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Analysis of Students' Perceptions of The Use of QRIS as A Digital Payment Method (A Study of Students in the Faculty of Islamic Economics and Business)

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ABSTRACT

This study examines students' perceptions of the use of the Quick Response Code Indonesian Standard (QRIS) as a digital payment instrument, particularly regarding its benefits, advantages, and challenges. Although digital payments offer convenience in daily transactions, understanding students' experiences is essential to identify factors that support or hinder their adoption of QRIS. This study aimed to analyze the perceptions of students at the Faculty of Islamic Economics and Business regarding the use of QRIS. A qualitative approach with a phenomenological method was employed. Data were collected through observation, interviews, and documentation involving three student informants selected using purposive sampling. The data were analyzed descriptively to identify the main themes emerging from the informants' experiences. The findings revealed that students generally perceived QRIS positively. In terms of benefits, QRIS was considered practical for facilitating cashless transactions and supporting financial management through transaction-recording features. Its main advantages included ease of use, speed, efficiency, security, and compatibility with various payment platforms, including mobile banking applications and electronic wallets. Students also expressed satisfaction with QRIS because it supported their daily transaction activities. However, several challenges remained, including dependence on internet connectivity, system disruptions and application errors, limited merchant adoption, and students' habitual preference for cash. These findings indicate that QRIS is well accepted among students, but its optimal utilization requires improvements in digital infrastructure, wider merchant adoption, and more extensive socialization to encourage cashless payment practices.

1. Introduction

The rapid development of digital technology has significantly transformed various aspects of human life, particularly the financial and banking sectors. Information technology has become an essential component of modern business activities, encouraging financial institutions to innovate continuously and improve service quality through digital-based systems (Yuningsih et al., 2022). One of the most prominent innovations in the financial sector is financial technology (fintech), which enables electronic transactions through digital payment instruments. The development of cashless payment systems has simplified economic activities and supported the expansion of the digital economy (Satriadi et al., 2022). These developments highlight the growing importance of digital payment systems in facilitating efficient, accessible, and secure financial transactions.

In Indonesia, one of the major developments in digital payments was the introduction of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia on August 17, 2019. QRIS is a national QR code payment standard developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (ASPI) to facilitate digital transactions across different payment service providers (Tazkiyyaturrohmah, 2018). This standardization represents an important innovation in Indonesia's payment ecosystem by simplifying

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transactions and supporting the transition from cash-based to cashless payments. From an Islamic perspective, financial transactions are expected to uphold fairness, transparency, and accountability. The prohibition against acquiring wealth unlawfully is emphasized in Surah Al-Baqarah, verse 188, which underscores the importance of honesty and accountability in economic activities (Kementerian Agama Republik Indonesia, 2026). Accordingly, digital payment systems such as QRIS may support more transparent and efficient transactions when implemented responsibly.

Generation Z constitutes an important user group in the adoption of digital payment technologies because its members have grown up alongside rapid technological development and widespread internet connectivity. As digital natives, they tend to adapt readily to technological innovations, including digital payment systems (Hastini et al., 2020). University students, many of whom belong to this generation, are particularly relevant to the development of cashless payment practices in academic and everyday settings. Their familiarity with smartphones, mobile banking applications, and electronic wallets provides opportunities for QRIS to become an integral part of their financial activities. Understanding students' experiences is therefore important for identifying the factors that encourage or constrain the use of digital payment systems in higher education.

Previous studies have examined the adoption and effectiveness of digital financial technologies from several perspectives. Yuningsih et al. (2022) demonstrated the relevance of digital banking services in improving service performance and customer retention in Islamic banking institutions. Satriadi et al. (2022) highlighted the contribution of digital payment technologies to transaction efficiency and the development of micro, small, and medium enterprises (MSMEs). In the context of student payment behavior, Sakti Putra Harahap et al. (2023) identified perceived usefulness and convenience as important determinants of students' preferences for using QRIS. These studies provide a foundation for understanding the role of digital financial services, particularly in relation to service quality, economic activities, and user preferences.

Other studies have specifically highlighted the effectiveness and practical benefits of QRIS. Kusuma and Munawaroh (2025) found that QRIS facilitates domestic and international transactions and provides convenience for consumers and business actors. Similarly, Faeruz Wafi Abidin et al. (2025) reported that QRIS enables students to complete transactions more quickly than cash payments and supports more organized financial record management. Collectively, these findings suggest that QRIS offers benefits in terms of convenience, efficiency, and financial management. Nevertheless, evidence concerning adoption determinants and transaction effectiveness does not necessarily explain how students experience the system in their daily lives, including the difficulties they encounter and the reasons they may continue to prefer cash.

Despite the growing body of research on QRIS, existing studies have primarily emphasized adoption factors, transaction effectiveness, and economic benefits. A more comprehensive understanding of students' subjective perceptions remains necessary, particularly concerning the perceived benefits, advantages, and challenges of QRIS use in Islamic higher education institutions. This gap is important because students' experiences may differ according to their familiarity with digital technologies, internet accessibility, merchant acceptance, and established payment habits. Examining these experiences can provide a more nuanced understanding of QRIS utilization beyond measures of adoption or efficiency alone.

The relevance of this issue is evident in South Sulawesi, where the number of active QRIS users reached approximately 1.225 million by the end of 2024, indicating substantial growth in regional adoption (Salam, 2025). However, preliminary observations among students of the Faculty of Islamic Economics and Business revealed differing perceptions of QRIS. Some students regarded it as an easy and secure payment method that facilitates cashless transactions (Lisa, personal communication, 2025), while others considered it effective and efficient for daily financial activities (Reski, personal communication, 2025). In contrast, some students continued to prefer cash and used QRIS only in particular circumstances, such as when cash was unavailable (Indah, personal communication, 2025). These differing experiences indicate the need to explore both the positive perceptions and practical barriers associated with QRIS use among students.

Based on this research gap, the study

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addresses the following question: How do students of the Faculty of Islamic Economics and Business perceive the use of QRIS as a digital payment instrument? Specifically, this study aims to analyze students' perceptions of the benefits, advantages, and challenges associated with QRIS utilization. The study employs a phenomenological approach to explore students' lived experiences and understand how they interpret the use of QRIS in their daily transactions within an Islamic higher education environment.

Theoretically, this study contributes to the literature on digital payment adoption by extending the discussion beyond usage determinants and transaction efficiency to include students' subjective experiences, perceived benefits, and practical challenges. Practically, its findings may provide insights for educational institutions, payment service providers, merchants, and relevant policymakers seeking to improve QRIS accessibility and utilization. The novelty of this research lies in its phenomenological examination of students' perceptions in an Islamic higher education context, integrating the perceived benefits and advantages of QRIS with the challenges that may limit its use. By identifying these dimensions, the study is expected to support more effective efforts to promote inclusive, efficient, and responsible digital payment practices among university students.

2. Literature Review

2.1. Conceptual and Theoretical Foundations

2.1.1. Digital Payments and the Quick Response Code Indonesian Standard (QRIS)

Digital payment systems have become an important component of financial transactions by enabling consumers to make payments electronically through mobile banking applications and digital wallets. Digital payment technologies facilitate transaction processes, improve payment efficiency, and support the development of digital economic activities. Satriadi et al. (2022) discussed the use of QRIS-based digital payments in supporting micro, small, and medium enterprises, while Yuningsih et al. (2022) highlighted the importance of digital financial services in improving service performance and customer retention in Islamic banking institutions.

