



THE INFLUENCE OF PERCEIVED ACCESSIBILITY, MERCHANT SALES PROMOTION, AND PAIN OF PAYING ON IMPULSE BUYING AMONG QRIS USERS AMONG GEN Z IN MANADO CITY

PENGARUH AKSESIBILITAS YANG DIRASAKAN, PROMOSI PENJUALAN PEDAGANG, DAN RASA SAKIT SAAT MEMBAYAR TERHADAP PEMBELIAN IMPULSIF DI KALANGAN PENGGUNA QRIS DI ANTARA GENERASI Z DI KOTA MANADO

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Abstract

This study aims to analyze the effect of perceived accessibility, merchant sales promotion, and pain of paying on impulsive buying among Generation Z QRIS users in Manado City, both partially and simultaneously. This research is motivated by the rapid growth of QRIS usage in Indonesia, which reached a transaction value of IDR 317 trillion with more than 57 million active users in the second quarter of 2025, alongside the increasing phenomenon of unplanned purchasing behavior among Generation Z as the primary users of this digital payment technology. This study employs a quantitative approach with a causal design (explanatory research). The theoretical foundations used are the Stimulus-Organism-Response (S-O-R) Theory and Mental Accounting Theory. The study population consists of Generation Z QRIS users in Manado City, with a sample of 100 respondents determined using the Lemeshow formula and purposive sampling technique. Data were collected through a questionnaire measured using a Likert Scale. The analysis technique employed is multiple linear regression using IBM SPSS 27 software, encompassing validity tests, reliability tests, classical assumption tests, F-test, t-test, and coefficient of determination (R^2) test. The results indicate that: (1) Perceived accessibility has a positive and significant effect on impulsive buying ($t = 2.176$; Sig. = 0.032); (2) Merchant sales promotion has a positive and significant effect on impulsive buying ($t = 2.279$; Sig. = 0.025); (3) Pain of paying has a positive and significant effect on impulsive buying and is the most dominant variable ($t = 3.150$; Sig. = 0.002; $\beta = 0.314$); (4) Simultaneously, all three variables have a positive and significant effect on impulsive buying ($F = 9.972$; Sig. < 0.001). The coefficient of determination (R^2) of 0.238 indicates that the three independent variables explain 23.8% of the variation in impulsive buying, while the remaining 76.2% is influenced by other factors outside this research model.



Keywords : Perceived Accessibility, Merchant Sales Promotion, Pain of Paying, Impulsive Buying, QRIS, Generation Z.

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi aksesibilitas, promosi penjualan pedagang, dan rasa sakit saat membayar terhadap pembelian impulsif di kalangan pengguna QRIS Generasi Z di Kota Manado, baik secara parsial maupun simultan. Penelitian ini dimotivasi oleh pertumbuhan pesat penggunaan QRIS di Indonesia, yang mencapai nilai transaksi sebesar Rp 317 triliun dengan lebih dari 57 juta pengguna aktif pada kuartal kedua tahun 2025, bersamaan dengan meningkatnya fenomena perilaku pembelian yang tidak terencana di kalangan Generasi Z sebagai pengguna utama teknologi pembayaran digital ini. Penelitian ini menggunakan pendekatan kuantitatif dengan desain kausal (penelitian eksploratif). Landasan teoritis yang digunakan adalah Teori Stimulus-Organisme-Respons (S-O-R) dan Teori Akuntansi Mental. Populasi penelitian terdiri dari pengguna QRIS Generasi Z di Kota Manado, dengan sampel sebanyak 100 responden yang ditentukan menggunakan rumus Lemeshow dan teknik purposive sampling. Data dikumpulkan melalui kuesioner yang diukur menggunakan Skala Likert. Teknik analisis yang digunakan adalah regresi linier berganda menggunakan perangkat lunak IBM SPSS 27, yang meliputi uji validitas, uji reliabilitas, uji asumsi klasik, uji F, uji t, dan uji koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa: (1) Persepsi aksesibilitas memiliki pengaruh positif dan signifikan terhadap pembelian impulsif ($t = 2,176$; Sig. = 0,032); (2) Promosi penjualan pedagang memiliki pengaruh positif dan signifikan terhadap pembelian impulsif ($t = 2,279$; Sig. = 0,025); (3) Rasa sakit saat membayar memiliki pengaruh positif dan signifikan terhadap pembelian impulsif dan merupakan variabel yang paling dominan ($t = 3,150$; Sig. = 0,002; $\beta = 0,314$); (4) Secara simultan, ketiga variabel tersebut memiliki pengaruh positif dan signifikan terhadap pembelian impulsif ($F = 9,972$; Sig. < 0,001). Koefisien determinasi (R^2) sebesar 0,238 menunjukkan bahwa ketiga variabel independen tersebut menjelaskan 23,8% variasi dalam pembelian impulsif, sedangkan sisanya sebesar 76,2% dipengaruhi oleh faktor-faktor lain di luar model penelitian ini.

