet needs. According to (Rasyid *et al.*, 2018), Consumptive behavior is excessive shopping behavior carried out by individuals who ignore their needs and utility, but rather consume solely for the sake of satisfaction, improving their lifestyle, and enhancing their status.

Given this phenomenon, researchers are interested in conducting research on the impact of digital transformation and payments using QRIS on consumer awareness. This research differs slightly from research conducted by entitled "The Effect of Non-Cash Payments (E-Wallet) on the Consumptive Behavior of Students in the Social Sciences Education Department, Faculty of Teacher Training and Education, Mulawarman University," where the research conducted by Patrisia *et al.* (2023) only focused on the use of E-Wallet. Then, in the research conducted by Dewi *et al.* (2021), the study, entitled "E-Money Use on Student Consumptive Behavior Mediated by Self-Control," focused solely on e-money use, with limited respondents drawn from students at several universities in Bali.

In a study conducted by Asa & Shabrina (2025) entitled "Consumer Preferences in Using the Quick Response Code Indonesia Standard (QRIS) as a Digital Payment Tool," this study describes the independent variables that influence consumer decisions

in having a preference in using QRIS as a digital payment tool. However, there are several limitations to the study conducted by Saputri (2020), namely the limited number of independent variables, the small number of respondents, and the implementation period of QRIS, which has only been implemented for three months since its mandatory use on January 1, 2020.

This study uses different variables than the study conducted by Asa & Shabrina (2025), which focused solely on digital payments. However, this study combines two interrelated elements: digital payments, specifically QRIS, and business transformation. These two interconnected elements require more specific research to explore how they influence consumer behavior when making digital payments. This study uses two independent variables (X): digital payments (X1) and business transformation (X2). The dependent variable in this study is consumer behavior during the shopping transaction process.

The previous research that underpinned this study was a study by Adawiyah (2023) entitled "The Influence of Digital Transformation and Online Business on the Behavioral Patterns of the East Ciputat Community. This study illustrates the impact of digital transformation and online business on community behavior patterns, particularly in East Ciputat. Furthermore, a study by Angriani *et al.* (2025) entitled "Analysis of the Influence of Digital Transformation and Consumer Behavior Patterns on Changes in Company Business Models in Indonesia" demonstrated the influence of digital transformation and consumer behavior on changes in company business models.

Due to several limitations of previous research and the aforementioned phenomena, the authors conducted this study on the currently widely used digitalization technology, QRIS, by combining two interrelated elements: digital transformation and digital payments with QRIS. These two interconnected factors necessitate more specific research to explore their impact on consumer awareness. This study used two independent variables (X): digital transformation (X1) and digital payments (X2). The dependent variable in this study was consumer awareness.

This study aims to determine the impact of digital payments and business transformation on consumer behavior during shopping transactions, specifically the use of QRIS. The consumer behavior in question is the use of digital payments and business transformation currently occurring during consumer shopping transactions.

Therefore, with this research, the following hypothesis can be formulated.

H₁: Digital transformation has a positive and significant impact on people's awareness of consumer behavior in Buleleng Regency.

H₂: Digital payments have a positive and significant impact on people's awareness of consumer behavior in Buleleng Regency.

RESEARCH METHODS

This research design employed a quantitative approach utilizing primary data. The primary data obtained in this study came from survey results in Buleleng Regency, Bali Province, which in the process involved collecting data from a large number of respondents through questionnaires (Purnamawati, Yuniarta, *et al.*, 2023). Surveys are often used to collect data on specific attitudes, behaviors, or characteristics. The questionnaire used was then measured using the Guttman scale. In addition, a purposive sampling method was also used to facilitate respondent selection. Purposive sampling is a non-random sampling technique in which researchers determine sample size by establishing specific characteristics that align with the research objectives, thus hopefully answering the research problem. The characteristics or criteria established in this study were aged 17-50 years, having used QRIS more than 5 times, and having an adequate connection and mobile phone to access it. These criteria were used because, to be able to use QRIS, a minimum age of 17 years is required. Typically, someone who is currently productive in using digital technology is around 50 years old, while those over 50 years old are very rarely found using QRIS for transactions. Furthermore, the criterion of having used QRIS more than five times indicates that the individual understands and is fluent in using QRIS as a payment method and regularly accesses it. A mobile phone capable of accessing QRIS is also required to read and scan the barcode during transactions. SPSS Statistics 23 was used for data processing. Therefore, the following hypothesis can be formulated from this study.