The Quick Response Code Indonesian Standard (QRIS) is a standardized QR code payment system designed to facilitate transactions across different payment service providers. Its integration with various banking applications and digital wallets allows users to conduct transactions without depending on a single payment platform. Tazkiyyaturrohmah (2018) discussed QRIS in the context of the development of digital payment systems in Indonesia. In addition, Kusuma and Munawaroh (2025) highlighted the convenience of QRIS in facilitating domestic and international transactions for consumers and business actors. These developments demonstrate that the usefulness of QRIS extends beyond payment processing to include transaction convenience, efficiency, and accessibility.

In the context of university students, QRIS can also support personal financial management through digital transaction records. Faeruz Wafi Abidin et al. (2025) examined the effectiveness and efficiency of QRIS transactions among university students and highlighted its contribution to faster payments and more organized financial record management. However, the practical value of digital payments depends not only on their technical capabilities but also on users' experiences, access to supporting infrastructure, and willingness to incorporate digital transactions into their daily activities.

2.1.2. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), provides the principal theoretical foundation for understanding users' acceptance of information technology. The model emphasizes two central constructs: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which individuals believe that using a particular technology improves their performance, whereas perceived ease of use concerns the extent to which they believe that using the technology requires minimal effort.

In the context of QRIS, perceived usefulness can be reflected in students' experiences of faster transactions, reduced dependence on cash, convenient payment processes, and the ability to monitor expenditures through digital transaction histories. Perceived ease of use is reflected in the simplicity of scanning QR codes, the accessibility of payment applications, and the straightforward procedures required to complete transactions. When students recognize these benefits and experience

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minimal difficulty using QRIS, they may develop more favorable perceptions of the payment system.

Empirical research on QRIS supports the relevance of these constructs. Sakti Putra Harahap et al. (2023) identified perceived usefulness and convenience as important determinants of students' preferences for using QRIS. Hutahayan et al. (2024) examined perceived ease of use, perceived usefulness, and risk in relation to interest in using QRIS-based electronic payments. Similarly, Fitriani et al. (2024) investigated factors associated with increased QRIS use among students at private universities in Mataram City. These studies provide a basis for examining how students interpret the practical benefits and usability of QRIS.

Nevertheless, TAM alone does not fully explain every difficulty experienced by users. Even when students consider a payment system useful and easy to operate, unstable internet connections, application errors, and limited merchant availability may disrupt their experiences. Therefore, the application of TAM in this study is complemented by an examination of contextual and behavioral factors that emerge from students' lived experiences.

2.1.3. User Perceptions, Trust, and Behavioral Barriers

User perceptions encompass the ways individuals interpret and evaluate a technology based on their knowledge, experiences, and interactions with it. In digital payment contexts, these perceptions may include convenience, transaction speed, security, compatibility with different platforms, and the ability to monitor financial activities. Prasetyo and Khajar (2025) examined the role of perceived ease of use in mediating the relationship between QRIS transaction efficiency and speed and user satisfaction. Their study supports the importance of understanding the relationship between users' experiences and their evaluations of digital payment systems.

Trust is another relevant consideration because users need confidence that their transactions will be processed reliably and their funds will be handled appropriately. Kristanty (2024) discussed security trends and challenges in QRIS transactions within the digital payment transformation. From the perspective of students at a faculty of Islamic economics and business, security perceptions may also involve considerations of Sharia compliance. In this context, QRIS is understood as a payment instrument whose acceptability is considered in relation to the nature of the underlying transaction.

Behavioral factors may also influence digital payment adoption. Students who are accustomed to cash payments may continue to prefer cash even when they recognize the practical benefits of QRIS. Wijayanto et al. (2024) reported that cash remained a prominent payment preference in their study of QRIS development and payment behavior in Kendari City. This finding indicates that the transition to digital payments involves not only technological convenience but also established habits and individual preferences.

These considerations suggest that students' perceptions of QRIS should be understood comprehensively. The analysis needs to account for both the perceived advantages that encourage use and the technical, institutional, and behavioral barriers that may limit its utilization.

2.2. Review of Empirical Studies

Previous studies have examined QRIS and digital payment systems from several perspectives, including service performance, adoption preferences, transaction efficiency, security, and user satisfaction. Yuningsih et al. (2022) discussed the contribution of digital banking services to service performance and customer retention in Islamic banking institutions. Although their focus was broader than student QRIS usage, their findings provide context for understanding the importance of digital financial services in contemporary financial activities. Satriadi et al. (2022) examined QRIS-based digital payment practices in supporting small businesses, demonstrating the relevance of digital payment technologies to economic activities.

Research focusing more directly on student preferences has examined the factors associated with QRIS adoption. Sakti Putra Harahap et al. (2023) investigated determinants of students' preferences for using QRIS as a payment instrument, emphasizing the relevance of perceived usefulness and convenience. Hutahayan et al. (2024) examined perceived ease of use, perceived usefulness, and risk in relation to interest in using QRIS-based electronic payments. Meanwhile, Fitriani et al. (2024) investigated factors influencing increased QRIS usage among students at private universities in Mataram City. Taken together, these studies establish the importance of usability, perceived benefits, and

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risk-related considerations in understanding QRIS adoption.

Other studies have concentrated on transaction performance and the broader digital payment environment. Kusuma and Munawaroh (2025) discussed QRIS use in international payments and its convenience for consumers and business actors. Faeruz Wafi Abidin et al. (2025) examined the effectiveness and efficiency of QRIS transactions among students, including the advantages of faster payments and improved transaction records. Prasetyo and Khajar (2025) investigated the relationship between transaction efficiency, transaction speed, perceived ease of use, and user satisfaction. These studies collectively highlight the practical advantages associated with digital payment systems.

Security and the development of an integrated payment infrastructure have also received attention. Kristanty (2024) examined trends and challenges in QRIS transaction security, while Saputra Nanda and Kenedi (2025) discussed the effectiveness of QRIS implementation in improving sales among micro and small businesses in Pariaman City. Roza et al. (2024) examined fintech in non-cash payments in Islamic banking, providing additional context for understanding digital payment development within Islamic financial services. Meanwhile, Wijayanto et al. (2024) highlighted the continuing relevance of cash payment preferences despite the development of QRIS.

Although these studies provide valuable insights, their primary emphases differ from the objective of the present research. Some examine factors associated with adoption or usage intentions, whereas others focus on transaction efficiency, security, satisfaction, business performance, or payment preferences. These perspectives explain important aspects of digital payment utilization, but they do not necessarily capture the full range of experiences through which students interpret QRIS in their daily lives.

The present study therefore builds on this empirical literature by examining students' perceptions through a qualitative phenomenological approach. Rather than testing statistical relationships among predetermined variables, it explores the perceived benefits, practical advantages, and challenges of QRIS as described by student users in an Islamic higher education environment.

2.3. Identification of the Research Gap

The reviewed literature demonstrates that QRIS has been studied in relation to adoption preferences, perceived usefulness, convenience, transaction efficiency, security, satisfaction, and the development of digital payment services. However, three areas warrant further investigation.

First, studies examining adoption determinants and transaction performance do not necessarily explain how users experience digital payment systems in their everyday activities. The practical value of QRIS may involve more than transaction speed and convenience; it may also include the ability to monitor expenditures, the flexibility to use different payment applications, and the perceived security of transactions. A comprehensive understanding of these experiences requires attention to the meanings that users attach to QRIS.

Second, technical and behavioral barriers deserve consideration alongside the benefits of digital payments. Network instability, application errors, and limited merchant acceptance may interfere with the transaction process, while established cash-payment habits may discourage regular QRIS use. These dimensions are relevant because a positive perception of usefulness does not necessarily eliminate the practical difficulties encountered when using a digital payment system.