Kata Kunci : Aksesibilitas yang Dirasakan, Promosi Penjualan Pedagang, Rasa Sakit Saat Membayar, Pembelian Impulsif, QRIS, Generasi Z.

1. INTRODUCTION

The development of information and communication technology has brought significant changes to various aspects of people's lives, including payment systems. Digital transformation has shifted the use of cash toward cashless payments, offering convenience, speed, security, and efficiency in every transaction. The digitalization of payment systems is no longer seen as merely an innovation; it has become an integral part of the modern lifestyle, influencing individual consumption behavior and decision-making patterns. In Indonesia, the transformation of the payment system has progressed since Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) in 2019 as a national standard for QR code-based payments. QRIS aims to integrate various payment system service providers into a single standard, allowing consumers to make transactions at all merchants offering QRIS. This policy not only improves transaction efficiency but also expands financial inclusion and accelerates the digital economy in Indonesia.

The growth in QRIS usage shows a very positive trend. According to Bank Indonesia data (2025), the value of QRIS transactions in the second quarter of 2025 reached IDR 317 trillion, with active users exceeding 57 million. In addition to its national use, QRIS has also been implemented as a cross-border payment system with several countries, including Thailand, Singapore, and the United



Arab Emirates. This achievement demonstrates that QRIS has developed into a digital payment instrument that plays a strategic role in supporting the growth of Indonesia's digital economy. Among all social groups, Generation Z has the highest rate of digital payment adoption. Those born between 1997 and 2012 are known as digital natives, having been accustomed to using the internet, social media, and smartphones in their daily activities since childhood. Their ability to embrace new technology makes QRIS payments practical, fast, and a part of their daily lifestyle (Ramadhan & Yusnaini, 2021). For Generation Z, transactions via QRIS provide a more efficient shopping experience, eliminating the need for cash or complicated payment processes.

However, the ease of digital transactions also has consequences for consumer behavior. One impact that has received much attention is the increasing tendency for impulse buying. Impulse buying is spontaneous buying behavior without prior planning, influenced more by emotional impulses than rational considerations. The ease of payment through QRIS reduces friction in the transaction process, making it easier for consumers to make spur-of-the-moment purchasing decisions. Theoretically, several factors are suspected to contribute to the increase in impulse buying among QRIS users. The first factor is perceived accessibility, which is consumers' perception of the ease of accessing and using digital payment services. The more widely QRIS is available at various merchant types, from modern shopping centers to small traders, the higher the perception of convenience consumers perceive. This can increase transaction frequency and encourage impulsive purchasing behavior because consumers perceive payments can be made anytime and anywhere.

The second factor is merchant sales promotions. Various forms of promotions such as cashback, discounts, vouchers, and time-limited promotions are marketing strategies widely implemented by merchants to attract consumers to use QRIS. According to marketing theory, sales promotions can create the perception of limited opportunities, thus encouraging consumers to make immediate purchases without careful consideration. For Generation Z, who frequently use digital and social media, exposure to these promotions has the potential to increase the tendency to make impulse purchases. The third factor is the pain of paying, which is the discomfort felt when spending money on a purchase. The concept introduced by Thaler (1985) explains that paying with cash creates a more tangible sense of loss than digital payments. Conversely, payments via QRIS only display a balance reduction as a number on a smartphone screen, thus minimizing the sense of loss. The reduced pain of paying makes it easier for individuals to make purchases and increases the tendency for impulsive buying.