To support precise and accurate research results, several testing stages are carried out to obtain these results, such as conducting descriptive statistical tests, validity, reliability, normality, heteroscedasticity, multicollinearity, and influence tests using multiple regression. These tests are conducted using SPSS to obtain accurate results. Descriptive statistical tests are statistical methods used to provide an overview or description of data. This method uses the average value (mean), standard deviation, variance, maximum, minimum, total, range, kurtosis, and skewness (distribution skewness). Validity tests are statistical techniques used to assess the ability of a measurement instrument to measure the desired variable. The purpose of validity tests is to determine whether the measurement instrument used in the study can measure the desired variable accurately or not. Reliability tests are statistical techniques used to determine how reliable or consistent a measurement tool or test is in providing the same results for each measurement. Before conducting further statistical analysis, normality tests are conducted to ensure that the data collected from the population or sample meet the assumption of normality. The heteroscedasticity test is a statistical method used to

determine whether there is a difference in variance between the residuals of one observation and another observation in a regression model. The heteroscedasticity test is a statistical method used to determine whether there is a difference in variance between the residuals of one observation and another observation in a regression model. The multicollinearity test is a statistical method used to determine whether there is a high or perfect correlation between one or all of the variables that make up the regression model. And finally, the multiple linear regression test is used in research to determine how much influence the independent variables have on the dependent variable and to predict the value of the dependent variable based on the value of the independent variable. Research using Structural Equation Modelling Analysis with Warp PLs 7.0. $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$

Information:

Y = Awareness of Consumer Behavior; α = Constants; $\beta_{1,2,3}$ = regression coefficient; X_1 = Digital Transformation; X_2 = Digital Payments; ε = Error

RESULTS AND DISCUSSION

Based on the data obtained, respondents' answers were summarized and analyzed to determine the impact of digital transformation and payments (QRIS). Each variable in this study has its own question component, with X_1 (digital transformation), X_2 (digital payments (QRIS)), and Y (awareness of consumer behavior) each consisting of five questions.

This measurement was conducted to obtain a general overview of the data, such as the average (mean), maximum, minimum (lowest), and standard deviation values for each variable: Digital Transformation (X_1), Digital Payments (X_2), and Awareness of Consumer Behavior (Y). The results of the descriptive statistical tests are presented in Table 1.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Digital Transformation	90	,00	5,00	2,7556	1,68477
Digital Payments	90	,00	5,00	3,3889	1,74623
Consumer Behavior Awareness	90	,00	4,00	3,0778	1,09368
Valid N (listwise)	90				

Source: data processed, 2026.

Based on the results of the descriptive test above, it can be described that the distribution of data obtained from the study shows that the digital transformation variable (X_1) has the lowest value of 0, the highest value of 5, and an average value of 2.75.

Based on these values, this means that most respondents agree that digital transformation influences people's awareness of consumer behavior, and this is also indicated by a standard deviation of 1.68. Digital payments have the lowest value of 0, the highest value of 5, and an average value of 3.39. Based on these values, this means that most respondents agree with the influence of digital payments on people's awareness of consumer behavior, which is also indicated by a standard deviation of 1.75. Awareness of consumer behavior (Y) has the lowest value of 0, the highest value of 4, and an average value of 3.08. Based on these values, this means that most respondents agree with the awareness of consumer behavior that is influenced by digital transformation and payments, and this is also supported by a standard deviation of 1.09. A standard deviation value greater than 0.05, this means that X1, X2, and Y have a distribution of values that are increasingly far from the average score, which indicates that the responses to X1, X2, and Y vary.

Table 2. Frequency Distribution (Digital Transformation)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	11	12,2	12,2	12,2
	1,00	10	11,1	11,1	23,3
	2,00	24	26,7	26,7	50,0
	3,00	10	11,1	11,1	61,1
	4,00	15	16,7	16,7	77,8
	5,00	20	22,2	22,2	100,0
	Total	90	100,0	100,0	

Table 3. Digital Payments

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	12	13,3	13,3	13,3
	1,00	4	4,4	4,4	17,8
	2,00	4	4,4	4,4	22,2
	3,00	24	26,7	26,7	48,9
	4,00	9	10,0	10,0	58,9
	5,00	37	41,1	41,1	100,0
	Total	90	100,0	100,0	

Table 4. Awareness of Consumptive Behavior

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	2	2,2	2,2	2,2
	1,00	10	11,1	11,1	13,3
	2,00	8	8,9	8,9	22,2
	3,00	29	32,2	32,2	54,4
	4,00	41	45,6	45,6	100,0
	Total	90	100,0	100,0	

Several tests were carried out to show the results of data quality, such as validity tests and reliability tests, which can be seen in the table below.