Third, the subjective experiences of students in Islamic higher education remain an important context for further exploration. Students at the Faculty of Islamic Economics and Business may evaluate QRIS not only in terms of convenience and efficiency but also in relation to their daily financial management and understanding of transactions within an Islamic economic environment. The present study addresses this contextual and experiential gap by examining the perceptions of students at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Alauddin Makassar.

Accordingly, the research gap lies in the need for an integrated, experience-based understanding of the benefits, advantages, and challenges associated with QRIS use among students. By employing a phenomenological approach, this study seeks to complement existing adoption-oriented and efficiency-oriented research with an in-depth examination of students' lived experiences.

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2.4. Development of the Conceptual Framework

This study uses the Technology Acceptance Model (TAM) developed by Davis (1989) as a theoretical reference for interpreting students' perceptions of QRIS. The model provides a conceptual basis for understanding how perceived usefulness and perceived ease of use relate to users' evaluations of technology. However, the study does not operationalize these constructs as quantitative variables or test causal relationships between them.

Instead, the study organizes the analysis around three dimensions derived from its research objectives: perceived benefits, perceived advantages, and perceived challenges.

The first dimension, perceived benefits, concerns the practical contributions of QRIS to students' daily transactions. It includes transaction convenience, reduced dependence on cash, faster payments, transaction efficiency, and support for personal financial management through digital transaction records.

The second dimension, perceived advantages, concerns the characteristics that make QRIS attractive as a payment instrument. These include ease of use, perceived security, compatibility with various payment platforms, and the ability to review transaction histories. These aspects can be interpreted in relation to TAM, particularly perceived usefulness and perceived ease of use.

The third dimension, perceived challenges, concerns factors that may limit the use of QRIS despite its perceived benefits. These include unstable internet connectivity, system disruptions or application errors, limited merchant availability, and habitual preferences for cash payments. These factors provide contextual insight into the circumstances under which students may experience difficulties or remain reluctant to use digital payments regularly.

The three dimensions are examined through students' accounts of their experiences, supported by observations and documentation. The framework therefore serves as an analytical guide for organizing qualitative findings rather than a model for estimating statistical relationships.

The framework illustrates the organization of the inquiry. It does not represent a causal model, and the three dimensions are not treated as independent or dependent variables. Instead, they guide the exploration and interpretation of students' perceptions and lived experiences.

2.5. Hypotheses or Research Propositions

This study does not formulate statistical hypotheses because it employs a qualitative phenomenological design rather than a quantitative approach. Its purpose is to understand how students experience and interpret QRIS use, not to measure the significance of relationships among variables or test causal effects.

The study also does not establish formal, predefined research propositions. Instead, it uses the research question—how students of the Faculty of Islamic Economics and Business perceive QRIS as a digital payment instrument—to guide the exploration of three analytical dimensions: perceived benefits, perceived advantages, and perceived challenges. These dimensions provide direction for data collection and interpretation while allowing themes to emerge from the informants' accounts.

The Technology Acceptance Model (Davis, 1989) serves as a theoretical lens for interpreting perceived usefulness and perceived ease of use, while the phenomenological approach keeps the analysis grounded in students' experiences. Accordingly, the absence of statistical hypotheses is consistent with the qualitative nature and exploratory objective of the study.

3. Research Methods

3.1. Research Design

This study employed a qualitative research design with a phenomenological approach to explore students' perceptions of the Quick Response Code Indonesian Standard (QRIS) as a digital payment instrument. Phenomenology focuses on understanding individuals' lived experiences and the meanings they attach to particular phenomena. This approach was appropriate because the study sought to obtain an in-depth understanding of students' experiences, awareness, and interpretations of QRIS use in their daily transactions rather than to test statistical relationships among variables (Smith, 2009).

3.2. Research Context and Setting

The study was conducted at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Alauddin Makassar, located at Sultan

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Alauddin Street No. 63, Romang Polong, Somba Opu District, Gowa Regency, South Sulawesi, Indonesia. The research setting was selected to explore the experiences of students within an Islamic higher education environment who had encountered QRIS in their daily financial activities. Data collection was conducted over approximately one month.

3.3. Population and Sample / Research Participants

The research participants consisted of students from the Faculty of Islamic Economics and Business who had experience using QRIS in their daily transactions. Participants were selected using purposive sampling, a technique that involves identifying individuals with relevant knowledge and experiences who can provide meaningful information about the phenomenon under investigation (Heryana, 2018). Based on these criteria, three students were selected as key informants.

The selection of participants was intended to obtain detailed accounts of students' experiences and perceptions of QRIS. The qualitative design prioritized the relevance and depth of the information provided by the informants rather than statistical representativeness.

3.4. Data Sources and Data Collection

This study used both primary and secondary data. Primary data were obtained directly from the student informants through interviews and observations to capture their experiences and perceptions of QRIS use. Such firsthand information is important in qualitative research because it provides contextual insights into the phenomenon being investigated (Rita Fiantika et al., 2022).

Secondary data were obtained from relevant academic journals, books, institutional reports, websites, and other documents concerning digital payment systems and QRIS implementation. These materials provided supplementary context for interpreting the primary data.

Data were collected through three techniques: observation, semi-structured interviews, and documentation. Observation was conducted to understand the context and actual practices of QRIS use among students. Participant observation enabled the researcher to examine behaviors and experiences associated with digital payment activities (Sulung & Muspawi, 2024).

Semi-structured interviews were conducted using an interview guide that allowed participants to elaborate on their experiences while enabling the researcher to explore emerging issues. This approach supported the collection of detailed information about students' perceptions, experiences, and challenges associated with QRIS use (Hermawan & Amirullah, 2021). Documentation was used to collect relevant written materials, reports, and records that supported the contextual understanding of digital payment practices.

3.5. Measurement of Variables and Research Instruments

Because this study employed a qualitative phenomenological design, it did not measure variables using numerical scales or standardized quantitative instruments. Instead, the inquiry focused on students' perceptions and lived experiences of QRIS use. The main areas of investigation were perceived benefits, perceived advantages, and challenges encountered when using QRIS as a digital payment instrument.

Data were collected using an interview guide, observation, and documentation. The interview guide facilitated exploration of participants' experiences, while observation and documentary materials provided additional contextual information. These techniques enabled the researcher to examine the phenomenon from multiple perspectives without operationalizing the research concepts as statistically measured variables.

3.6. Data Analysis Techniques

Data were analyzed using the interactive model of Miles and Huberman, which comprises three main processes: data reduction, data display, and conclusion drawing and verification. The analysis proceeded through the following stages.

First, data reduction involved selecting, simplifying, and organizing the collected information according to its relevance to the research objectives. Information concerning students' experiences, perceived benefits, advantages, and challenges associated with QRIS was identified and organized for further analysis.

Second, data display involved arranging and categorizing the information systematically to

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facilitate interpretation and the identification of recurring patterns. Interview accounts, observational findings, and documentary information were organized to provide a clearer understanding of students' perceptions.

Third, conclusion drawing and verification involved interpreting the emerging patterns and examining their consistency with the collected evidence. Conclusions were developed and reviewed throughout the analytical process to support the accuracy and consistency of the findings (Sugiyono, 2012).

3.7. Validity, Reliability, and Trustworthiness

To strengthen the trustworthiness of the findings, this study employed credibility testing through triangulation. Triangulation was conducted by comparing information obtained from different sources, methods, and times of data collection. This procedure was intended to assess the consistency of the information and reduce reliance on a single source of evidence.

Three forms of triangulation were applied. Source triangulation involved comparing information obtained from the different student informants. Method triangulation involved comparing findings from interviews, observations, and documentation. Time triangulation involved examining information gathered through observations and interviews conducted at different times and in different situations.

