THE INFLUENCE OF QRIS ON CHANGES IN TRANSACTION PATTERNS AND CONSUMER BEHAVIOR

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ABSTRACT

Quick Response Code Indonesian Standard (QRIS) is a digital payment system developed by Bank Indonesia to facilitate more efficient non-cash transactions. This study aims to analyze the impact of QRIS implementation on changes in transaction patterns and consumer behavior in Indonesia. Using a descriptive qualitative method and literature review, this research discusses how QRIS influences consumer transaction habits, the benefits and challenges of its implementation, and its contribution to financial inclusion. The findings show that QRIS encourages the adoption of digital payments, improves transaction efficiency, and reduces dependence on cash. However, challenges such as low digital financial literacy and cybersecurity concerns remain significant obstacles. Therefore, further socialization and education are needed to increase the widespread adoption of QRIS in society.

Keywords: QRIS, digital transactions, consumer behavior, non-cash payments, financial inclusion

ABSTRAK

Quick Response Code Indonesian Standard (QRIS) merupakan sistem pembayaran digital yang dikembangkan oleh Bank Indonesia untuk memfasilitasi transaksi nontunai secara lebih efisien. Penelitian ini bertujuan untuk menganalisis pengaruh implementasi QRIS terhadap perubahan pola transaksi dan perilaku konsumen di Indonesia. Dengan menggunakan metode deskriptif kualitatif dan studi literatur, penelitian ini membahas bagaimana QRIS memengaruhi kebiasaan transaksi konsumen, keuntungan dan tantangan yang dihadapi dalam implementasinya, serta dampaknya terhadap inklusi keuangan. Hasil kajian menunjukkan bahwa QRIS mendorong peningkatan adopsi pembayaran digital, meningkatkan efisiensi transaksi, dan mengurangi ketergantungan terhadap uang tunai. Namun, tantangan dalam literasi keuangan digital dan keamanan siber masih menjadi hambatan utama. Oleh karena itu, sosialisasi dan edukasi lebih lanjut diperlukan untuk meningkatkan adopsi QRIS secara lebih luas di masyarakat.

Kata Kunci: QRIS, transaksi digital, perilaku konsumen, pembayaran nontunai, inklusi keuangan

1.   INTRODUCTION

The advancement of digital technology has significantly transformed payment systems, notably through the introduction of QRIS (Quick Response Code Indonesian Standard), launched by Bank Indonesia in 2019. QRIS integrates various digital wallet platforms into a single QR code that can be used interoperably, thereby enhancing transaction efficiency and promoting financial inclusion.

Source: Adapted from The Jakarta Post (2023) and Antara (2023)

Figure 1. Growth of QRIS Users from 2019 to 2023 Post (2023) and Antara (2023)

The official implementation of QRIS (Quick Response Code Indonesian Standard) on January 1, 2020, was primarily driven by the critical need for a standardized payment system to unify the diverse and often incompatible QR codes from numerous providers. This standardization is particularly significant in Indonesia, a country with exceptionally high smartphone penetration, even exceeding its total population (We Are Social, 2020). QRIS has seen widespread adoption across various segments, from large-scale businesses to students and Micro, Small, and Medium Enterprises (MSMEs), underscoring its broad applicability.

Despite its advantages, the widespread adoption of QRIS faces several persistent challenges, including low levels of digital literacy, inadequate infrastructure, and ongoing concerns regarding transaction security. These hurdles collectively impede its full potential and wider acceptance. Consequently, current research endeavors, such as the one described, aim to comprehensively examine the impact of QRIS on shifts in transaction patterns and consumer behavior, while also evaluating the key factors that influence the effectiveness of its implementation.

Recent academic research (2015-2025) further enriches our understanding of QRIS, particularly in the Indonesian context. Studies on the impact of QRIS on transaction patterns and consumer behavior consistently highlight its role in shaping modern payment habits. For instance, Zalukhu and Lattu (2025, 2024), utilizing the Technology Acceptance Model (TAM), found that factors like perceived usefulness, user attitude, and intention to use QRIS significantly influence purchasing decisions, enhancing transaction efficiency and benefiting the MSME sector. Similarly, T, Harahap, Berliana, and Nofirda (2025) and Salsabila (2025) have explored the direct influence of QRIS usage on general consumer behavior and even the consumptive behavior of students. The psychological impact of

QRIS, leading to more impulsive spending due to its ease of use, is also noted by Ezeelink (2025). Furthermore, research by Rahmi (2024) and Utami (2024) specifically addresses the positive impact of QRIS on increasing transaction volume and improving financial information quality for MSMEs. The effectiveness of QRIS in driving cashless transactions is a recurring theme, as observed by Manurung et al. (2024), who emphasize its benefits for MSMEs, while Zulfa (2024) provides a detailed analysis of its influence on Generation Z's food consumption behavior using the Theory of Planned Behavior.