Table 5. Validity Test (X1)

		Correlations					
		X1.1	X1.2	X1.3	X1.4	X1.5	X1
X1.1	Pearson Correlation	1	,493**	,283**	,408**	,595**	,719**
	Sig. (2-tailed)		,000	,007	,000	,000	,000
	N	90	90	90	90	90	90
X1.2	Pearson Correlation	,493**	1	,544**	,752**	,368**	,865**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	90	90	90	90	90	90
X1.3	Pearson Correlation	,283**	,544**	1	,490**	,255*	,698**
	Sig. (2-tailed)	,007	,000		,000	,015	,000
	N	90	90	90	90	90	90
X1.4	Pearson Correlation	,408**	,752**	,490**	1	,343**	,823**
	Sig. (2-tailed)	,000	,000	,000		,001	,000
	N	90	90	90	90	90	90
X1.5	Pearson Correlation	,595**	,368**	,255*	,343**	1	,638**
	Sig. (2-tailed)	,000	,000	,015	,001		,000
	N	90	90	90	90	90	90
X1	Pearson Correlation	,719**	,865**	,698**	,823**	,638**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	90	90	90	90	90	90

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

* . Correlation is significant at the 0.05 level (2-tailed).

Based on the table above, the results show that Digital Transformation has a significant effect on consumer behavior awareness because the total value of X1 is all less than 0.05.

Table 6. Validity Test (X2)

		Correlations					
		X2.1	X2.2	X2.3	X2.4	X2.5	X2

X2.1	Pearson Correlation	1	,765**	,348**	,647**	,447**	,787**
	Sig. (2-tailed)		,000	,001	,000	,000	,000
	N	90	90	90	90	90	90
X2.2	Pearson Correlation	,765**	1	,505**	,629**	,535**	,858**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	90	90	90	90	90	90
X2.3	Pearson Correlation	,348**	,505**	1	,181	,912**	,791**
	Sig. (2-tailed)	,001	,000		,089	,000	,000
	N	90	90	90	90	90	90
X2.4	Pearson Correlation	,647**	,629**	,181	1	,207	,648**
	Sig. (2-tailed)	,000	,000	,089		,050	,000
	N	90	90	90	90	90	90
X2.5	Pearson Correlation	,447**	,535**	,912**	,207	1	,825**
	Sig. (2-tailed)	,000	,000	,000	,050		,000
	N	90	90	90	90	90	90
X2	Pearson Correlation	,787**	,858**	,791**	,648**	,825**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	90	90	90	90	90	90

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

Based on the table above, the results show that QRIS digital payments have a significant effect on consumer behavior awareness because the total X2 values are all less than 0.05.

Table 7. Validity Test (X3)

		Correlations				
		Y.1	Y.2	Y.3	Y.4	Y
Y.1	Pearson Correlation	1	,083	,347**	,347**	,325**
	Sig. (2-tailed)		,436	,001	,001	,002
	N	90	90	90	90	90
Y.2	Pearson Correlation	,083	1	,114	,114	,582**
	Sig. (2-tailed)	,436		,287	,287	,000
	N	90	90	90	90	90

Y.3	Pearson Correlation	,347**	,114	1	1,000**	,874**
	Sig. (2-tailed)	,001	,287		,000	,000
	N	90	90	90	90	90
Y.4	Pearson Correlation	,347**	,114	1,000**	1	,874**
	Sig. (2-tailed)	,001	,287	,000		,000
	N	90	90	90	90	90
Y	Pearson Correlation	,325**	,582**	,874**	,874**	1
	Sig. (2-tailed)	,002	,000	,000	,000	
	N	90	90	90	90	90

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

After testing, the results showed that the QRIS digital transformation and payment on consumer awareness were generally valid, as evidenced by the same significance value of 0.00. Furthermore, the results showed that consumer awareness had a significant effect, as evidenced by the total Y value being all less than 0.05. However, of the five available questions, only four could be declared valid.

Table 8. Reliability Test
X1

Reliability Statistics	
Cronbach's Alpha	N of Items
,808	5

X2

Reliability Statistics	
Cronbach's Alpha	N of Items
,837	5

Y

Reliability Statistics	
Cronbach's Alpha	N of Items
,629	4

After the validity test, a reliability test was also conducted to determine whether the data was reliable. At this stage, the possibility arises that even though the data is valid, it may still be unreliable. Based on the tests, the research was found to be reliable,

as indicated by a Cronbach's Alpha value of greater than 0.6 for each variable. The independent variable, transformation (X1), achieved a Cronbach's Alpha of 0.808; QRIS digital payment (X2) achieved a Cronbach's Alpha of 0.837; and the dependent variable, consumer awareness (Y), achieved a Cronbach's Alpha of 0.629.