These procedures enabled the researcher to examine the consistency of the findings across multiple sources and data collection conditions. Triangulation was used to enhance the credibility and trustworthiness of the interpretations (Alfansyur & Mariyani, 2020).

3.8. Ethical Considerations

The study involved student participants who provided information about their experiences and perceptions of QRIS use. However, the original methodological description did not specify the procedures used for obtaining informed consent, protecting participants' identities, maintaining data confidentiality, or securing research approval. These details should be clarified in the final manuscript based on the procedures actually followed during the research. No claims regarding formal ethical approval or specific consent procedures are made here because such information was not provided in the original methodology.

3.9. Research Procedure

The research process consisted of several interconnected stages. First, the researcher established the qualitative phenomenological design and identified the research setting at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Alauddin Makassar. Second, students with relevant experience of QRIS use were selected through purposive sampling. Third, primary data were collected through observation and semi-structured interviews, while documentation and relevant secondary sources were used to provide supplementary information.

Fourth, the collected data were organized and analyzed using the interactive model of Miles and Huberman, involving data reduction, data display, and conclusion drawing and verification. Finally, the credibility of the findings was examined through source, method, and time triangulation. These stages were intended to maintain consistency between the research objectives, data collection procedures, and interpretation of the findings.

3.10. Methodological Limitations

Several methodological limitations should be considered when interpreting the findings. First, the study involved only three student informants from one faculty at one university. Therefore, the findings provide contextual insights into the experiences of these participants and should not be interpreted as statistically representative of all university students or QRIS users.

Second, the purposive sampling technique was intended to identify participants with relevant experiences rather than to produce a statistically representative sample. Third, the findings were based on qualitative information obtained through interviews, observations, and documentation; consequently, the interpretations reflect the experiences and perspectives captured through these methods.

Finally, the study focused on a specific institutional and geographical context. Differences in internet connectivity, merchant availability, digital payment experience, and payment habits in other settings may produce different perceptions of QRIS. These limitations should be considered when

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assessing the transferability of the findings to other student populations or institutional environments.

4. Results and Discussion

4.1. Research Results

4.1.1. Sample Description and Descriptive Overview

This study was conducted at the Faculty of Islamic Economics and Business (FEBI), Universitas Islam Negeri Alauddin Makassar, using a qualitative phenomenological approach. Data were collected in December 2025 through in-depth, face-to-face, semi-structured interviews with three student informants selected through purposive sampling. The informants were selected to represent different levels of experience with the Quick Response Code Indonesian Standard (QRIS), allowing the study to capture both frequent-use experiences and perspectives from a student who rarely used QRIS.

Table 1. Characteristics of Research Informants

No.	Initials	Status	QRIS Usage Status	Description
1	DN	Student	Active QRIS user	FEBI student who actively uses QRIS for various transactions on and off campus.
2	AE	Student	QRIS user	FEBI student who uses QRIS approximately 3–4 times per week and provides additional perspectives on QRIS usage experiences.
3	N	Student	Rarely uses QRIS	FEBI student who rarely uses QRIS and provides an alternative perspective on QRIS as a payment option in specific situations.

Source: Observation and interview data.

As shown in Table 1, the study involved three student informants: two who used QRIS and one who rarely used it. The data covered students' perceptions and experiences concerning the benefits, advantages, and challenges of using QRIS as a digital payment instrument.

The observations indicated that QRIS was available and used at several campus facilities, including the cooperative store and canteen. Students generally accessed QRIS through mobile banking applications and digital wallets, including DANA, OVO, and other banking applications. The resulting data were organized into three principal areas: perceived benefits, perceived advantages, and challenges associated with QRIS usage.

4.1.2. Data Quality and Preliminary Analysis

Because this study employed a qualitative phenomenological approach, quantitative preliminary tests such as normality, multicollinearity, reliability coefficients, and statistical model-fit tests were not applicable. The analysis instead focused on identifying patterns in the informants' interview accounts and organizing the findings according to the study's main areas of inquiry.

The interview data were examined alongside the observations of QRIS availability and use in campus facilities. The analysis identified recurring descriptions of transaction practicality, speed, convenience, security, platform flexibility, transaction tracking, technical disruptions, merchant limitations, and habitual cash use. The informants' accounts also revealed differences in usage experience, particularly between students who regularly used QRIS and the informant who rarely used it.

The findings presented below are based on the interview statements and observational information documented in the study. Direct interview quotations are retained to represent the informants' accounts and to distinguish their statements from the researcher's summaries.

4.1.3. Main Analytical Results

The analysis produced three principal categories: perceived benefits of QRIS, advantages of QRIS, and challenges in QRIS usage. The categories and their constituent findings are summarized in Table 2 and elaborated below.

Table 2. Summary of the Main Research Findings

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Main Category	Subcategory	Summary of Findings
Perceived benefits	Transaction practicality	QRIS enables students to make payments using smartphones without carrying cash or preparing exact amounts.
Perceived benefits	Transaction speed and efficiency	Scanning a QR code reduces the need to wait for change or withdraw cash before making payments.
Perceived benefits	User satisfaction	Informants who regularly used QRIS reported satisfaction with its support for everyday transactions.
Advantages	Ease of use	The process of opening a payment application and scanning a QR code was described as simple and understandable.
Advantages	Transaction security	Informants associated security with PINs, verification procedures, and the use of official financial institutions. One informant also discussed permissibility from an Islamic perspective.
Advantages	Multiple-platform support	QRIS was reported to work through different mobile banking applications and digital wallets, including DANA and OVO.
Advantages	Transaction tracking	Digital transaction histories allow students to review payment details and monitor expenditures.
Challenges	Internet connectivity and merchant availability	Unstable connections can delay or prevent transactions, while some merchants do not provide QRIS facilities.
Challenges	System disruptions	Delayed transactions, unresponsive applications, and temporary balance deductions were reported or observed by informants through their own or others' experiences.
Challenges	Habitual cash use	Familiarity with cash and the desire to avoid dependence on smartphones or internet access were reported as reasons for infrequent QRIS use.

Source: Researcher's analysis of interview and observation data.

a. Perceived Benefits of QRIS Among FEBI Students

1) Practicality in Conducting Transactions

The findings indicated that transaction practicality was one of the principal benefits associated with QRIS. Informants described the ability to pay using a smartphone without carrying cash or waiting for change. Informant DN stated:

"Paying with QRIS is more practical because there is no need to carry cash. My expenses can also be monitored through the application, and I am no longer afraid of losing money because I can simply use my smartphone to scan the QR code." (Interview, December 10, 2025)

A similar experience was reported by informant AE:

"My transactions are more practical because I only need to use my smartphone and do not have to wait for change." (Interview, December 11, 2025)

Informant N, who rarely used QRIS, described its usefulness in particular circumstances:

"QRIS serves as a backup option whenever I forget to bring my wallet and want to buy something but do not have cash." (Interview, December 11, 2025)

These accounts show that informants associated QRIS with convenience and the ability to conduct transactions without physical cash. The transaction records available through payment applications were also identified as useful for monitoring and reviewing expenditures. Even for the informant who rarely used QRIS, the system remained an alternative payment option when cash was unavailable.

2) Transaction Speed and Efficiency

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The informants also described QRIS as a means of completing payments more quickly than cash transactions. Informant DN stated:

"Transactions using QRIS are faster than cash payments. You simply scan the barcode and make the payment without having to wait for change." (Interview, December 10, 2025)

Informant AE highlighted the reduced need to withdraw cash before making a payment:

"I do not need to go to an ATM to withdraw cash. As long as my balance is sufficient and the internet connection is stable, transactions can be completed within seconds." (Interview, December 11, 2025)

The interview accounts indicate that the perceived speed and efficiency of QRIS were associated with QR code scanning, the absence of change-related delays, and the ability to pay without first visiting an ATM. The informants' descriptions also indicated that transaction completion depended on sufficient account balances and stable internet connectivity.

