

The Impact of Digital Money on Students' Lifestyle and Financial Management

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ABSTRACT

The rapid development of digital payment technology has changed how students conduct daily transactions and manage personal spending. This study analyzes the impact of digital money on students' lifestyle and financial management, particularly shopping behavior, payment application preferences, financial recording, and the shift from offline to online shopping. A descriptive quantitative approach was applied. Data were collected through an online questionnaire distributed using Google Forms. From 43 responses received, 40 valid responses were selected after screening according to the research characteristics. The data were analyzed using frequency distribution and percentage analysis, then interpreted with support from technology acceptance, digital payment, and financial literacy literature. The findings show that the respondents were dominated by women (77.5%), the 16-25-year age group (97.5%), and students (92.5%). QRIS was the most frequently used digital money application (45.0%) and remained dominant in the fairly often used category (47.5%). For shopping behavior, neutral and agree responses each reached 37.0%. For financial recording and management, 42.0% of responses were neutral and 41.0% were agree. In the shift from offline to online shopping, 44.5% of responses were agree. These results indicate that digital money offers convenience and efficiency, but its benefits depend on financial awareness, self-control, and the ability to use transaction records for personal financial evaluation.

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1. INTRODUCTION

Digital transformation has changed the structure of daily economic activity, including the way consumers pay, shop, and evaluate spending. In Indonesia, non-cash payment instruments such as Quick Response Code Indonesian Standard (QRIS), e-wallets, and mobile banking have become increasingly visible in student life. These instruments allow transactions to be completed through smartphones without physical cash, making them practical for food purchases, transportation, online shopping, and other everyday needs. For students, this convenience is not merely a technical change in

payment tools but also a social and behavioral change that affects lifestyle and personal financial management.

Previous literature shows that digital payment adoption is closely related to convenience, perceived usefulness, security, and behavioral intention. (Alfian Lutfi et al., 2025) explained that e-wallet intention can be influenced by perceived usefulness, government support, and risk perception, particularly when people are encouraged to reduce contact in payment transactions. (Andi Riski Firnanda, Putri Sulisti, & Hildawati Hildawati, 2024) also showed that mobile payment adoption is shaped by users' technological and psychological perceptions, including benefits, security, trust, and the ability of contact-free payment to support daily transactions. These studies indicate that digital payment use is not only driven by technology availability but also by the way users perceive its usefulness and relevance to their situation.

In the context of technology acceptance, the Technology Acceptance Model (TAM) remains relevant for explaining why users accept or reject a digital system. (Chuttur, 2009) emphasized that TAM has been widely used to understand user acceptance of technology through perceived usefulness, perceived ease of use, and attitude toward using a system. These concepts are suitable for studying digital money because students usually adopt QRIS, e-wallets, and mobile banking when the platforms are considered useful, easy to operate, and compatible with their daily consumption habits. Therefore, the acceptance of digital money among students needs to be interpreted as a combination of technological convenience and behavioral response.

Several recent Indonesian studies have discussed QRIS and digital payment behavior among students. (Andi Riski Firnanda et al., 2024) found that QRIS provides convenience, efficiency, and security in student transactions and encourages more online shopping among students at STIA Lancang Kuning Dumai. (Alfian Lutfi et al., 2025) showed that QRIS is widely used in students' daily spending because it is practical, although it can also increase consumptive behavior when users do not control their spending. (Nur, Syafrianti, & Hanafi, 2025) linked QRIS use, financial literacy, hedonistic lifestyle, and financial behavior among cashless society students. (Saputra, Rafidah, & Apriani, 2025) further emphasized that digital payment, lifestyle, financial literacy, and religiosity can influence student consumptive behavior. These studies provide a strong basis for examining the relationship between digital payment use, lifestyle, and financial behavior.

Although previous studies have made important contributions, many of them focus on a specific payment system, a particular theoretical model, or a broader community context. Studies on QRIS often emphasize its practicality and its role in shopping activities, while studies on e-wallets and mobile payment tend to discuss adoption intention and perceived benefits. Meanwhile, the everyday financial management side, especially how students use or fail to use transaction records to evaluate spending, still needs to be described together with lifestyle indicators. A study that observes QRIS, e-wallets, and mobile banking simultaneously among students can provide a more complete picture of how digital money affects both consumption patterns and personal financial management.

This article therefore analyzes the impact of digital money on students' lifestyle and financial management using descriptive quantitative data from questionnaire responses. The study focuses on respondent characteristics, digital money application preferences, the tendency toward wasteful or thrifty shopping behavior, personal financial recording and management, and the shift from offline to online shopping. The contribution of this study lies in presenting an integrated descriptive picture of digital money use among students, while connecting the findings with literature on technology acceptance, QRIS use, digital payment, financial literacy, and student consumption behavior.

2. METHODS

This study employed a descriptive quantitative approach. The approach was selected because the research aimed to describe the impact of digital money on students' lifestyle and financial management based on numerical questionnaire data. In quantitative research, data are generally collected using research instruments, analyzed statistically, and used to explain phenomena within a certain

population or sample (Hildawati, S.Sos., 2024). This approach is appropriate for this study because the data were presented in frequency and percentage form.

