

QRIS AND CHANGES IN STUDENT PAYMENT PATTERNS: A QUALITATIVE STUDY OF FKIP UMS STUDENTS

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ABSTRACT

This study aims to gain an in-depth understanding of the use of the Quick Response Code Indonesian Standard (QRIS) among university students and the factors influencing its adoption and continued use. The research was conducted at a university in Surakarta, Indonesia, employing a descriptive qualitative approach through in-depth interviews, participatory observation, and documentation involving active student users of QRIS and merchants around the campus. The findings indicate that convenience, speed, and cross-platform capability are the primary drivers of QRIS usage, while incentives such as cashback and discounts serve as initial adoption triggers. However, the sustainability of use is strongly influenced by trust and user experience; failed transactions, network disruptions, and perceived security risks reduce students' willingness to continue using QRIS. The study also finds a dual impact on students' financial behavior: QRIS may increase consumptive tendencies, yet it also supports expense control among financially literate students through digital transaction records. External constraints, including limited internet connectivity and merchant readiness, further hinder sustained adoption. The novelty of this study lies in its exploration of the dual behavioral impact of QRIS usage and its emphasis on trust and experiential factors as key determinants of sustainability within the university context.

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INTRODUCTION

The development of financial technology (fintech) has significantly transformed the global payment system, including in Indonesia. Cash-based transactions are increasingly being replaced by non-cash systems that are considered more practical, faster, and secure. One major innovation in this transformation is the Quick Response Code Indonesian Standard (QRIS), launched by Bank Indonesia in 2019 and implemented nationally in early 2020. QRIS integrates various QR code standards from payment service providers into a single unified code that can be scanned using different digital wallet and mobile banking applications. This system enhances efficiency, inclusivity, and

accessibility, particularly among younger generations who are highly familiar with digital technology (Fajar et al., 2024).

University students, as digital natives, are among the most adaptive groups in responding to digital payment innovations. Their mobile lifestyle and familiarity with technology make them more open to QRIS usage (Azzahro & Estiningrum, 2021). In the context of FKIP students at the University of Muhammadiyah Surakarta (UMS), daily academic and personal activities involve various economic transactions, both on and off campus (Suranto et al., 2023). As merchants around campus increasingly adopt QRIS, students' payment patterns have gradually shifted from cash to digital methods. This shift reflects not only technological adoption but also changes in financial behavior and lifestyle (Syahda et al., 2024).

Studies in different countries show similar patterns. Research in Thailand and other regions highlights convenience, efficiency, and social influence as primary determinants of digital payment adoption among students (Chamlongrath & Tingsabhat, 2021; Dinh, 2024; Al-Qudah et al., 2024). In Indonesia, previous studies also indicate that QRIS simplifies transactions and supports faster payment processes, especially in campus environments (Saputra et al., 2025). The cross-platform capability of QRIS further strengthens its practicality, as a single QR code can be used across multiple payment applications (Fadhillah & 'Abqory, 2024). In addition, transaction records within digital applications provide greater transparency, which may support students in monitoring their expenses (Lutfi et al., 2025).

Promotional incentives such as cashback and discounts also encourage initial adoption, particularly among price-sensitive student consumers (Dewi et al., 2025). However, prior studies suggest that while incentives may stimulate short-term usage, long-term sustainability is more strongly influenced by trust, perceived security, and user experience (Setiawan & Muzdalifah, 2025). Concerns related to transaction failures, network disruptions, and potential fraud can reduce confidence in digital payment systems (Fauziyah & Prajawati, 2023). Trust and risk perception are therefore critical factors in sustaining digital payment adoption (Sahi et al., 2021).

Beyond technical and economic aspects, the shift toward QRIS also affects students' financial behavior. Research indicates that digital payment usage among young people is closely associated with financial literacy and behavioral control (Sekarsari et al., 2021). Some students may become more consumptive due to the perceived ease of spending, while others utilize digital transaction records to manage expenses more effectively (Nirwasita et al., 2024). These contrasting patterns suggest that QRIS adoption has multidimensional behavioral implications.

FKIP UMS students occupy a strategic position as future educators who may influence broader community attitudes toward financial technology. Understanding their experiences is therefore important not only academically but also socially. Despite growing quantitative studies on QRIS, qualitative research exploring students' lived experiences, perceptions of trust and risk, and behavioral implications within teacher training institutions remains limited. Accordingly, this study employs a qualitative approach to provide a deeper understanding of the dynamics of QRIS adoption among FKIP UMS students and its implications for sustainable digital payment practices in Indonesia.