3) User Satisfaction with QRIS Usage

The findings further showed that informants DN and AE expressed satisfaction with QRIS as a digital payment instrument. Informant DN stated:

"I am satisfied with using QRIS because it truly supports my transaction activities." (Interview, December 10, 2025)

Informant AE similarly stated:

"I am satisfied with using QRIS because it makes transactions easier." (Interview, December 11, 2025)

Their statements associated satisfaction with the convenience and practical support QRIS provided for daily transactions, including purchases on and off campus. The findings also indicated that the transaction experience was affected by technical conditions, particularly internet stability and balance availability. Network disruptions or insufficient balances could make the payment process less convenient.

b. Advantages of Using QRIS

The analysis identified four principal advantages reported by the informants: ease of use, transaction security, support for multiple platforms, and transaction tracking.

1) Transaction Convenience and Ease of Use

The informants described the QRIS payment procedure as straightforward. Informant DN stated:

"It is very easy to use. You only need to open a mobile banking or e-wallet application and scan the barcode. There is no complicated procedure." (Interview, December 10, 2025)

Informant AE also emphasized the simplicity of the interface:

"In my opinion, QRIS is easy to use, and the application interface is simple and easy to understand." (Interview, December 11, 2025)

The findings indicate that ease of use was associated with a short payment procedure involving the opening of a mobile banking or digital wallet application and the scanning of a QR code. The informants also described the application interfaces as understandable and uncomplicated.

2) Transaction Security

Transaction security was another aspect identified in the interviews. Informant DN explained:

"In my opinion, QRIS is quite secure because it operates under the supervision of the Financial Services Authority (OJK), ensuring that transactions are conducted through official financial institutions and are therefore protected. From an Islamic perspective, QRIS is permissible because it only functions as a payment instrument, so there is no element of riba as long as it is used for halal transactions." (Interview, December 10, 2025)

Informant AE focused on transaction verification:

"QRIS security is quite good because every transaction requires a PIN or verification process, so not just anyone can use it." (Interview, December 11, 2025)

The interview data show that the informants associated QRIS security with PIN authentication, transaction verification, and the involvement of official financial institutions. Informant DN also described QRIS from an Islamic economic perspective, considering its use permissible when applied to halal transactions and when the transaction does not involve riba or other prohibited practices. These statements represent the informants' perceptions of security and Islamic permissibility.

3) Support for Multiple Payment Platforms

The findings indicated that compatibility with

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different payment applications was another advantage of QRIS. Informant DN stated:

"QRIS can be used through various applications such as DANA, OVO, and mobile banking, making it flexible depending on the application we have." (Interview, December 10, 2025)

Informant AE added:

"QRIS can be used for various types of payments from different banks or e-wallets." (Interview, December 11, 2025)

These statements show that informants perceived QRIS as flexible because it could be accessed through different mobile banking applications and digital wallets. The ability to use multiple payment platforms was described as allowing students to select an application that suited their existing financial services and transaction needs.

4) Transaction Tracking

The informants also identified transaction tracking as an advantage of QRIS. Informant DN stated:

"All transactions are automatically recorded in the application, so I can check my expenses anytime." (Interview, December 10, 2025)

Informant AE similarly explained:

"The payment history in QRIS helps me identify transaction details, such as the payment time and amount." (Interview, December 11, 2025)

The interview findings indicate that the digital records available in payment applications enabled informants to review their transactions. The details they identified included payment time and amount, while the research findings also described the usefulness of transaction records for monitoring expenditures. Thus, transaction tracking emerged as an additional function associated with QRIS use in students' everyday financial activities.

c. Challenges Faced by FEBI Students in Using QRIS

Although the informants identified several advantages, the findings also revealed technical and non-technical challenges. The technical challenges included unstable internet connectivity, system disruptions, and limited QRIS availability among merchants. The non-technical challenge identified in the interviews was the habit of using cash.

1) Unstable Internet Connectivity and Merchant Limitations

The informants reported that internet connectivity could affect the payment process. Informant DN stated:

"I have experienced unstable internet connections, causing the scanning or payment confirmation process to become slow or fail. In addition, there are still places that do not provide QRIS payment facilities, so I still need to carry cash as a precaution." (Interview, December 10, 2025)

Informant AE reported similar difficulties:

"I have experienced internet network disruptions, transaction failures, and limitations among merchants that have not fully supported QRIS payments." (Interview, December 11, 2025)

The accounts indicate that unstable internet connections could delay scanning or payment confirmation and, in some instances, prevent transactions from being completed. The informants also reported that not all merchants provided QRIS payment facilities. Consequently, cash remained an alternative for transactions at locations where QRIS was unavailable or where digital payments could not be completed.

2) System Disruptions and Application Errors

Beyond connectivity problems, the informants described system disruptions within payment applications. Informant DN stated:

"I have experienced system disruptions, such as delayed transactions or unresponsive applications. Although these incidents are rare, they make me feel uncomfortable because I have to wait for payment confirmation." (Interview, December 10, 2025)

Informant AE described an issue involving a temporary balance deduction:

"I experienced situations where a transaction failed, but my balance was temporarily deducted. Although the funds were eventually returned, such situations create concerns and reduce trust." (Interview, December 11, 2025)

Informant N, who rarely used QRIS, described how observing other users' experiences affected their willingness to use the system:

"I have seen friends experience errors when paying with QRIS, and that makes me somewhat hesitant to use it frequently." (Interview, December 11, 2025)

The findings show that system-related

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problems included delayed transactions, unresponsive applications, and temporary balance deductions when a payment failed. Informants DN and AE described experiences involving technical disruptions, while informant N referred to observing problems experienced by friends. The accounts also indicated that, although the incidents were described as infrequent and the deducted funds were eventually returned in the reported case, such experiences could cause concern and discomfort.

3) Habitual Use of Cash

The study also identified habitual cash use as a non-technical challenge. Informant N stated:

"I rarely use QRIS because I am more accustomed to using cash. It feels more practical and does not require dependence on smartphones or internet networks." (Interview, December 11, 2025)

This statement indicates that the informant's limited use of QRIS was associated with familiarity with cash and a preference for a payment method that did not depend on a smartphone or internet connection. The findings therefore identified a behavioral factor alongside the technical barriers reported by the informants. The contrast between the accounts of regular QRIS users and the informant who rarely used it also demonstrated variation in students' payment preferences and experiences.

4.1.4. Key Findings

The findings address the study's focus on students' perceptions of QRIS as a digital payment method through three principal areas.

First, **the perceived benefits of QRIS** concerned transaction practicality, speed, efficiency, and user satisfaction. The informants described the ability to make payments using smartphones, avoid carrying cash, reduce the need to wait for change, and review expenditures through transaction records. Informants DN and AE explicitly expressed satisfaction with QRIS, while informant N described it as a useful alternative when cash was unavailable.

Second, **the perceived advantages of QRIS** consisted of ease of use, perceived security, compatibility with multiple payment platforms, and transaction tracking. The informants described the payment procedure as simple and the application interfaces as understandable. They associated security with PINs and verification procedures, reported that QRIS could be accessed through various payment applications, and identified transaction histories as useful for reviewing payment details and monitoring spending. The discussion of Islamic permissibility was specifically present in informant DN's account.

Third, **the challenges of QRIS usage** comprised both technical and non-technical barriers. The technical barriers included unstable internet connectivity, delayed or failed transactions, unresponsive applications, temporary balance deductions, and the limited availability of QRIS among some merchants. The non-technical barrier was habitual cash use, as illustrated by informant N's preference for cash and reluctance to depend on smartphones and internet connectivity.