The data collection technique used in this study was an online questionnaire distributed through Google Forms. Google Forms was used because it enabled respondents to complete the questionnaire efficiently through their smartphones and allowed the researchers to collect responses in a structured digital format. The questionnaire contained questions related to respondent characteristics, digital money application use, shopping behavior, financial recording, and online shopping tendencies. The questions were designed to obtain measurable responses that could be summarized statistically.

The sampling technique applied in this study was purposive sampling. Respondents were selected based on their relevance to the research topic, namely students or individuals who had experience using digital money instruments such as QRIS, e-wallets, or mobile banking. Initially, 43 responses were collected. After checking the completeness and suitability of the responses, 40 responses were used as the final sample. This screening was conducted so that the data analyzed matched the characteristics required by the research topic.

The main instrument in this study was a structured questionnaire. The first part of the questionnaire identified respondent characteristics, including gender, age, and status. The second part examined digital money application preferences, including the applications used most frequently, fairly often, and rarely. The third part measured perceptions of the impact of digital money on shopping behavior, financial recording and management, and the shift from offline to online shopping. The perception items used a five-point response category consisting of strongly disagree, disagree, neutral, agree, and strongly agree.

The data analysis technique used in this study was descriptive statistical analysis. The responses were grouped into categories, counted in the form of frequency, converted into percentages, and interpreted according to the research objectives. (Hildawati, S.Sos., 2024) stated that quantitative data can be analyzed through descriptive or inferential statistics depending on the objective of the study. Because this study intended to describe the tendency of the data rather than test causal relationships, descriptive statistics were considered suitable. The analysis was presented in tables and figures so that the distribution of responses could be read clearly.

3. FINDINGS AND DISCUSSION

This section presents the findings from 40 valid respondents. The discussion is organized into respondent characteristics, digital money application preferences, and the perceived impact of digital money on shopping behavior, financial management, and the shift from offline to online shopping. Tables and figures are placed near the discussion to comply with the JESS requirement that tables and figures should be cited in numerical order.

3.1. Respondent characteristics

The respondent profile is important because demographic characteristics can influence the intensity of digital payment use and the interpretation of the findings. In this study, gender, age, and status were used to identify the background of respondents before analyzing digital money behavior.

Table 1. Distribution of respondents by gender.

RESPONDENTS BY GENDER		
Gender	Frequency	Percentage (%)
Female	31	77.5
Male	9	22.5
Total	40	100

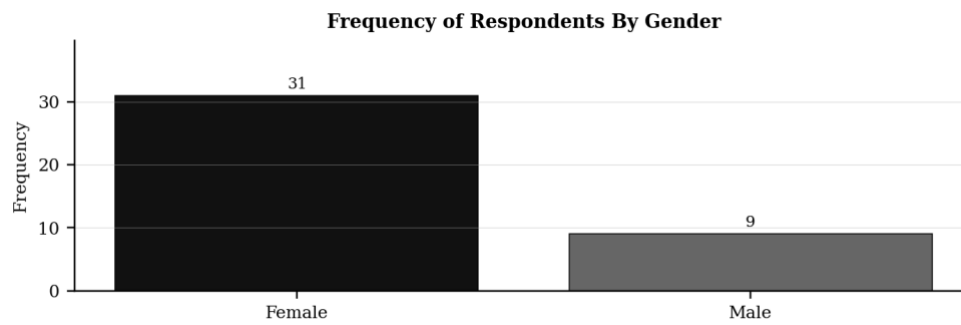


Figure 1. Frequency chart of respondents by gender.

Percentage of Respondents By Gender

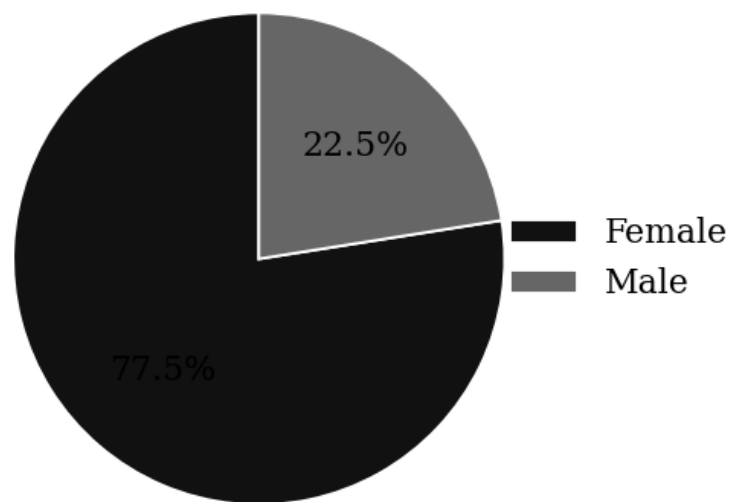


Figure 2. Percentage chart of respondents by gender.