This phenomenon also occurs in Manado City, one of the centers of economic growth in Eastern Indonesia. Manado City has a relatively high level of digital development, with a growing number of QRIS merchants and a predominance of Generation Z consumers. Dynamic economic activity, high internet penetration, and the increasing use of digital payments make Manado City a relevant location for studying impulsive buying behavior among QRIS users. Although numerous studies have been conducted on impulsive buying, there remains a research gap that requires further investigation. Most previous studies only examine the influence of one or two variables on impulsive buying, such as sales promotions or ease of use of digital payments. Furthermore, most research still focuses on specific digital wallet platforms, such as GoPay, OVO, ShopeePay, or DANA, so it has not specifically examined the use of QRIS as a national payment standard. Research that simultaneously integrates the variables of perceived accessibility, merchant sales promotion, and pain of paying in the context of QRIS use, particularly among Generation Z in Manado City, is still relatively limited. Differences in social, cultural, and consumer behavior characteristics between eastern Indonesia and other regions also underscore the need for this research.

Based on these phenomena, this research is expected to provide both theoretical and practical contributions. Theoretically, this research can enrich the literature on consumer behavior in the use of digital payment systems, particularly those related to impulse buying. Practically, the research findings are expected to provide input for Bank Indonesia, payment system service providers, merchants, and business actors in designing promotional strategies and policies for QRIS usage that can increase



digital transactions without encouraging excessive consumer behavior among Generation Z. Based on this background description, the researcher is interested in conducting a study entitled "The Effect of Perceived Accessibility, Merchant Sales Promotion, and Pain of Paying on Impulsive Purchases among QRIS Users Among Generation Z in Manado City."

2. RESEARCH METHOD

This study uses a quantitative approach with an explanatory research design to examine the influence of perceived accessibility, merchant sales promotion, and pain of paying on impulse purchases among QRIS users among Generation Z in Manado City. Primary data was collected through questionnaires distributed to 100 respondents selected using purposive sampling, with the criteria being Generation Z residents of Manado City and those who had used QRIS. Data were analyzed using descriptive and inferential statistics through validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, F-tests, and coefficients of determination (R^2) using IBM SPSS Statistics.

3. RESULT AND DISCUSSION

Validity Test

A validity test was conducted to ensure that the questionnaire accurately measured the research variables. The test was conducted by comparing the calculated r-value with the calculated r-value. For a sample of 100 respondents (n) at a 5% significance level, the obtained r-value was 0.196. A statement item is considered valid if the calculated r-value is greater than 0.196. The test results are as follows:

Tabel 1. Validity Test

Variabel	Statement	Significant	Pearson Correlation	r tabel	Description
Perceived Accessibility (X1)	X1.1	< 0,001	0.76	0.196	Valid
	X1.2	< 0,001	0.848	0.196	Valid
	X1.3	< 0,001	0.854	0.196	Valid
	X1.4	< 0,001	0.815	0.196	Valid
Merchant Sales Promotion (X2)	X2.1	< 0,001	0.804	0.196	Valid
	X2.2	< 0,001	0.716	0.196	Valid
	X2.3	< 0,001	0.783	0.196	Valid
	X2.4	< 0,001	0.788	0.196	Valid
Pain of Paying (X3)	X3.1	< 0,001	0.793	0.196	Valid
	X3.2	< 0,001	0.804	0.196	Valid
	X3.3	< 0,001	0.804	0.196	Valid
	X3.4	< 0,001	0.703	0.196	Valid
Pembelian Impulsif (Y)	Y1	< 0,001	0.824	0.196	Valid
	Y2	< 0,001	0.862	0.196	Valid
	Y3	< 0,001	0.813	0.196	Valid
	Y4	< 0,001	0.823	0.196	Valid

Based on the results of data processing in Table 1, validity testing was conducted by comparing the calculated r-value (Pearson Correlation) with the r-table at a significance level of 5% (0.05). With a sample size of 100 respondents ($n = 100$), the degree of freedom ($df = n - 2$) was 98, resulting in an r-table value of 0.196. The analysis results showed that all statement items for the variables Perceived Accessibility (X1), Merchant Sales Promotion (X2), Pain of Paying (X3), and Impulsive Buying (Y) had calculated r-values greater than 0.196. In addition, all indicators had significance values below 0.05 ($p < 0.05$). This proves that each item of the instrument used in this study has met the validity criteria, so that all statements are declared valid and can be used in the next stage of data analysis.



Reliability Test

Reliability testing was conducted to measure the consistency of the questionnaire as a research instrument. A variable is considered reliable if it produces consistent results when measured repeatedly. In this study, the technique used was Cronbach's Alpha. The decision-making criterion was a Cronbach's Alpha value greater than 0.60.