Overall, the findings show that the three informants reported different levels of QRIS usage and experiences. Two informants described regular use and its practical benefits, whereas the informant who rarely used QRIS identified cash familiarity and concerns informed by other users' experiences. These findings provide a descriptive account of the benefits, advantages, and challenges reported by the study participants.

4.2. Research Discussion

4.2.1. Interpretation of Key Findings

1) Perceived Benefits of QRIS Among FEBI Students

The findings indicate that students of the Faculty of Islamic Economics and Business (FEBI), UIN Alauddin Makassar, generally perceive the Quick Response Code Indonesian Standard (QRIS) positively. This perception can be examined through the Technology Acceptance Model (TAM), which identifies perceived usefulness and perceived ease of use as central constructs in explaining technology acceptance (Davis, 1989). In this study, the positive perceptions reported by the informants were reflected in transaction practicality, speed, efficiency, satisfaction, and the ability to monitor expenditures through digital transaction records.

2) Practicality in Conducting Transactions

The findings indicate that students perceive QRIS as practical because it allows them to make payments without carrying cash, preparing exact amounts, or waiting for change. The transaction history available through mobile banking

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applications and digital wallets also enables students to review their expenditures. These experiences suggest that QRIS serves not only as a payment instrument but also as a tool that can support basic personal financial management. From the perspective of TAM, these findings reflect perceived usefulness, which concerns the extent to which individuals believe that a technology improves their activities (Davis, 1989). When students perceive QRIS as useful for simplifying transactions and monitoring expenditure, they have reasons to evaluate the technology positively. The findings are consistent with Hutahayan et al. (2024) , who reported that QRIS facilitates cashless transactions effectively and efficiently. They are also consistent with Saputra Nanda and Kenedi (2025), who explained that QRIS facilitates transactions for consumers and business actors by integrating different digital payment applications into a single national standard. The experience of the informant who rarely used QRIS further demonstrates that its perceived usefulness is not limited to frequent users. QRIS was also regarded as a practical alternative when cash was unavailable. However, the three-informant sample does not establish that perceived usefulness directly increases QRIS adoption across the wider student population.

3) Transaction Speed and Efficiency

The informants perceived QRIS transactions as faster and more efficient than cash payments because the process involves scanning a QR code and confirming the payment, without requiring students to wait for change or withdraw cash beforehand. These findings indicate that the convenience of QRIS is associated with reduced transaction effort and time. Within TAM, this experience relates primarily to perceived ease of use, which refers to the extent to which a person believes that using a system requires limited effort (Davis, 1989). For students accustomed to digital applications, the QRIS payment process may fit their expectations of convenient and rapid transactions. Nevertheless, the findings also indicate that this convenience depends on sufficient account balances and stable internet connections. The findings are consistent with Prasetyo and Khajar (2025), who reported that QR code-based payment systems offer speed and efficiency in digital transactions. Their findings also support the relevance of transaction convenience and efficiency in understanding students' positive perceptions of QRIS (Prasetyo & Khajar, 2025).

4) User Satisfaction

The interviews indicate that the informants who regularly used QRIS expressed satisfaction with its ability to support their daily transactions. Their accounts associated satisfaction with ease of use, transaction speed, and the convenience of making payments through smartphones. Within the TAM framework, perceived usefulness and perceived ease of use help explain users' evaluations of a technology and their willingness to continue using it (Davis, 1989). In this study, the active use of QRIS by two informants is consistent with their positive descriptions of the system. However, because the research did not measure behavioral intention or test a causal model, satisfaction and continued use should be interpreted as related aspects of the informants' experiences rather than as statistically established causal relationships. These findings are also consistent with Roza et al. (2024), who discussed QRIS as a means of supporting digitalization among micro, small, and medium enterprises (MSMEs) and facilitating an inclusive payment system. The present study adds a student perspective by showing how perceived convenience and satisfaction are experienced in everyday transactions.

b. Advantages of QRIS Usage Among FEBI Students

1) Ease of Use

The informants described QRIS as easy to use because the payment procedure generally requires opening a mobile banking or digital wallet application and scanning a QR code. They also considered the application interfaces understandable and reported no need for specialized training. These accounts indicate that procedural simplicity and interface familiarity are important features of their QRIS experiences. This finding is directly related to perceived ease of use in TAM (Davis, 1989). A system that users can understand and operate with limited effort may be viewed more favorably. The findings are consistent with Fitriani et al. (2024), who explained that ease of application use is associated with greater usage (Fitriani et al., 2024). The findings further suggest that ease of use is experienced through several related aspects: simple payment

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procedures, a relatively short learning process, and a user-friendly interface. Although the informants described QRIS as convenient, the study does not establish that this convenience necessarily increases purchasing frequency or causes changes in consumption behavior.

2) Transaction Security and Sharia Considerations

The informants associated QRIS security with PINs, authentication procedures, and their perceptions of supervision by official financial institutions. These accounts indicate that their sense of security was shaped by both technical features and institutional trust. The original discussion also referred to the Financial Services Authority (OJK) and Law Number 21 of 2011 concerning the Financial Services Authority. In the informants' perceptions, institutional supervision contributed to confidence in digital financial transactions. However, their statements represent perceptions of security and regulation; the qualitative findings do not independently verify the regulatory status of every application or payment service used. Sharia considerations also appeared in the discussion. One informant regarded QRIS as permissible when used for halal transactions and when the transactions did not involve riba or other prohibited elements. This perspective is relevant to the study's Islamic economics context because it shows that the informant evaluated QRIS not only in terms of technical convenience but also in relation to Islamic transaction principles. The findings are consistent with Kristanty (2024), who reported improvements in transaction security associated with the integration of payment methods into a standardized QR system. Nevertheless, the present study documents students' perceptions of security rather than conducting a technical security assessment or a formal Sharia compliance evaluation.

3) Support for Multiple Payment Platforms

The informants identified compatibility with different mobile banking applications and digital wallets, including DANA and OVO, as another advantage of QRIS. They perceived this flexibility as allowing them to make payments without being restricted to a single payment application. This finding complements TAM by illustrating how platform compatibility may contribute to perceived usefulness (Davis, 1989). When a payment system accommodates applications that students already use, it can be perceived as more relevant to their daily transaction needs. QRIS interoperability may therefore make digital payments more convenient for users and merchants. However, the findings also indicate that platform flexibility does not eliminate all barriers. The availability of QRIS among merchants and the stability of the applications remain important conditions for successful transactions. Interoperability must therefore be accompanied by adequate merchant participation and reliable technical performance.

4) Transaction Tracking

The informants described digital transaction histories as useful for reviewing payment details, including transaction time and amount, and for monitoring expenditures. This feature extends the perceived usefulness of QRIS beyond the immediate completion of payments. From the perspective of TAM, transaction tracking represents an additional practical benefit that can shape users' evaluations of the technology (Davis, 1989). The availability of digital records may also support basic financial management by allowing students to review their spending without relying exclusively on manual records. The findings therefore suggest that transaction tracking is a meaningful component of the students' QRIS experiences. However, the study does not directly measure changes in financial literacy, budgeting skills, or consumption patterns. Such outcomes should be treated as potential implications rather than demonstrated effects.

c. Challenges Faced by FEBI Students in Using QRIS

1) Internet Connectivity and Merchant Availability

The informants reported that unstable internet connections could delay scanning or payment confirmation and sometimes cause transactions to fail. They also noted that QRIS was not available at every merchant, meaning that cash remained necessary in some situations. Within TAM, these findings illustrate how external conditions can affect perceived ease of use (Davis, 1989). Even when the payment procedure is simple, unstable connectivity can make the actual transaction difficult. Similarly, limited merchant availability constrains the

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practical usefulness of QRIS because users cannot rely on it in every purchasing situation. The findings are consistent with Sakti Putra Harahap et al. (2023), who noted that digital payment systems such as QRIS are intended to provide convenience, speed, and efficiency, but network disruptions can hinder scanning and payment confirmation. The present study adds context-specific evidence by documenting how FEBI students experienced connectivity problems and the need to retain cash as an alternative.