The gender distribution in Table 1 shows that the majority of respondents were female, with 31 respondents (77.5%), while male respondents totaled 9 respondents (22.5%). Figure 1 and Figure 2 illustrate the same distribution in frequency and percentage form. This composition means that the findings of this study are strongly shaped by the experiences of female respondents in using digital money for daily transactions.

Table 2. Distribution of respondents by age.

RESPONDENTS BY AGE		
Age scale	Frequency	Percentage (%)
<15 years	0	0
16-25 years	39	97.5
26-40 years	1	2.5
>40 years	0	0
Total	40	100

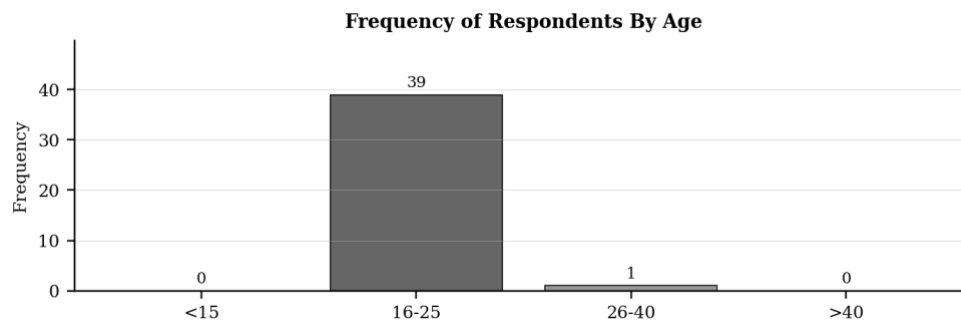


Figure 3. Frequency chart of respondents by age.

Percentage of Respondents By Age

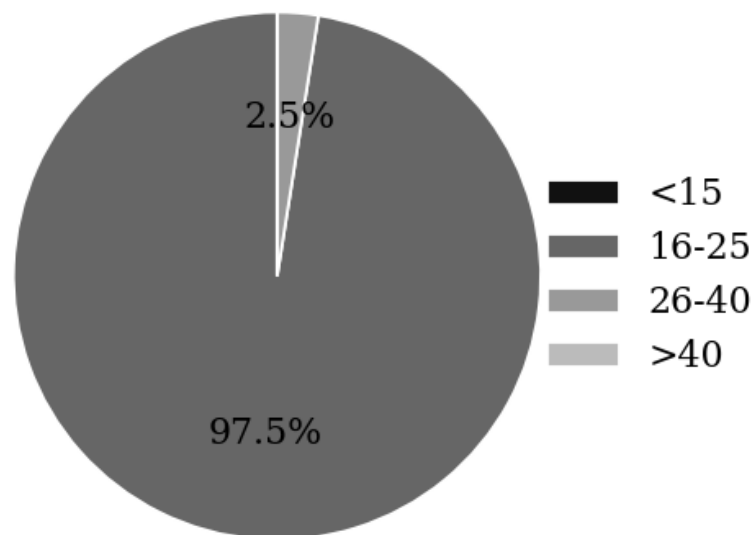


Figure 4. Percentage chart of respondents by age.

The age distribution in Table 2 shows that the study was dominated by respondents aged 16-25 years, totaling 39 respondents (97.5%). Only one respondent (2.5%) was in the 26-40-year age group, and there were no respondents below 15 years or above 40 years. As shown in Figure 3 and Figure 4, the dominance of young respondents indicates that this study represents a generation that is familiar with smartphones, online applications, and digital payment systems.

Table 3. Distribution of respondents by status.

RESPONDENTS BY STATUS		
Status	Frequency	Percentage (%)
Student	37	92.5
Worker	2	5.0
Homemaker	1	2.5
Total	40	100

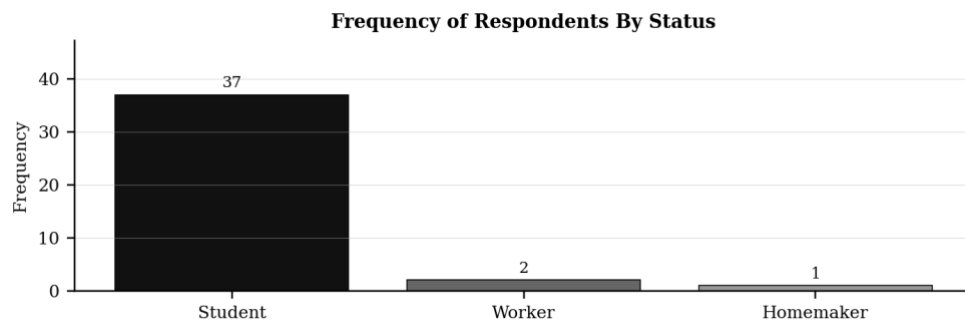


Figure 5. Frequency chart of respondents by status.