After the data quality test, the data were tested against classical assumptions of normality, heteroscedasticity, and multicollinearity, as shown in the table below.

Table 9. Normality Test

One-Sample Kolmogorov-Smirnov Test				Unstandardized Residual
N				90
Normal Parameters ^{a,b}	Mean			,0000000
	Std. Deviation			,96308393
Most Extreme Differences	Absolute			,108
	Positive			,072
	Negative			-,108
Test Statistic				,108
Asymp. Sig. (2-tailed)				,011 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

In normality testing, the standard for data to be considered normally distributed must be above 0.05. Based on the research conducted, the results showed that the significance value, namely $0.011 < 0.05$, so the residual value is said to be not normally distributed.

Table 10. Uji Heterokedastisitas

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	,469	,051		9,251
	Digital Payments (QRIS)	-,069	,016	-,430	-4,411

a. Dependent Variable: ABS_RES2

Next, we tested for heteroscedasticity using the Glejser test. In a heteroscedasticity test, the significance value should be greater than 0.05 to

indicate that the research is problem-free. Based on the table above, the significance value is 0.00, which is below 0.05, the standard significance value. This means that the research has a heteroscedasticity problem because the significance value is below 0.05.

Table 11. Multicollinearity Test

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	1,766	,202		8,760	,000		
Digital Transformation	-,013	,087	-,019	-,144	,886	,396	2,528
Digital Payments	,397	,084	,634	4,741	,000	,396	2,528

a. Dependent Variable: Awareness of Consumptive Behavior

The next classical assumption test is the multicollinearity test to show that the tolerance value on the independent variable is greater than 0.10. The digital transformation variable (X1) has a value of 0.396, and digital payments (X2) also have the same value, namely 0.396. When viewed from the VIF value, digital transformation and payments (QRIS) have the same value, namely 2.528. The VIF value has a standard of 10. If the VIF value is below 10, then the independent variable is said to have no problems. Therefore, it can be concluded that the tolerance value of $0.396 > 0.10$ and the VIF value of $2.528 < 10$, which means there is no multicollinearity and all independent variables can be included in this study (Ghozali, 2011).

Multiple linear regression analysis was used to answer the hypothesis formulation for the dependent variable, namely consumer behavior awareness, regressed onto the independent variables, namely digital transformation and payments. The Multiple Linear Regression Test Table above represents the results of the researcher's testing of the influence of each independent variable. Partial testing was conducted to examine the influence of the independent variables, namely QRIS Digital Transformation and Payment, on the variable of Consumer Behavior Awareness. Using a sample of 90 respondents, a t-table with $df = 88$ was obtained, namely 1,987.

Table 12. Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	1,766	,202		8,760
	Digital Transformation	-,013	,087	-,019	-,144
	Pembayaran Digital	,397	,084	,634	4,741

a. Dependent Variable: Awareness of Consumptive Behavior

Uji t (Partial effect)

$$T_{table} = t(\alpha/2 ; n-k-1)$$

$$= t(0,025 ; 87)$$

$$= 1,988$$

The significance value has provisions, namely, if the significance value < 0.05 and $t \text{ count} > t \text{ table}$, then it is said that there is an influence of the independent variable on the dependent variable. Digital transformation has a significance value of 0.886, which means above 0.05, and $t\text{-table } -0.144 < t \text{ count } 1.988$, which means that there is no influence of transformation on consumer behavior awareness. Meanwhile, digital payments have a significance value of 0.000, which means below 0.05 and $t\text{-count } 4.741 > t\text{-table } 1.988$, which means there is an influence of digital payments on consumer behavior awareness.

Table 13. F test (simultaneous)
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40,855	2	20,428	27,091	,000 ^b
	Residual	65,600	87	,754		
	Total	106,456	89			

a. Dependent Variable: Awareness of Consumptive Behavior

b. Predictors: (Constant), Digital Payments, Digital Transformation

F table = $F(k ; n-k)$

$$= F(2 ; 88)$$

$$= 3,100$$

The significance value has a provision if it is <0.05 , then there is a simultaneous influence of variable X on variable Y. Based on the output above, it is known that the significance value for the influence of X1 and X2 simultaneously on Y is $0.000 < 0.05$ and the calculated F value is $27.091 > f$ table 3.100, so it can be concluded that Digital Transformation and Payments have a simultaneous influence on people's awareness of consumer behavior.

