

## ***ABSTRACT***

The increasing adoption of digital technology in Indonesia's payment systems has driven significant changes in consumer behavior, including among university students. One such innovation is the Quick Response Code Indonesian Standard (QRIS), which offers convenience and efficiency in cashless transactions. However, this convenience may also encourage consumptive behavior, particularly among Muslim students who are in a transitional phase of managing their finances and lifestyle. Therefore, this study aims to analyze the effects of perceived ease of use of QRIS, perceived usefulness of QRIS, lifestyle, religiosity, and income on the consumptive behavior of Muslim students at Diponegoro University.

This research employed a quantitative approach using a survey method, with questionnaires distributed to 210 active Muslim students in diploma (D4) and undergraduate (S1) programs at Diponegoro University. The sampling technique used was purposive sampling, and the data were analyzed using logistic regression with Stata/MP 17.

The findings reveal that perceived ease of use of QRIS, perceived usefulness of QRIS, and lifestyle have a positive and significant effect on the consumptive behavior of Muslim students at Diponegoro University. Religiosity has a negative and significant effect on consumptive behavior. Conversely, income has a negative but insignificant effect on consumptive behavior. These results indicate that although technology facilitates transactions and supports a digital lifestyle, religious values remain crucial in controlling excessive consumption. Meanwhile, income does not significantly affect consumptive behavior, suggesting that the level of income is not the main determinant of students' consumption tendencies.

**Keywords:** Consumptive behavior, QRIS, perceived ease of use, perceived usefulness, lifestyle, religiosity, income