Percentage of Respondents By Status

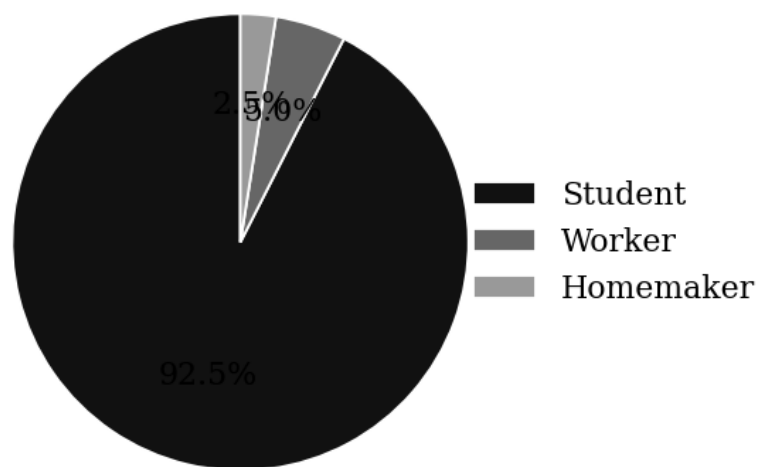


Figure 6. Percentage chart of respondents by status.

Table 3 shows that most respondents were students, totaling 37 respondents (92.5%). The remaining respondents consisted of 2 workers (5.0%) and 1 homemaker (2.5%). Figure 5 and Figure 6 confirm that the data primarily represent student experiences. This finding is relevant because students are one of the groups most exposed to digital shopping platforms and non-cash payment services.

3.2. Digital money application preferences

The preference for digital money applications was examined through three categories: applications used most frequently, applications used fairly often, and applications rarely used. This distinction is important because students may use more than one digital payment instrument depending on transaction type, merchant availability, and personal habit.

Table 4. Digital money applications used most frequently.

MOST FREQUENTLY USED DIGITAL MONEY APPLICATIONS		
Digital money type	Frequency	Percentage (%)
QRIS	18	45.0
E-wallet	12	30.0
Mobile banking	10	25.0
Total	40	100

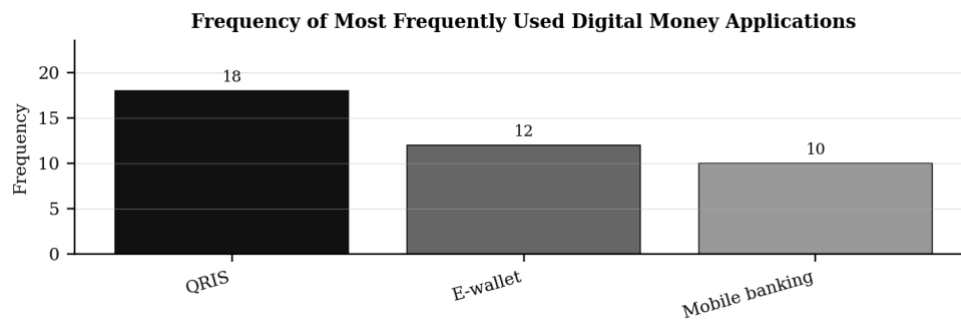


Figure 7. Frequency chart of most frequently used digital money applications.

Percentage of Most Frequently Used Digital Money Applications

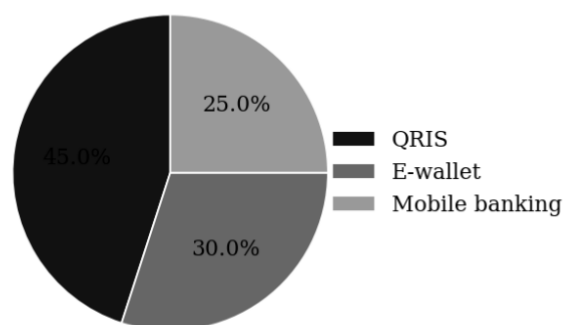


Figure 8. Percentage chart of most frequently used digital money applications.

Table 4 indicates that QRIS was the most frequently used digital money application, chosen by 18 respondents (45.0%). E-wallets were used most frequently by 12 respondents (30.0%), while mobile banking was selected by 10 respondents (25.0%). Figure 7 and Figure 8 show that QRIS occupied the leading position. This finding supports the view that QRIS is attractive because it is practical, widely accepted by merchants, and suitable for fast daily payments.

Table 5. Digital money applications used fairly often.

FAIRLY OFTEN USED DIGITAL MONEY APPLICATIONS		
Digital money type	Frequency	Percentage (%)
QRIS	19	47.5
E-wallet	10	25.0
Mobile banking	11	27.5
Total	40	100

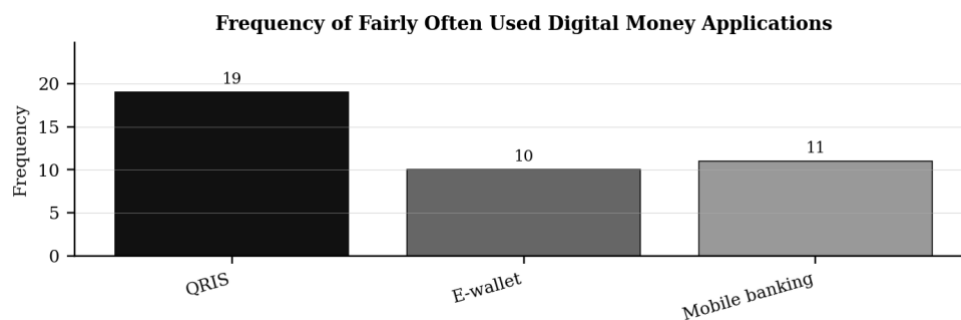


Figure 9. Frequency chart of fairly often used digital money applications.