METHOD

This study uses a descriptive qualitative approach. This approach was selected to explore students' experiences and perspectives regarding QRIS usage, the underlying factors shaping its adoption and sustainability, and its implications for their payment patterns and financial behavior. The focus of this study was students of the Faculty of Teacher Training and Education (FKIP) at Muhammadiyah University Surakarta, involving 10 FKIP UMS students selected using purposive sampling techniques. This number was determined based on the principle of information adequacy (data saturation), which is when the data obtained no longer shows new information. Students were selected

because they are active users of QRIS in their daily activities, so they are considered capable of providing in-depth and relevant information regarding their experience using QRIS, the factors that influence it, and its impact on payment behavior. In addition, FKIP students were selected because of their high accessibility and suitability to the research location.

This study also involved merchants who provide QRIS payment facilities around the campus area to obtain additional perspectives on student acceptance of digital payment systems. Informants were selected using purposive sampling techniques. The research was conducted at the Faculty of Teacher Training and Education, Muhammadiyah University Surakarta, and the surrounding area. The research period was planned to last for three months, from August 2025 to October 2025. The data collection techniques used in this study included in-depth interviews, participatory observation, and documentation.

The collected data were analyzed using Miles and Huberman's interactive analysis model, which consists of three main stages, namely data reduction, data presentation, and conclusion drawing and verification. Data reduction was carried out from the outset by selecting, simplifying, and grouping data based on the research theme (Nurdewi, 2022). Data presentation was then carried out in the form of descriptive narratives, summary tables, and matrices that described the relationships between factors. The final stage was drawing preliminary conclusions, which were then verified by comparing various data sources, both from students and merchants, as well as comparing the results of interviews, observations, and documentation. To improve data validity, this study uses triangulation techniques, both source triangulation and technique triangulation. Source triangulation is carried out by comparing information from students who use QRIS with information from the merchants who serve them. Meanwhile, technique triangulation is carried out by comparing the results of interviews, observations, and documentation data to ensure the consistency of the information obtained.

RESULT AND DISCUSSION

Perceived Convenience, Efficiency, and Interoperability as Drivers of QRIS Adoption

Perceived Convenience, efficiency, and interoperability as drives are the main factors that encourage students to use QRIS in their daily payment activities. The majority of informants believe that with just one scan, they can complete a transaction without having to carry cash or look for change. This situation makes transactions on campus, such as at the cafeteria, food stalls, and photocopy shops, more efficient and practical. One respondent, a student majoring in Indonesian Language and Literature, said that using QRIS is very easy because all they have to do is scan the seller's barcode, enter the amount, and the transaction is complete without having to wait for change.

Several merchants also mentioned that the QRIS-based payment system helps them record transactions more neatly and reduces the potential for errors in cash management. In addition, promotions in the form of cashback and discounts offered by payment service providers are the initial trigger for students to try QRIS, while also increasing the frequency of its use. These findings are in line with a number of recent studies showing that perceived usefulness and perceived ease of use are dominant factors in the decision to use QRIS (Pinandito & Brilliansyach, 2024). Siagian's (2025) research also confirms that the younger generation prefers QRIS because of its cross-application flexibility that supports their digital lifestyle.

Trust, experience of transaction failures, and risk affect the level of sustainability of use.

Although the initial adoption rate of QRIS among students is relatively high, its continued use is greatly influenced by the level of trust in the system and user experience. Several informants admitted to having experienced failed transactions, such as having their balance deducted but the payment not being received by the merchant, which then reduced their confidence in the security of QRIS. Concerns about potential fraud, especially cases of fake QR codes or system errors when the network is unstable, are also reasons why some students continue to keep cash as a

backup. On the other hand, merchants said that fraud or technical glitches in digital payment systems can cause doubts about accepting QRIS, especially for small businesses that rely on daily cash flow. Respondents revealed that if they only use printed QRIS barcodes, they cannot determine whether buyers are forging transactions or if transactions fail due to network issues. Therefore, they now prefer to use QRIS soundboxes, which emit a sound when transactions are successful.

These findings are consistent with various recent studies showing that trust and perceived risk are important factors in shaping continuance intention in digital payment systems. Irvan, Dewi & Setianingsih (2025) found that negative experiences such as transaction failures reduce users' interest in continuing to use QRIS. Similar findings were reported by Ramadhani & Susilowati (2025), who stated that uncertainty about security and slow responses from service providers to complaints can hinder user loyalty. This confirms that the continued use of QRIS depends not only on technological convenience, but also on the security and reliability of the system, which builds user trust.