Tabel 2. Reliability Test

Variabel	Cronbach's Alpha	Nilai Ketetapan	Keterangan
Perceived Accessibility (X1)	0.837	0,60	Reliable
Merchant Sales Promotion (X2)	0.776	0,60	Reliable
Pain of Paying (X3)	0.782	0,60	Reliable
Impulsif Buy (Y)	0.849	0,60	Reliable

Based on the reliability test results in Table 2 above, it can be seen that each variable had a Cronbach's Alpha value greater than 0.60. Therefore, it can be concluded that all research instruments used in this questionnaire are reliable and consistent, making them suitable for use in subsequent data analysis.

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the direction and magnitude of the influence of the independent variables, Perceived Accessibility (X1), Merchant Sales Promotion (X2), and Pain of Paying (X3), on the dependent variable, Impulse Buying (Y). This analysis aims to measure the strength of the relationship between these variables and predict the value of the dependent variable if the value of the independent variable changes.

Table 3. Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.165	2.016		1.074	0.285
	Perceived Accessibility	0.212	0.097	0.204	2.176	0.032
	Merchant Sales Promotion	0.246	0.108	0.212	2.279	0.025
	Pain of Paying	0.314	0.100	0.289	3.15	0.002

a. Dependent Variable: Buy Impulsif

Based on the Coefficients Table of multiple linear regression analysis, it can be seen that the constant value (α value) is 2.165 and for Perceived Accessibility (β_1 value) is 0.212, Merchant Sales Promotion (β_2 value) is 0.246, and Pain of Paying (β_3 value) is 0.314. From these results, the multiple linear regression equation is obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

$$Y = 2.165 + 0.212 X_1 + 0.246 X_2 + 0.314 X_3 + \varepsilon$$

Based on the obtained regression model equation, the interpretation is as follows:

1. The constant value (α) of 2.165 indicates that if the values of the variables Perceived Accessibility, Merchant Sales Promotion, and Pain of Paying are 0, then Impulse Buying (Y) will remain at 2.165, assuming other variables remain constant.
2. The regression coefficient (β_1) for the variable Perceived Accessibility (X1) is 0.212, a positive value. This means that a 1-unit increase in Perceived Accessibility will increase Impulse Buying (Y) by 0.212 units. This indicates that the Perceived Accessibility variable has a positive effect on Impulse Buying.
3. The regression coefficient (β_2) for the Merchant Sales Promotion (X2) variable is 0.246, a positive value. This means that a one-unit increase in the Merchant Sales Promotion variable will increase



Impulse Buying (Y) by 0.246 units. This indicates that the Merchant Sales Promotion variable has a positive effect on Impulse Buying.

- The regression coefficient (β_3) for the Pain of Paying (X3) variable is 0.314, a positive value. This figure needs to be interpreted carefully: because the pain of paying instrument in this study measures the extent to which the pain of paying is reduced or weakened when using QRIS, this positive value means that for every one-unit increase in perceived reduced pain of paying, Impulse Buying (Y) will increase by 0.314 units. In other words, the fewer psychological barriers consumers perceive during digital transactions, the higher their tendency to shop impulsively.

t-Test (Partial)

The t-test is used to examine the effect of each independent variable independently on the dependent variable. This test aims to determine whether changes in each variable individually have a real and significant impact on the research results. Descriptively, the decision-making criteria are based on the significance value. If the significance value obtained is less than 0.05, it can be concluded that the variable has a partial significant effect. The results of this test will be used to prove the validity of the previously proposed hypotheses. Tabel 3. shows that the variables Perceived Accessibility (X1), Merchant Sales Promotion (X2), and Pain of Paying (X3) have a positive and significant effect on the variable Impulse Buying (Y) among QRIS users among Generation Z in Manado City. This is evident from the significance values of the three independent variables: X1 (0.032), X2 (0.025), and X3 (0.002), all of which are less than 0.05.

Based on the t-table, the formula for finding the t-table value is $(\alpha/2; n-k-1)$ with a confidence level (α) of 0.05, a sample size of 100 respondents (n), and 3 independent variables (k), resulting in a t-table of $(0.025; 96) = 1.985$.