Percentage of Fairly Often Used Digital Money Applications

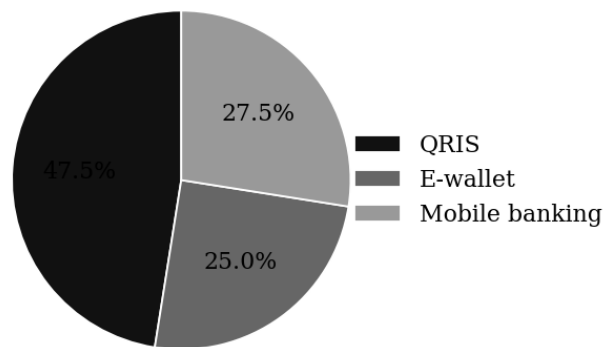


Figure 10. Percentage chart of fairly often used digital money applications.

Table 5 shows the applications used fairly often. QRIS again recorded the highest frequency, with 19 respondents (47.5%), followed by mobile banking with 11 respondents (27.5%) and e-wallets with 10 respondents (25.0%). Figure 9 and Figure 10 show that QRIS is not only used as the main option but is also used consistently in daily activities. This indicates a stable adoption pattern among respondents.

Table 6. Digital money applications rarely used.

RARELY USED DIGITAL MONEY APPLICATIONS		
Digital money type	Frequency	Percentage (%)
QRIS	7	17.5
E-wallet	16	40.0
Mobile banking	17	42.5
Total	40	100

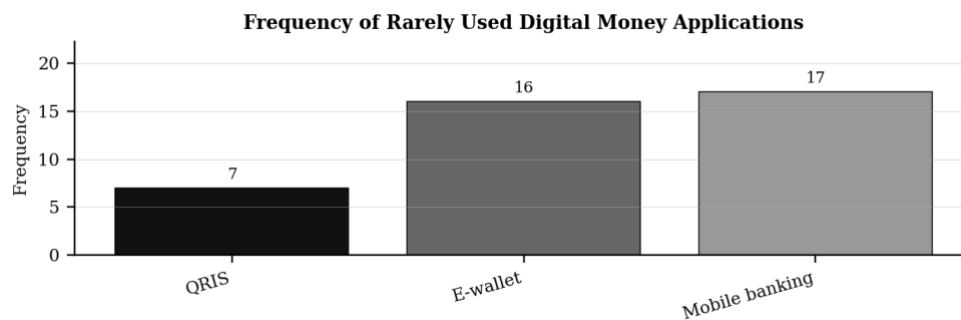


Figure 11. Frequency chart of rarely used digital money applications.

Percentage of Rarely Used Digital Money Applications

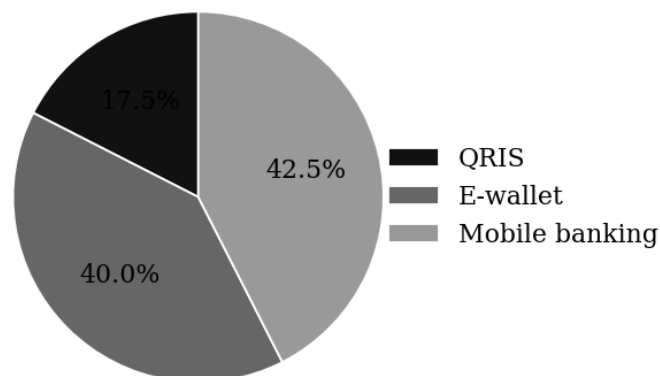


Figure 12. Percentage chart of rarely used digital money applications.

Table 6 shows the applications rarely used. Mobile banking was the most rarely used application with 17 respondents (42.5%), followed by e-wallets with 16 respondents (40.0%), and QRIS with 7 respondents (17.5%). Figure 11 and Figure 12 indicate that QRIS had the lowest rare-use percentage. This reinforces the finding that QRIS has become a familiar and preferred payment method among the respondents.

3.3. The impact of digital money on shopping behavior

The impact of digital money on lifestyle was assessed through shopping behavior. The response distribution in this category reflects whether respondents perceive digital money as encouraging more efficient spending or making shopping easier to the point of increasing consumptive behavior. Because this category consisted of several questionnaire items answered by 40 respondents, the total response count was 200.

Table 7. Category A: impact of digital money on shopping behavior.

