

Analysis of Generation Z Consumer Decisions in Using QRIS as a Digital Payment System

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Abstract

Digital transformation has reshaped consumer behavior in financial transactions, particularly among generation Z, who are highly adaptive to technology. This study aims to analyze generation Z consumer decisions in using QRIS as a digital payment system. A descriptive qualitative approach was employed, using online open-ended questionnaires distributed to 227 respondents aged 13–28 years. Thematic analysis was conducted to identify factors influencing QRIS usage decisions. The results indicate that ease of access, transaction speed, and perceived security are dominant factors in the adoption of QRIS, while social influence also plays a significant role among generation Z users. This study highlights the importance of enhancing digital literacy and strengthening consumer trust in technology-based payment services

Keyword: *qrис, consumer decision-making, generation z, digital payment*

PENDAHULUAN

The rapid advancement of digital technology has fundamentally transformed various aspects of economic activity, particularly in the financial and payment systems sectors. In Indonesia, the adoption of the Quick Response Code Indonesian Standard (QRIS), initiated by Bank Indonesia and the Indonesian Payment System Association (ASPI), represents a significant innovation in facilitating cashless transactions. The COVID-19 pandemic further accelerated the shift toward contactless payments, as individuals sought safer and more efficient means of conducting financial transactions (Muin, 2024; Dermawan, 2023). QRIS emerged as a solution that not only supports health protocols but also enhances transaction efficiency and inclusivity within the digital economy. As financial behavior transitions from traditional to technology-based systems, understanding the factors influencing consumer decisions—especially among digital-native populations—becomes increasingly vital in explaining the dynamics of technological adoption in everyday economic practices.

Generation Z, defined as individuals born between 1997 and 2012, plays a pivotal role in shaping the trajectory of digital finance adoption in Indonesia. Characterized by high digital literacy, technological adaptability, and a preference for efficiency and convenience, this generation forms the largest segment of QRIS users (Arief, 2024; Fitriyani, 2024). Several studies have noted that young consumers are not merely passive users of technology but active decision-makers who integrate digital tools into their lifestyles and identities (Elkins, 2024). QRIS has therefore become more than a financial instrument—it has evolved into a marker of social belonging and modernity among youth. However, while quantitative studies have explored adoption rates and transactional trends, few have deeply examined the behavioral and perceptual dimensions underlying QRIS use among Generation Z consumers, especially through qualitative inquiry that captures social and emotional motivations.

Existing literature identifies several theoretical models explaining consumer behavior in the adoption of digital payment technologies, such as the Technology Acceptance Model (TAM) and the Engel-Kollat-Blackwell (EKB) model (Putri, 2022; Rizki & Sari, 2021). These frameworks emphasize perceived usefulness, ease of use, and security as critical determinants of adoption. However, newer research highlights the growing relevance of social influence, peer pressure, and digital lifestyle in shaping consumer decisions, particularly among younger demographics (Puspaningrum & Nurtantiono, 2022; Yulisna et al., 2024; Raising Children Network, n.d.). This creates a research gap between traditional technology acceptance theories and the evolving sociocultural dimensions of digital payment behavior. While quantitative models have

successfully measured attitudes and intentions, they often overlook the contextual nuances that explain why and how Generation Z internalizes QRIS as part of their daily routines. This study seeks to address that gap by providing a qualitative, experience-based perspective on QRIS adoption.

Furthermore, previous studies by Handayani, Nugroho, and Rachmawati (2022) and Kristanty (2024) primarily focus on system efficiency and security, analyzing QRIS adoption from technical and regulatory standpoints. Yet, these perspectives tend to underrepresent consumer-driven insights—how personal trust, perceived value, and social validation contribute to the sustained use of QRIS. Maulana and Sugiyarti (2023) emphasize that while users generally perceive QRIS as secure, their understanding of data protection mechanisms remains uneven, indicating the importance of digital literacy. Similarly, Bank Indonesia (2023) underscores that continuous education and transparent communication about security features are crucial in strengthening user confidence. Therefore, the novelty of this study lies in bridging these dimensions: integrating behavioral insights with perceptions of trust, usability, and social influence to offer a comprehensive understanding of Generation Z's decision-making process.

By employing a descriptive qualitative approach, this research contributes both theoretically and practically to the growing discourse on digital payment behavior in Indonesia. It provides empirical evidence of how Generation Z perceives, evaluates, and integrates QRIS within their financial activities. The findings are expected to enrich behavioral finance and digital economy literature by emphasizing user experience and sociocultural context rather than purely technological determinants. Practically, this study offers valuable implications for policymakers, financial institutions, and fintech developers in designing inclusive, secure, and user-oriented payment solutions that resonate with younger consumers' digital lifestyles. Ultimately, this research positions QRIS not merely as a transactional tool, but as a reflection of broader socio-technological transformations shaping financial behavior in Indonesia's digital era.