- The t-test results for the Perceived Accessibility variable partially have a positive and significant effect on Impulsive Buying, as the calculated t-value of 2.176 is greater than the t-table of 1.985, with a significance level of $0.032 < 0.05$. This indicates that Perceived Accessibility has a positive and significant effect on consumer Impulsive Buying.
- The t-test results for the Merchant Sales Promotion variable partially show a positive and significant effect on Impulse Buying, as the calculated t-value of 2.279 exceeds the t-table value of 1.985, with a significance level of $0.025 < 0.05$. This indicates that Merchant Sales Promotion has a positive and significant effect on consumer Impulse Buying.
- The t-test results for the Pain of Paying variable partially show a positive and significant effect on Impulse Buying, as the calculated t-value of 3.150 exceeds the t-table value of 1.985, with a significance level of $0.002 < 0.05$. This indicates that Pain of Paying has a positive and significant effect on consumer Impulse Buying.

f-Test (Simultan)

The results of this simultaneous test provide the basis for answering the fourth hypothesis in this study. Based on the significance value obtained of < 0.001 , which is less than 0.05, Hypothesis 4 can be accepted. This describes a significant simultaneous influence between perceived accessibility, merchant sales promotions, and pain of paying on impulsive purchases among QRIS users among Generation Z in Manado City.

Tabel 4. F Test

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	390,835	3	130,278	9,972	<,001 ^b
	Residual	1254,165	96	13,064		
	Total	1645,000	99			
Dependent Variable: Total Y						
Predictors: (Constant), Total X3, Total X2, Total X1						



The acceptance of this fourth hypothesis indicates that the combination of ease of technological access, attractive promotions from service providers, and reduced psychological pain when spending digital money collectively act as the primary drivers of unplanned shopping behavior for respondents. Thus, this research model has proven to be highly relevant in explaining the phenomenon of impulsive buying at the study site.

Determination Coefficient (R²) Test

Tabel 5. Determination Coefficient (R²) Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. error of the Estimate
1	.487 ^a	.238	.214	3.614
Predictors: (Constant), Perceived Accessibility (X1), Merchant Sales Promotion (X2), Pain of Paying (X3)				
Dependent Variable: Pembelian Impulsif (Y)				

Based on the test results presented in Table 4.19, a coefficient of determination analysis was conducted to measure the model's ability to explain variation in the dependent variable. The R value obtained, which was 0.487, indicates a moderate correlation between perceived accessibility, merchant sales promotions, and pain of paying on impulse purchases. Furthermore, the R Square value of 0.238 indicates that all independent variables simultaneously contributed 23.8% to impulse purchases among QRIS users among Generation Z in Manado City. This indicates that variations in unplanned shopping behavior among respondents can be explained by factors such as ease of access, merchant promotions, and the psychological sensation of making payments through digital systems. Meanwhile, the remaining 76.2% of the variation is explained by factors outside the research model that were not included in the test.

DISCUSSION

The Influence of Perceived Accessibility on Impulsive Buying among QRIS Users Among Generation Z in Manado City

Based on partial test results, perceived accessibility was shown to have a positive and significant influence on impulsive buying. This is based on the calculated t-value of 2.176, which is greater than the t-table of 1.985, and supported by a significance value of 0.032, which is below the 0.05 threshold. This finding indicates that the higher the perceived ease of access experienced by students or Generation Z in Manado in accessing QRIS services, the greater their tendency to make unplanned transactions.

This finding aligns with the position of perceived accessibility within the S-O-R Theory framework as an element of Stimulus (S). As proposed by Mehrabian and Russell (1974), stimuli from the external environment—in this case, the widespread availability of QRIS at various merchants in Manado City—act as the initial trigger perceived by consumers' senses. The easier it is to access and use QRIS, the stronger the stimulus that drives consumers into the decision-making process that culminates in spontaneous transactions. This also aligns with the Technology Acceptance Model (Davis, 1989), which asserts that perceived ease of access to technology directly increases usage intensity. In this context, the more frequent and easier transactions are, the greater the potential for impulse buying.

The results of this study align with an empirical study by Tewu, Lopian, & Tielung (2022), which found that digital wallet adoption showed a significant positive relationship with consumer impulse buying in Manado. Furthermore, these findings also reinforce the research findings of Candra Mustika Intan H.P. et al. (2023) and Damayanti & Sagoro (2024), which confirmed that ease of use is a strong driver of impulse buying behavior across various digital platforms.

The Effect of Merchant Sales Promotions on Impulse Buying among QRIS Users Among Generation Z in Manado City

The second hypothesis test showed that merchant sales promotions have a partial positive and significant effect on impulse buying. This is evident from the calculated t-value of 2.279 with a



significance level of 0.025, indicating that the second hypothesis in this study is accepted. Descriptively, these results indicate that sales promotion strategies implemented by merchants, such as discounts or special offers, are effective stimuli that trigger sudden shopping desires among QRIS users.