CATEGORY A: SHOPPING BEHAVIOR (WASTEFUL OR THRIFTY)		
Response	Frequency	Percentage (%)
Strongly disagree	12	6.0
Disagree	31	15.5
Neutral	74	37.0
Agree	74	37.0
Strongly agree	9	4.5
Total	200	100

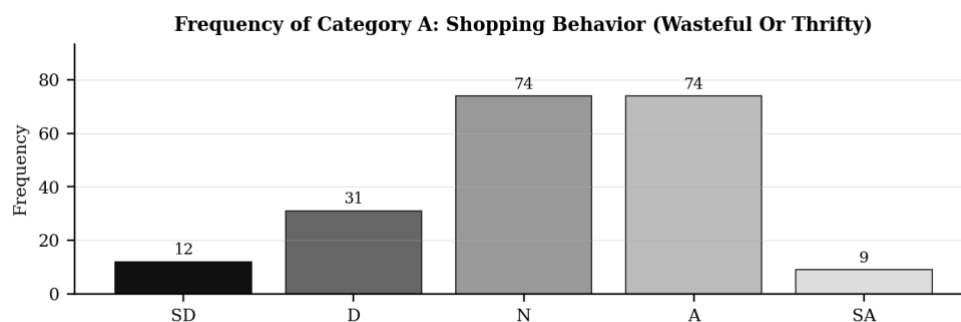


Figure 13. Frequency chart of digital money impact on shopping behavior.

Percentage of Category A: Shopping Behavior (Wasteful Or Thrifty)

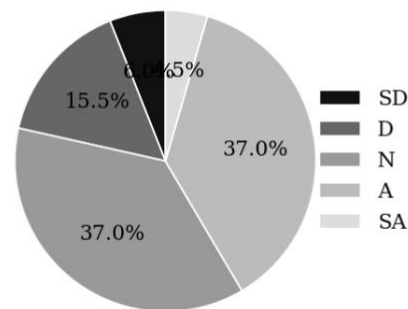


Figure 14. Percentage chart of digital money impact on shopping behavior.

Table 7 shows that neutral and agree responses had the same frequency, each with 74 responses (37.0%). This means that many respondents recognized the impact of digital money on shopping behavior, but some were still moderate in evaluating whether the impact was more wasteful or more efficient. The agree category indicates that digital money can influence shopping decisions because transactions become easier, faster, and less dependent on physical cash.

This finding is consistent with studies on student digital payment behavior. Lutfi et al. (2025) reported that QRIS is widely used for daily spending because it is practical, but it may also encourage consumptive behavior if users do not control their spending. Firnanda et al. (2025) found that QRIS encourages students to shop more online because transactions become more convenient and efficient. Thus, the present findings suggest that digital money can support modern lifestyle practices while also requiring self-control.

3.4. The impact on personal financial recording and management

The second impact category concerns personal financial recording and management. Digital money has the potential to support financial management because it stores transaction history and allows users to review spending. However, the existence of transaction records does not automatically improve financial management if users do not actively evaluate them.

Table 8. Category B: personal financial recording and management.

CATEGORY B: PERSONAL FINANCIAL RECORDING AND MANAGEMENT		
Response	Frequency	Percentage (%)
Strongly disagree	10	5.0
Disagree	13	6.5
Neutral	84	42.0
Agree	82	41.0
Strongly agree	11	5.5
Total	200	100

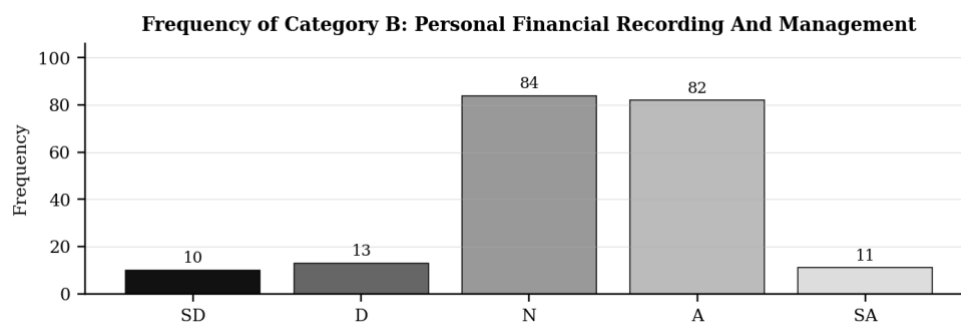


Figure 15. Frequency chart of digital money impact on financial management.

Percentage of Category B: Personal Financial Recording And Management

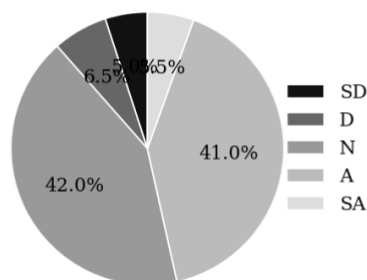


Figure 16. Percentage chart of digital money impact on financial management.

Table 8 shows that the neutral category was the highest with 84 responses (42.0%), followed closely by agree with 82 responses (41.0%). This distribution indicates that respondents generally recognized the possibility of using digital money for financial recording, but the practice was not yet fully optimal. The high neutral response suggests that some respondents may use digital money for transactions without consistently using its history feature for budgeting and evaluation.