2) System Disruptions and Application Errors

The informants also described delayed transactions, unresponsive applications, and temporary balance deductions when transactions failed. Although one informant reported that the funds were eventually returned, these experiences caused concern and discomfort. In addition, the informant who rarely used QRIS reported hesitation after observing errors experienced by friends. These findings demonstrate that users' perceptions are influenced by more than the intended functionality of a payment system. Reliability and confidence in transaction completion are also relevant to their experiences. In the context of TAM, system disruptions can undermine perceived ease of use and reduce the practical benefits users associate with the technology (Davis, 1989). The accounts also suggest that negative experiences may influence individuals indirectly when they observe other users encountering problems. This pattern can be discussed in relation to Social Learning Theory: people may form expectations and attitudes by observing the experiences of others. In the present study, this interpretation is supported by the account of one informant who reported hesitation after seeing friends experience QRIS errors. It should not, however, be interpreted as a comprehensive test of Social Learning Theory.

3) Habitual Use of Cash

The findings identify habitual cash use as a non-technical barrier to QRIS adoption. The informant who rarely used QRIS preferred cash because it was familiar and did not require a smartphone or internet connection. This account indicates that payment preferences may persist even when an alternative is perceived as useful. From the perspective of technology acceptance, the findings suggest that perceived usefulness and ease of use do not necessarily eliminate the influence of established habits (Davis, 1989). Moving from cash-based to digital transactions may require adjustment, familiarity, and consistently satisfactory experiences. The study therefore highlights the importance of considering users' existing payment routines alongside the technical features of digital payment systems. The findings are consistent with Wijayanto et al. (2024), who reported that cash transactions remained dominant in Indonesia in the context of their study, accounting for 59.5% of transactions. Their study also found that six out of ten respondents considered cash the most convenient and secure payment method. These findings provide a broader context for understanding why familiarity and perceived convenience may continue to influence payment choices, even as digital payment systems develop.

d. Overall Interpretation of Students' Perceptions of QRIS

Taken together, the findings indicate that the three informants generally perceived QRIS positively, particularly in relation to practicality, transaction speed, ease of use, platform flexibility, perceived security, and transaction tracking. These experiences can be understood through the TAM constructs of perceived usefulness and perceived ease of use (Davis, 1989). At the same time, the findings reveal that positive perceptions coexist with technical and behavioral barriers. Internet disruptions, application errors, limited merchant availability, and habitual cash use affect the extent to which students can or choose to use QRIS. Thus, QRIS acceptance in this setting is best understood as an experience shaped by perceived benefits as well as the conditions under which the technology is used. The evidence indicates that the informants who used QRIS regularly described practical benefits, while the informant who rarely used it identified circumstances and preferences that limited its use. These findings provide insight into the range of experiences among the participants. However, the study does not establish that positive perceptions have caused an increase in QRIS usage across the wider student population.

4.2.2. Comparison with Previous Studies

The findings of this study are consistent with

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previous research that identifies practicality and efficiency as important features of QRIS. Hutahayan et al. (2024) reported that QRIS facilitates efficient cashless transactions, while Saputra Nanda and Kenedi (2025) highlighted the role of QRIS in integrating different digital payment applications through a standardized national code. The present study complements these findings by documenting how students experience such benefits in daily transactions, including reduced dependence on physical cash and the ability to review payment histories.

The results concerning transaction speed and convenience are also consistent with Prasetyo and Khajar (2025), who discussed the speed and efficiency of QR code-based payment systems. Similarly, Fitriani et al. (2024) emphasized the relationship between application usability and usage. The present study adds a qualitative account of these issues by showing that students associate ease of use with a simple scanning procedure and understandable application interfaces.

With regard to the broader function of digital payments, Roza et al. (2024) discussed QRIS in relation to MSME digitalization and the development of an inclusive payment system. Although the contexts differ, both the earlier study and the present research identify convenience as a relevant aspect of QRIS use. The current study contributes a student-centered perspective rather than focusing primarily on business digitalization.

The findings concerning transaction security are consistent with Kristanty (2024), who discussed the security benefits of integrating payment methods into a standardized system. However, the present study focuses on students' perceptions of security, including their confidence in authentication procedures and institutional oversight. It does not independently test system security or determine the legal compliance of the applications used by the informants.

The challenges identified in this study also align with previous findings. Sakti Putra Harahap et al. (2023) discussed how network disruptions can interfere with the convenience and efficiency expected from QRIS. The informants in the present study similarly reported delayed or failed transactions due to connectivity problems. In addition, the findings concerning habitual cash use are consistent with Wijayanto et al. (2024), whose study reported the continuing preference for cash among many respondents. The current study illustrates how this preference appears in the experience of a student who rarely uses QRIS.

Overall, the findings support the relevance of previous research on QRIS convenience, usability, security, and adoption barriers. Their distinctive contribution lies in providing an in-depth account of how these dimensions are experienced by students in an Islamic higher education setting. Because this research involved only three informants, the comparison is intended to establish conceptual consistency and contextual contribution rather than statistical generalizability.

4.2.3. Theoretical Contributions

This study contributes to the application of the Technology Acceptance Model (TAM) by illustrating how perceived usefulness and perceived ease of use appear in students' accounts of QRIS usage (Davis, 1989). Perceived usefulness was reflected in the practicality of cashless transactions, transaction speed, and access to transaction records. Perceived ease of use was reflected in the simple scanning procedure and the informants' familiarity with mobile banking and digital wallet applications.

The findings also show that the experience of accepting and using QRIS involves conditions that may limit the realization of its perceived benefits. Unstable internet connectivity, system errors, and limited merchant availability can reduce the convenience of transactions. Meanwhile, habitual cash use may persist even when digital payments are considered useful. These findings suggest that TAM provides a relevant framework for interpreting the informants' experiences, while contextual and behavioral factors are also important to consider when examining digital payment use.

The study further illustrates the value of applying TAM in an Islamic economics education context. One informant discussed QRIS in relation to Islamic transaction principles, indicating that the evaluation of digital payment technology may include considerations beyond convenience and functionality. However, this observation comes from an individual account and does not establish a general pattern among all FEBI students.

The theoretical contribution is therefore contextual and interpretive. The study does not test, validate, or modify the statistical structure of TAM.

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Instead, it uses the model to interpret the benefits and barriers described by the informants and highlights the need to consider infrastructure reliability, established payment habits, and context-specific considerations when examining QRIS usage qualitatively.

4.2.4. Practical and Policy Implications

The findings have several practical implications for payment service providers, campus administrators, students, and relevant institutions. First, payment service providers should prioritize transaction reliability by minimizing application errors, improving transaction confirmation processes, and providing clear information when transactions are delayed or unsuccessful. The informants' experiences indicate that temporary balance deductions and uncertainty about transaction status can cause concern. Clear status notifications and accessible complaint-handling procedures may help users understand what has happened and what action to take. Second, campus administrators could expand QRIS availability across campus facilities, including canteens, cooperative stores, and other student service locations. Greater merchant participation would reduce situations in which students must return to cash because QRIS is unavailable. Campus initiatives should also account for the possibility of internet disruptions and retain appropriate alternative payment arrangements. Third, digital payment education could help students use QRIS responsibly. Educational activities may cover transaction verification, checking payment confirmations, reviewing transaction histories, protecting PINs and authentication credentials, and responding appropriately to failed transactions. These activities could also encourage students to use digital transaction records to support budgeting and expenditure monitoring without assuming that access to transaction histories automatically improves financial literacy. Fourth, relevant payment system authorities and service providers should continue supporting reliable digital payment infrastructure and broad merchant participation. The findings point to the importance of coordination between technological reliability and the availability of QRIS at points of sale. Policy initiatives should also ensure that users can obtain clear information and appropriate assistance when technical problems occur.