Table 13. Coefficient of Determination
Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	,619 ^a	,384	,370	,86835

a. Predictors: (Constant), Digital Payments, Digital Transformation

Based on the output above, it is known that the R-squared value is 0.384, which means that the influence of variables X1 and X2 simultaneously or together on variable Y is 38.4%; the remainder is influenced by other factors.

The Influence of Digital Transformation on Consumer Awareness

Based on testing using data obtained from respondents' questionnaires, the results reveal the impact of QRIS digital transformation and payments on consumer awareness, as explained below. This digital transformation has ultimately led to various innovations, from manual implementation to technology, and this transformation has impacted work effectiveness and efficiency. QRIS is one result of this digital transformation.

The distributed questionnaires provided respondents with age ranges to choose from: 17 to 27, 28 to 39, and 40 to 50. Based on the responses, QRIS is predominantly used by people aged 17 to 27, compared to those aged 28 to 39 or 40 to 50. This could be due to several factors, such as individuals becoming comfortable with cash transactions, not understanding how to use QRIS, being lazy about learning how to use it, and the frequent problem of signal interference preventing QRIS use. This is also supported by research conducted by (Syah *et al.*, 2022) The use of QRIS is still not widely used due to the development of development in Indonesia and the uneven reach of Science and Technology (IPTEK), the unstable internet network in Indonesia, cellphones that are only owned by millennials, low economic status, and older people who do not fully understand how to use mobile phones. Therefore, 91.2% of respondents were aged 17-27 years, 7.7% were aged 40-50 years, and 1.1% were aged 28-39 years.

Based on the t-test table, the results show that the digital transformation variable (X1) has a significance value of 0.886, meaning it is greater than 0.05. This indicates that H1 is rejected. Furthermore, the calculated t-value of 1.988 is greater than the t-table value of -0.144, indicating that digital transformation has a partial negative and significant influence on consumer awareness. As more people adopt digital transformation, consumer awareness decreases.

Based on respondents' answers, 58.9% answered "yes" that consumer awareness has decreased since the digital transformation, triggering consumer behavior

that people are unaware of. Digital transformation has created various changes, such as changes in payment methods (Yuniarta & Purnamawati, 2020), ordering methods, and business practices. Therefore, it is not surprising that over time, more and more people are adopting digital transformation in their daily lives. As research conducted by Adawiyah (2023) Online business has a direct, positive impact on behavioral patterns. This means that the rise in online business leads to an increase in behavioral patterns. Therefore, in relation to this research, as the transformation process becomes more widespread in society, consumer behavior will also increase, thereby reducing the potential for loss of awareness of consumer behavior.

The Influence of Digital Payments on People's Awareness of Consumer Behavior

Based on the t-test table, the results show that the digital payment variable has a significance value of 0.000, which is below 0.05. This indicates that H2 is accepted. Furthermore, the calculated t-value of 4.741 is greater than the t-table value of 1.988, indicating that digital payments partially have a positive and significant influence on behavioral awareness, thus increasing public awareness of consumer behavior.

Based on respondents' answers to the statement "Without realizing it, I shop more when paying with QRIS," 58.2% answered "no," indicating that people are still sensitive and conscious about their shopping transactions, so they shop according to their needs. This is also supported by research conducted by (Kurniasari & Fisabilillah, 2021) This states that there are still people who can restrain their desire to shop for things that are not important so they can avoid consumer behavior because these people have good awareness of making expenses.

CONCLUSION

Through the analysis conducted by the researcher, it can be concluded that digital transformation and payment (QRIS) have a positive and significant effect on the awareness of consumer behavior in society. This can be proven by the results of the hypothesis testing of the independent variable (digital transformation and payment) against the dependent variable (awareness of consumer behavior in society).

The test results show that the ongoing shift from manual to digital systems has significantly impacted society, including payment methods. People are given the option to transact in cash or non-cash. Therefore, even with the availability of non-cash payment methods, this doesn't mean people are no longer allowed to use cash; rather, it simply provides more choice and flexibility in this era of transformation. QRIS, as an application feature, is slowly being adopted by people from various backgrounds. Using QRIS offers convenience in transactions, eliminating the need to carry cash, increasing flexibility, and

security, as it only requires a mobile phone, internet access, and the QRIS application. For the public, with these various conveniences and benefits, they should be wise in using them to avoid consumerist behavior. The key to this is being aware of all the actions they take around finances to ensure that, despite the ongoing transformation, they can avoid consumerist behavior. Future researchers are expected to expand the number of relevant variables and increase the sample size.

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