METODE PENELITIAN

This study employed a descriptive qualitative approach to explore the decision-making behavior of Generation Z consumers in using QRIS (Quick Response Code Indonesian Standard) as a digital payment system. The qualitative design was chosen because it allows for an in-depth understanding of individual perceptions, motivations, and experiences that cannot be adequately captured through quantitative measurement. The focus of this approach lies in revealing how users interpret convenience, security, and social influence within the broader context of digital payment adoption. By emphasizing the subjective meanings behind consumer actions, the research seeks to uncover the social and psychological dimensions that drive QRIS adoption among Generation Z, beyond what can be explained by statistical correlations alone.

The research participants consisted of individuals categorized as Generation Z, born between 1997 and 2012, who actively use QRIS in their daily transactions. This demographic was selected because they represent a digitally literate and adaptive population segment, making them a critical group for analyzing behavioral patterns in technological adoption. Data were collected from 227 respondents residing in the Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, and Bekasi), an urban region with high digital transaction intensity. The sample exceeded the initial target of 200 participants, reflecting the high engagement level and relevance of the research topic among young consumers. Respondents were recruited through voluntary participation in online survey distribution via social media platforms, ensuring accessibility and a diverse representation of digital users.

The data collection technique utilized an open-ended online questionnaire adapted from Namirah (2024), which was designed to elicit comprehensive and reflective responses about user perceptions and behaviors. The instrument comprised thematic questions covering four major aspects: technological ease, transaction security, economic value, and social influence. Respondents were encouraged to provide detailed explanations based on their personal experiences, thereby allowing for richer and more nuanced insights. The use of digital surveys was particularly effective given the respondents' familiarity with online platforms, ensuring a natural engagement process and higher validity in capturing authentic user experiences within their digital environment.

Data were analyzed using thematic analysis, a method suitable for identifying, organizing, and interpreting patterns within qualitative data. The analytical process involved several steps: data

familiarization, initial coding, theme generation, theme review, and synthesis of findings. Themes that emerged—such as convenience, trust, peer influence, and lifestyle adaptation—were then contextualized with existing literature to ensure theoretical coherence. To enhance the credibility of findings, triangulation was conducted by comparing primary responses with secondary sources such as journal articles, institutional reports, and official data from Bank Indonesia. This methodological rigor allowed the research to maintain both empirical validity and interpretative depth, providing a comprehensive understanding of how Generation Z constructs meaning and makes decisions in adopting QRIS as part of their everyday financial behavior.

RESULTS AND DISCUSSION

The findings of this study reveal a comprehensive picture of Generation Z's decision-making process and behavioral tendencies in using QRIS as a digital payment system. The analysis of 227 respondents indicates a strong inclination among young consumers to adopt QRIS as their primary cashless payment method. Factors influencing this decision include technological accessibility, transaction speed, perceived security, and social influence. These dimensions interact dynamically, reflecting the dual nature of Generation Z's behavior—driven both by rational evaluation of utility and by social adaptation to digital trends.



Picture 1. Number of Respondents by Gender and Number of Respondents by Age

Figure 1 illustrates the gender distribution of QRIS users in this study. A total of 76.2% of respondents were female, while 23.8% were male. This distribution implies that women are more proactive in adopting digital payment technologies, possibly due to their higher engagement in online commerce and social media-based economic activities. Such dominance also corresponds with recent studies that show women in urban digital environments tend to adopt fintech applications more quickly than men, particularly in daily consumption and microbusiness transactions. Figure 2 presents the age segmentation of respondents, showing that the majority (95.2%) are between 18 and 24 years old, followed by those aged 12–17 and 25–28. This finding indicates that most participants are university students and young professionals—groups with high digital literacy and daily exposure to cashless payment platforms. Their behavioral consistency in using QRIS illustrates how deeply integrated digital payments have become in the economic routines of younger generations.

Table 1. Respondents' Perceptions on Technological, Social, Economic, and Consumer Preference Factors

Statement	Strongly Disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly Agree (SA)
QRIS is easily accessible and convenient to use	01.08	00.04	01.08	28.06.00	67.04.00
QRIS speeds up the payment process	02.02	0	04.08	28.06.00	64.03.00
Transactions with QRIS are safe	01.08	01.03	11	42.07.00	43.02.00
QRIS is easy to understand	01.08	00.04	02.06	33.05.00	61.07.00
QRIS protects personal and financial data	02.02	01.03	16.07	46.07.00	33
I use QRIS because many merchants support it	02.02	01.03	10.06	30.08.00	55.01.00
My friends encouraged me to use QRIS	7	5	16.07	44.01.00	26.09.00
I use QRIS because my family uses it	09.07	11	26.09.00	33.05.00	18.09
I use QRIS because most people use it	02.06	03.01	7	37	50.02.00
QRIS connection fees are affordable	01.03	00.09	14.05	52.04.00	30.08.00
QRIS offers better economic value	01.03	01.08	23.08	42.03.00	30.08.00
I feel satisfied after using QRIS	02.02	01.03	13.02	41	42.03.00
I recommend QRIS to others	02.02	03.01	16.03	39.06.00	38.08.00

Table 1 displays the summarized responses related to the four analytical dimensions—technological, social, economic, and consumer preference factors—that influence Generation Z's decision to use QRIS.