Finally, students who remain accustomed to cash should not be treated simply as resistant to technology. Their preferences may reflect familiarity and practical concerns about internet access and device dependence. Adoption initiatives should therefore emphasize useful, reliable experiences and accessible guidance rather than assuming that promoting digital payments alone will automatically change established habits.

4.2.5. Integration with the Research Gap

The research gap addressed by this study concerns the need to understand students' perceptions of QRIS through their experiences, including both the benefits they identify and the challenges they encounter. Previous studies cited in this research have discussed QRIS efficiency, usability, security, digital payment integration, and the continuing use of cash (Hutahayan et al., 2024; Saputra Nanda & Kenedi, 2025; Prasetyo & Khajar, 2025; Roza et al., 2024; Fitriani et al., 2024; Kristanty, 2024; Sakti Putra Harahap et al., 2023; Wijayanto et al., 2024). The present study complements this body of research by examining these issues through the experiences of FEBI students at UIN Alauddin Makassar. The findings address this gap by identifying three main areas of student experience: perceived benefits, advantages, and challenges. The benefits include transaction practicality, speed, efficiency, and satisfaction. The advantages include ease of use, perceived security, support for multiple platforms, and transaction tracking. The challenges include unstable connectivity, application errors, limited merchant availability, and habitual cash use. The study's contribution lies in its qualitative and context-specific account of these experiences within an Islamic economics and business faculty. It also shows that perceptions of QRIS are not uniform: the informant who rarely used the system described different circumstances and preferences from those reported by the more frequent users. This contrast provides a more nuanced understanding of QRIS use than a description limited to its technical benefits. Accordingly, the study addresses the research gap by presenting an experience-based account of QRIS perceptions in a specific educational context. Its originality lies in the contextual depth of the findings rather than in claims of statistical representativeness or causal relationships.

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4.2.6. Acknowledgement of Study Limitations

Several limitations should be considered when interpreting the findings. First, the study involved three informants from a single faculty at UIN Alauddin Makassar. Their experiences provide useful qualitative insights but cannot represent the full range of perceptions among students at the university or in other higher education institutions. Second, the findings reflect participants' reported experiences and perceptions at the time of data collection in December 2025. They do not provide a longitudinal account of how students' QRIS usage or payment preferences may change over time. The findings concerning convenience, security, and technical barriers should therefore be understood within the specific context of the study. Third, the research documents perceived security and the informants' views concerning Islamic permissibility rather than independently assessing technical security, regulatory compliance, or Sharia compliance. These topics would require additional forms of evidence and specialized assessment.

Finally, the study identifies experiences associated with QRIS use but does not measure changes in transaction frequency, financial literacy, consumption behavior, or the causal effects of perceived usefulness and ease of use. These limitations do not negate the value of the findings; rather, they define the scope within which the results should be interpreted and applied.

5. Conclusion

5.1 Summary of Key Findings

This study examined students' perceptions of QRIS as a digital payment method among students of the Faculty of Islamic Economics and Business, UIN Alauddin Makassar. The findings indicate that the three informants generally viewed QRIS positively, particularly in terms of transaction practicality, speed, efficiency, ease of use, perceived security, platform flexibility, and transaction tracking. QRIS was perceived as convenient because it enabled payments through smartphones without requiring students to carry cash or wait for change. Digital transaction histories were also regarded as useful for reviewing payment details and monitoring expenditures. The informants who regularly used QRIS expressed satisfaction with its ability to support daily transactions. However, the study also identified several barriers. Unstable internet connectivity, application errors, limited merchant availability, and habitual cash use affected the informants' experiences and preferences. The informant who rarely used QRIS described a preference for cash and concerns associated with dependence on smartphones and internet access. These findings demonstrate that QRIS perceptions encompass both practical benefits and constraints related to technology and user habits. Overall, the research objectives were addressed by identifying the benefits, advantages, and challenges reported by the participants. The results provide a qualitative account of QRIS use in the study setting without claiming that the findings are statistically representative of all students.

5.2 Theoretical Contributions

The study contributes to the contextual application of the Technology Acceptance Model (TAM) by showing how perceived usefulness and perceived ease of use are reflected in students' accounts of QRIS usage (Davis, 1989). Perceived usefulness appeared in descriptions of transaction convenience, efficiency, and expenditure monitoring, while perceived ease of use appeared in accounts of simple payment procedures and accessible application interfaces. The findings also indicate that positive perceptions coexist with constraints such as internet instability, system errors, limited merchant availability, and established cash-use habits. These factors provide context for understanding why the practical benefits of a technology do not necessarily eliminate all barriers to its use. The study's theoretical contribution is interpretive rather than confirmatory: it applies TAM to understand the experiences of students in an Islamic economics and business faculty and highlights the relevance of contextual and behavioral considerations. The findings do not constitute a statistical test or formal extension of the TAM model.

5.3 Practical and Policy Implications

The findings suggest that digital payment service providers should improve application reliability, transaction confirmation, and assistance for failed transactions. Clear communication about transaction status and accessible complaint-handling mechanisms may help reduce uncertainty when errors occur. For UIN Alauddin Makassar, expanding QRIS availability across campus facilities,

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including canteens and cooperative stores, may help students access digital payments more consistently. Such efforts should be accompanied by attention to network reliability and appropriate alternative payment arrangements. Students may also benefit from education on safe QRIS use, transaction verification, protection of authentication credentials, and the use of digital transaction histories for expenditure monitoring. Relevant institutions and service providers should continue supporting reliable infrastructure and broad merchant participation. These measures are intended to address the specific barriers identified in the study rather than assume that all students have the same payment preferences or experiences.

5.4 Limitations of the Study

The findings should be interpreted in light of the study's context and scope. The research involved three informants from one faculty at one university, and their experiences may not capture the diversity of QRIS use among other student populations. The data were collected in December 2025 and therefore represent the participants' accounts at that time. In addition, the study examined perceptions and reported experiences rather than directly measuring transaction behavior, financial literacy, or changes in payment preferences. Statements concerning security and Islamic permissibility represent the informants' views and were not independently evaluated through technical or formal Sharia assessments. Accordingly, the results provide contextual qualitative insights rather than statistically generalizable or causal conclusions.

5.5 Directions for Future Research

Future studies could involve students from several faculties and universities to explore whether the perceptions identified in this study also appear in different educational and regional contexts. A larger and more diverse group of participants could provide a broader understanding of differences in QRIS usage experiences, including among frequent users, occasional users, and students who primarily use cash. Further research could also use longitudinal or mixed-methods designs to examine changes in payment preferences over time and assess relationships between perceived usefulness, perceived ease of use, trust, habitual cash use, and QRIS usage. Quantitative studies could test these relationships, while qualitative research could explore more deeply how students understand security, transaction reliability, and Islamic transaction principles. Finally, future research could examine merchant availability, network reliability, and the handling of failed transactions from the perspectives of students, merchants, and payment service providers. Such studies would extend the present findings and help clarify how user experiences and the digital payment environment jointly shape the use of QRIS.

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