Within the S-O-R Theory framework, merchant sales promotions also act as an external stimulus (S) that is synergistic with perceived accessibility. Kotler and Armstrong (2018) emphasize that sales promotions are specifically designed to elicit an immediate purchase response, and when these incentives are present in a frictionless payment ecosystem like QRIS, their effect on impulsive behavior is multiplied. The combination of two stimuli—ease of access and attractive promotions—creates a powerful approach motivation that is difficult to resist, especially for Generation Z, who are sensitive to digital offerings and accustomed to instant gratification.

This finding is supported by research by Azis, Savitri, & Faddila (2022), which demonstrated that sales promotions significantly contribute to impulse buying behavior, both partially and simultaneously. Similar results were also found in a study by Derek, Pangemanan, & Tielung (2022), which confirmed that sales promotions significantly encourage unplanned buying behavior among consumers in Manado City.

The Effect of Pain of Paying on Impulsive Purchases among QRIS Users Among Generation Z in Manado City

The analysis of the third hypothesis revealed that pain of paying has the strongest positive and significant influence among the other variables on impulse purchases. With a t-value of 3.150 and a very low significance level of 0.002, it can be concluded that the reduced psychological burden when spending money digitally triggers an increase in spontaneous transactions. These results place pain of paying as an Organism (O) variable within the S-O-R Theory framework, the internal processing stage that most determines whether an external stimulus will result in a purchasing response.

When Generation Z in Manado City uses QRIS, Mental Accounting Theory (Thaler, 1985) explains the internal mechanism: digital balances are categorized into a separate "mental account" from physical cash, so the release of balances is not perceived as a real loss. Thaler (1999) refers to this phenomenon as decoupling, the psychological disconnection between the moment of payment and the moment of consumption—which directly suppresses the intensity of pain of paying. With lower psychological burden, consumers' cognitive defenses weaken, and the eventual response of impulsive buying becomes much more likely. The finding that X3 has the highest regression coefficient ($\beta = 0.314$) among the three variables confirms that this internal psychological mechanism is the strongest determinant of impulsive behavior, consistent with its position as an Organism in the S-O-R model.

This finding aligns with research by Affroni, Rusyda, & Pinem (2026) who found that cashless painlessness is a dominant factor in reducing psychological burden when shopping among Generation Z. Furthermore, these results also support the study by Yahfi, Said, & Trianti (2025) who stated that digital payments mediate increased impulsive buying by reducing the perceived pain of paying. Although research by Bakar, Fauziyah, & Rahmat (2025) and Chun & Johnson (2021) positioned pain of paying as a control mechanism, in the context of Generation Z in Manado, the convenience of cashless transactions tends to minimize this sense of loss, thus encouraging higher purchase intentions.

The Simultaneous Effect of Perceived Accessibility, Merchant Sales Promotions, and Pain of Paying on Impulse Buying

The test results simultaneously demonstrated that perceived accessibility, merchant sales promotions, and pain of paying significantly influenced impulsive buying among Generation Z QRIS users in Manado City (F-test = 9.972; $p < 0.001$). The combination of these three factors collectively explained 23.8% of the variation in respondents' impulsive shopping behavior. This finding confirms that impulsive shopping is a multi-sectoral phenomenon that integrates technological convenience, promotional appeal, and reduced psychological burden when releasing digital money.

These results not only reinforce previous research by Azis et al. (2022) and Candra Mustika Intan H.P. et al. (2023) but also empirically validate the S-O-R (Stimulus-Organism-Response)



theoretical framework. In this context, accessibility and promotion act as mutually reinforcing double stimuli (S), pain of paying acts as the Organism (O) component that mediates consumer psychology, and impulse buying serves as the final Response (R). Furthermore, Mental Accounting Theory (Thaler, 1985) reinforces these findings by explaining how the abstraction of digital balances in the QRIS ecosystem systematically reduces young consumers' financial sensitivity to their real spending.

4. CONCLUSION

The results of this study indicate that perceived accessibility, merchant sales promotion, and pain of paying each have a positive and significant effect on impulse purchases among QRIS users among Generation Z in Manado City. Ease of access to QRIS, merchant promotions, and low psychological barriers when making digital payments have been shown to increase the likelihood of impulsive purchases. Among these three variables, pain of paying is the most dominant influence on impulse purchases. Furthermore, perceived accessibility, merchant sales promotion, and pain of paying simultaneously have a significant effect on impulse purchases, thus all research hypotheses are accepted.

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