The findings strengthen the view that financial literacy is essential in the use of digital financial technology. Nur et al. (2025) found that financial literacy has a significant effect on students' financial behavior in a cashless society. Saputra et al. (2025) also showed that digital payment, financial literacy, and lifestyle are related to consumptive behavior. Therefore, digital money should be accompanied by the ability to plan spending, read transaction records, and distinguish between needs and wants.

3.5. The shift from offline to online shopping

The third category describes the shift in shopping behavior from offline to online. Digital money can accelerate this shift because online stores and service platforms usually require non-cash payment instruments. Students who are familiar with QRIS, e-wallets, and mobile banking may find online transactions easier and more attractive.

Table 9. Category C: shift from offline to online shopping.

CATEGORY C: SHIFT FROM OFFLINE TO ONLINE SHOPPING		
Response	Frequency	Percentage (%)
Strongly disagree	12	6.0
Disagree	13	6.5
Neutral	71	35.5
Agree	89	44.5
Strongly agree	15	7.5
Total	200	100

Frequency of Category C: Shift From Offline To Online Shopping

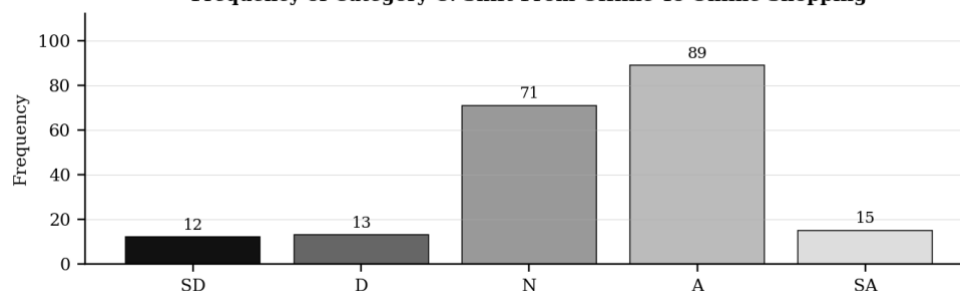


Figure 17. Frequency chart of the shift from offline to online shopping.

Percentage of Category C: Shift From Offline To Online Shopping

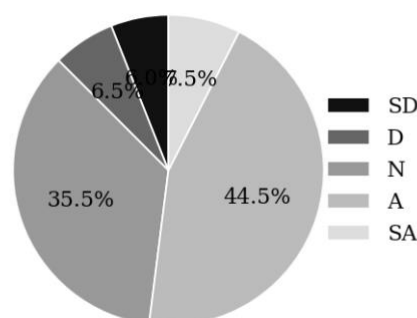


Figure 18. Percentage chart of the shift from offline to online shopping.

Table 9 shows that the agree category was the highest with 89 responses (44.5%), followed by neutral with 71 responses (35.5%) and strongly agree with 15 responses (7.5%). This distribution indicates that many respondents felt digital money encouraged a change in shopping behavior toward online transactions. The result is consistent with the development of digital payment platforms that enable students to shop without direct physical interaction.

The shift toward online shopping reflects a broader lifestyle transformation. It is not only a change in where students buy goods but also a change in how they search for products, respond to promotions, and make payment decisions. Aji et al. (2020) and Zhao and Bacao (2021) showed that perceived usefulness, trust, security, and contact-free transactions are important factors in digital payment adoption. In the student context, these factors are likely to interact with convenience, promotional offers, and the habit of using smartphones in daily life.

3.6. Discussion synthesis

The overall findings demonstrate that digital money has become embedded in students' lifestyle. QRIS emerged as the dominant payment option because it is simple, widely available, and suitable for small daily transactions. E-wallets and mobile banking also remain relevant, but QRIS appears to have stronger routine use among the respondents. This result supports the argument that ease of use is a key factor in technology acceptance, as suggested in the TAM literature (Chuttur, 2009).

From the lifestyle perspective, digital money contributes to shopping flexibility. Students can pay without cash, access online platforms more easily, and respond quickly to digital offers. However, this flexibility can also increase consumptive tendencies when students do not set spending limits. The balanced proportion between neutral and agree responses in the shopping behavior category shows that respondents are aware of the impact, but their experiences vary. Some may feel helped by digital money, while others may experience more impulsive spending.

From the financial management perspective, digital money has both potential and limitation. The transaction history feature can function as a personal financial record, but it requires user awareness. If students only use digital money as a payment tool, the financial management benefit remains limited. If they review transaction histories, compare expenses, and set budgets, digital money can become a useful financial management instrument.

The findings also show that digital money accelerates the transition from offline to online shopping. This transition is important because online shopping often involves promotions, discounts, cashback, and quick payment features. Without financial literacy, such features can encourage wasteful behavior. Therefore, digital payment literacy should not only teach students how to use QRIS or e-wallets but also how to evaluate the consequences of each transaction.

The implication of this study is that campuses and lecturers can use students' experience with digital payment as a context for financial literacy education. Students should be encouraged to monitor transaction histories, calculate monthly expenses, and reflect on whether digital payments support their

goals or increase unnecessary spending. Digital financial service providers can also support users through clearer transaction summaries, spending limit reminders, and budgeting features.