Impact on financial behavior: consumptive tendencies and control tools

The impact of QRIS usage on student financial behavior shows two opposing sides. Most informants revealed that the ease and speed of transactions made them shop more spontaneously, especially when there were attractive promotions such as cashback or discounts. The absence of physical money in digital transactions made some students feel that they were not “really spending money,” so their purchasing decisions became more impulsive. However, on the other hand, students with higher financial awareness actually use the transaction history feature on digital payment applications as a tool to monitor and manage their expenses. They consider this automatic recording to be helpful in making weekly or monthly evaluations of their personal cash flow. One respondent (Student B, Accounting Education) explained that the ease of scanning payments without handling physical cash made spending feel less tangible, which in turn increased the frequency of snacking and caused the digital wallet balance to decrease more quickly (Student B, 2026). One respondent mentioned that cashback promotions often tempt them to buy food or coffee even though it's not really necessary. Meanwhile, another respondent stated that QRIS actually helps them manage their finances because all transactions are recorded in the app, so that every week he can see his expenses and know which parts need to be reduced the following week.

These findings are in line with recent literature highlighting the relationship between digital payment systems, financial literacy, and consumptive behavior. Simarmata, Saerang & Rumokoy (2024) found that students with high financial literacy tend to use digital payment applications to strengthen financial control, while low literacy has the potential to increase consumptive behavior. The results of Santika & Yuhasril's (2021) research also confirm the duality of the effects of digital payment use: it can improve financial management for financially aware users, but risks causing wasteful behavior in users with low financial literacy. Thus, the impact of QRIS on the financial behavior of FKIP UMS students greatly depends on the extent of individuals' understanding and ability to manage their personal finances.

Infrastructure (network) and merchant affordability as barriers to consistent adoption

The availability of network infrastructure and merchant readiness have proven to be important factors in the continued use of QRIS among FKIP UMS students. Based on interviews and observations, many students complain about unstable internet connections during peak hours, especially on campus or at food stalls around campus. This situation causes some transactions to fail or be delayed, so users feel the need to carry cash as a backup. On the other hand, some small merchants do not fully understand the technical procedures for using QRIS, such as transaction reporting or system settings. Some merchants even admitted that they were reluctant to activate QRIS at all times due to device limitations or concerns about administrative fees that they believed would reduce their daily income. One respondent, who works as a merchant, revealed that the use of QRIS actually helps him a lot because students now pay more often using their cell phones. However, he also explained that during lunch hours, the signal is often slow,

causing transactions to be delayed. Sometimes the money has not been received, but the students have already left, making him feel a little anxious.

These findings are in line with literature that highlights the importance of infrastructure support and ecosystem readiness in expanding the adoption of QR-based payments. A study by Anatan & Nur (2023) shows that technical barriers such as network limitations and low merchant readiness are major obstacles to the sustainable adoption of digital payments. Thus, the success of QRIS adoption in the campus environment depends not only on the behavior of students as users, but also on technical support and merchant readiness as service providers.

CONCLUSION

The use of QRIS by students and merchants has proven to bring significant changes to student transaction behavior and financial management patterns. Convenience, speed, and cross-platform capabilities are the main factors driving QRIS adoption, coupled with incentives such as cashback and discounts that effectively attract initial user interest. The sustainability of QRIS usage is largely determined by the level of user trust and experience, where secure transactions, fast system response, and minimal technical disruptions can increase student loyalty. Conversely, negative experiences such as failed transactions, security risks, or potential fraud can reduce trust in the digital payment system.

The use of QRIS also has a dual impact on student financial behavior. On the one hand, transaction convenience may trigger consumptive tendencies, particularly among students with low financial literacy. On the other hand, digital transaction records can support students with adequate financial literacy in monitoring and controlling their personal expenses. External factors such as internet network quality, device readiness, and merchant technical competence also influence the consistency of QRIS usage. Therefore, the success of QRIS implementation on campus is not solely determined by technological features and promotional strategies, but also by ecosystem readiness and user capability.

From a practical perspective, universities should strengthen financial and digital literacy programs to ensure that students use digital payment systems responsibly and strategically. Integrating financial literacy education into student development programs may help mitigate consumptive behavior while maximizing the benefits of digital transaction transparency. For policymakers and payment service providers, including Bank Indonesia and related institutions, maintaining system reliability, improving network stability, and enhancing transaction security are essential to sustain user trust. Additionally, structured technical training and assistance for small merchants around campus are necessary to ensure proper QRIS implementation and reduce operational errors. These coordinated efforts are crucial to fostering a secure, inclusive, and sustainable digital payment ecosystem within higher education environments.

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