Discussion

The analysis of the technological and security dimensions reveals that QRIS has successfully established itself as an integral component of digital payment practices among Generation Z. An overwhelming 96% of respondents either agreed or strongly agreed that QRIS is accessible, easy to use, and efficient in facilitating financial transactions. This finding demonstrates that QRIS aligns closely with the behavioral characteristics of a generation that values immediacy, simplicity, and technological agility. The system's integration with multiple digital wallet platforms, such as GoPay, OVO, and DANA, reinforces its flexibility and ease of access. These results reaffirm Handayani et al. (2022), who emphasized that user convenience and transaction speed serve as crucial determinants in the adoption of financial technologies. Furthermore, 85.9% of respondents expressed confidence in the platform's safety, indicating that perceived security is not merely a complementary feature but a central determinant in fostering behavioral intention to use. However, a small proportion of participants remained uncertain, reflecting the persistent need for transparent data protection policies and broader digital literacy programs (Rizki & Sari, 2021; Bank Indonesia, 2023).

Social and psychological influences also emerged as significant determinants of QRIS adoption, suggesting that the decision to use digital payments extends beyond rational evaluation. Approximately 71% of respondents acknowledged that peer recommendations and experiences motivated them to adopt QRIS, reflecting the impact of peer pressure and social contagion dynamics (Info Psikologi, 2024; Yulisna et al., 2024). This pattern demonstrates that Generation Z's engagement with digital payments is closely tied to collective identity formation, where technology use functions as a marker of belonging and modernity. The influence of family members—reported by 52.4% of respondents—further reinforces this notion, indicating that adoption is also driven by intergenerational trust and social reinforcement. These findings align with Puspaningrum and Nurtantiono (2022), who argue that word-of-mouth communication and social validation are essential for the diffusion of new technologies. Thus, QRIS is not only a financial tool but also a medium of social participation, through which young consumers assert their place in Indonesia's expanding digital culture.

From an economic perspective, the data indicate that QRIS is widely perceived as a cost-effective and value-generating solution for daily financial transactions. About 83.2% of respondents agreed that internet

costs associated with QRIS are affordable, while 73.1% recognized that the system delivers higher economic efficiency compared to conventional payment methods. This perception highlights the role of QRIS in facilitating more inclusive financial participation by reducing transaction costs and providing easy access to payment services for both consumers and small merchants. Nevertheless, the 14.5% of neutral responses point to lingering inequalities in internet affordability and accessibility—issues that remain obstacles to equitable digital inclusion. The findings therefore echo the assertions of Handayani et al. (2022), who note that cost efficiency and stable connectivity are pivotal factors in sustaining consumer engagement within the fintech ecosystem. Consequently, the continued success of QRIS as a national payment infrastructure depends on policy efforts to strengthen network accessibility and affordability across all socioeconomic strata.

The results regarding consumer satisfaction and loyalty reveal the consolidation of QRIS within Generation Z's financial habits. More than 86% of respondents expressed sustained satisfaction with QRIS and stated their willingness to recommend it to others, signifying a high level of user advocacy and brand attachment. This indicates that QRIS adoption has evolved from initial acceptance into habitual engagement, where repetitive use becomes an integral part of one's digital lifestyle. The progression from perceived usefulness to sustained behavioral intention is consistent with the Technology Acceptance Model (TAM), which posits that user satisfaction leads to continuous utilization (Rizki & Sari, 2021). Beyond functionality, QRIS usage embodies a sense of trust and empowerment, as it enables users to manage transactions independently while participating in Indonesia's broader movement toward a cashless society. Such loyalty not only demonstrates consumer confidence but also symbolizes a cultural shift toward digital finance as a normalized social practice among younger demographics.

Synthesizing these findings, it becomes evident that QRIS adoption among Generation Z is driven by a complex interplay between technological practicality, perceived security, economic rationality, and sociocultural influence. While efficiency and reliability provide the foundation for initial adoption, social validation and lifestyle conformity serve as reinforcing factors that sustain long-term engagement. This convergence of functional and symbolic motivations illustrates that digital payment adoption cannot be understood solely through technological determinants—it must also be examined within a broader sociocultural framework. QRIS thus stands not merely as a financial innovation but as a cultural artifact that reflects Indonesia's transition toward a digitally integrated economy. To ensure sustainable adoption, continuous investment in security, digital literacy, and equitable access is essential, thereby solidifying QRIS's role as a trusted and inclusive financial infrastructure for the next generation.

CONCLUSION

This study concludes that Generation Z's decision to use QRIS as a digital payment system is shaped by a combination of technological, security, economic, and social factors. QRIS is perceived as easy to use, safe, and efficient, while peer and family influences strengthen its adoption at the social and psychological levels. Furthermore, high user satisfaction and perceived economic value indicate that QRIS has become deeply integrated into the financial lifestyle of young consumers. The research successfully achieves its objective of identifying the determinants behind consumer decision-making in QRIS adoption. Theoretically, it contributes to the growing body of literature on digital consumer behavior in the fintech era, while practically, it emphasizes the need for improved digital literacy and stronger data security systems to sustain long-term trust and inclusivity in digital payment practices.

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