3.7. Relationship with previous studies

The findings of this study generally support previous studies that describe digital payment as a technology that offers speed, convenience, and efficiency. (Aji, Berakon, 2020) and (Chase Mendenhall, 2019) emphasized that digital payment adoption is influenced by perceived benefits and users' confidence in the technology. In this study, QRIS became the most dominant payment application, which indicates that students tend to adopt the payment instrument that is easiest to access in daily transactions. This finding is also consistent with studies that show QRIS is increasingly accepted by students because it is practical and can be used across different merchants.

The results also strengthen the findings of (Alfian Lutfi et al., 2025) who explained that QRIS influences student shopping habits and financial management practices. The present study adds a more detailed descriptive comparison among QRIS, e-wallets, and mobile banking. The results show that QRIS is not only the most frequently used application but also has the lowest proportion in the rarely used category. This pattern indicates that the convenience of QRIS has made it part of students' everyday transaction routines.

In relation to consumptive behavior, this study confirms that digital payment needs to be understood alongside financial literacy and lifestyle. (Nur et al., 2025) showed that financial literacy and hedonistic lifestyle influence students' financial behavior in a cashless society, while (Saputra et al., 2025) showed that digital payment and lifestyle can contribute to consumptive behavior. The present study supports these findings through the shopping behavior category, where many responses were in the neutral and agree categories. This suggests that students are aware of the influence of digital money, although the impact may differ according to self-control and spending habits.

3.8. Theoretical and practical implications

Theoretically, this study contributes to the discussion of digital payment acceptance by showing that technology acceptance is closely related to lifestyle and financial management. The use of digital money is not only a matter of whether students can operate the application. It also concerns how the payment tool changes the meaning of spending, how quickly students decide to buy, and how transaction records are used to evaluate financial behavior. This strengthens the relevance of TAM-based reasoning in explaining digital money use among young users.

Practically, the findings are useful for students because they show the need to balance convenience with financial discipline. Students who use QRIS, e-wallets, or mobile banking should not only focus on transaction speed but also regularly check transaction histories, set spending priorities, and evaluate whether digital payment encourages unnecessary purchases. Digital money can become a useful financial management tool when students consciously use it to monitor income and expenses.

The findings are also useful for campus-level financial education. Lecturers and academic institutions can use the results as a basis for encouraging digital financial literacy programs. Such programs should not only introduce students to digital payment applications but also teach budgeting, expense recording, needs-based spending, and self-control in online shopping. This is important because students are active digital payment users and are often exposed to online promotions, discounts, and cashback offers.

For digital payment providers, the results suggest that user-friendly transaction reports and budget reminder features are important. Applications can help users manage spending by presenting monthly summaries, category-based spending reports, and alerts when expenses exceed a certain limit. These features can turn digital payment platforms from mere payment tools into supportive instruments for better personal financial management.

3.9. Study limitation and future direction

This study has several limitations. First, the number of respondents was limited to 40 valid responses, so the findings should be interpreted as a descriptive picture rather than a general conclusion for all students. Second, the study used questionnaire responses and did not include direct interviews, so deeper reasons behind each response could not be explored in detail. Third, the analysis used descriptive statistics only, meaning that causal relationships among digital money use, lifestyle, financial literacy, and financial management were not tested statistically.

Future research can improve the present study by involving a larger sample and comparing respondents from different campuses or regions. Future studies may also use inferential statistical techniques, such as correlation, regression, or structural equation modeling, to examine the strength of relationships among digital payment use, financial literacy, lifestyle, self-control, and consumptive behavior. Qualitative interviews can also be added to understand why some students use transaction history for financial control while others do not.

Despite these limitations, this study provides an important descriptive foundation for understanding the role of digital money in student life. The results show that digital payment has become a practical part of student transactions, but its contribution to financial management depends on the user's awareness and discipline. Thus, digital money should be promoted not only as a convenient payment method but also as part of broader financial literacy and responsible consumption education.

4. CONCLUSION

This study concludes that digital money has an important impact on students' lifestyle and financial management. QRIS was the most frequently used payment application among respondents, indicating that students prefer payment instruments that are practical, fast, and widely accepted. The dominance of respondents aged 16-25 years and those with student status also shows that digital money is strongly connected to young users who are familiar with technology.

The impact of digital money appears in three main aspects. First, digital money affects shopping behavior by making transactions easier and more flexible. Second, digital money has the potential to support personal financial recording through transaction history, although this potential has not been fully used by all respondents. Third, digital money encourages a shift from offline to online shopping, which reflects a broader change in students' lifestyle in the digital era.

The practical conclusion is that digital money should be used together with financial awareness. Convenience and efficiency can be beneficial when students use digital money to support budgeting and spending evaluation. However, the same convenience can encourage consumptive behavior if students do not control spending. Future research is recommended to use a larger sample, compare students from different campuses, and test the relationships among digital money use, financial literacy, self-control, and consumptive behavior using inferential statistics.

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