Regarding the key factors influencing the effectiveness of QRIS implementation, studies point to a combination of technological, behavioral, and infrastructural elements. Sari (2025), also employing TAM, identifies perceived convenience, usefulness, trust, and social influence as critical determinants of QRIS adoption and its impact on MSMEs. However, challenges remain, as highlighted by Manurung et al. (2024), who reiterate that infrastructure issues, uneven digital literacy, and security threats (such as fake QR code scams) continue to hinder widespread adoption, necessitating ongoing efforts in digital education and technological development. Despite these challenges, Sartika, Haryanti, and Astuti (2024) demonstrate QRIS's effectiveness in increasing sales turnover for culinary MSMEs, attributing success to factors like system quality, information quality, service quality, and user satisfaction. Research by Rahayu (2022) and Pratiwi (2022) further reinforces the positive outcomes for MSMEs, emphasizing ease, safety, and increased income, though the latter also points to human resource availability as a potential limiting factor. Lastly, Tenggino and Mauritsius (2022) underscore that ease of use, security, and convenience are paramount in influencing QRIS adoption, contributing to improved financial inclusion and transaction efficiency.

These recent findings provide a robust framework for understanding both the transformative potential of QRIS in Indonesia's digital payment landscape and the critical areas that require continued attention for its successful and inclusive implementation. Future research should delve deeper into tailored strategies for enhancing digital literacy in underserved communities and developing robust, user-friendly security protocols to build greater public trust. Addressing these multifaceted challenges will be crucial for QRIS to truly unlock its full potential in fostering a cashless society and empowering all segments of the Indonesian population.

Research Questions
1. How is QRIS implemented in digital transactions in Indonesia?
2. What is the impact of QRIS usage on consumer behavior in making cashless payments?
3. How does QRIS contribute to financial inclusion in society?
4. What are the factors influencing the adoption of QRIS by consumers?

Research Objectives
1. To analyze the implementation of QRIS in digital transactions and the challenges encountered.
2. To assess the impact of QRIS usage on consumer behavior in conducting cashless transactions.
3. To identify the contribution of QRIS to enhancing financial inclusion in society.
4. To examine the factors influencing consumer adoption and usage of QRIS.

2.   THEORETICAL FRAMEWORK AND HYPOTHESIS

Application of QRIS in Digital Transactions

QRIS (Quick Response Code Indonesian Standard) is a QR code-based digital payment system developed by Bank Indonesia to unify various non-cash payment methods under a national standard. This system enables consumers to make payments simply by scanning a single QR code that is recognized by all e-wallet applications officially registered with Bank Indonesia, including those from both banking and non-banking institutions.

QRIS offers several key benefits, such as simplifying the transaction process, increasing efficiency, and ensuring security in digital payments. The implementation process of QRIS is relatively straightforward, starting from the registration of users and merchants, generating a unique QR code for each transaction, to the scanning and confirmation of payments made through digital applications.

In practice, QRIS has been widely adopted across various sectors including retail, public services, education, and even micro-enterprises such as street vendors and student-run businesses. Users can utilize QRIS for in-store purchases, online transactions, and for paying utility bills such as electricity, water, and other digital services.

Another significant advantage of QRIS is its flexibility and security. With the use of data encryption technology, QRIS ensures the protection of user information. Furthermore, it supports cost efficiency by eliminating the need for additional hardware such as Electronic Data Capture (EDC) machines, thereby promoting digital transactions that contribute to improved business operations.

Effect of QRIS on Consumer Behavior

The implementation of QRIS has had a significant impact on consumer behavior in transactions. This behavioral shift is primarily evident in the transition of consumer preferences from cash-based to non-cash payment methods. The ease of use, speed, and security offered by QRIS make consumers feel more comfortable conducting digital transactions.

According to research by Prasetyo and Nugroho (2022), public interest in using QRIS as a payment method has increased due to its time efficiency, accessibility, and integration with various digital wallet applications. This indicates that consumers increasingly value the practicality and flexibility in transaction processes.

Moreover, the use of QRIS also influences consumption patterns. With the availability of digital transaction records, consumers become more aware of their spending, which promotes more controlled and planned consumption behavior. This aligns with findings by Putri and Ramadan (2021), which indicate that consumers who regularly use digital payment systems such as QRIS tend to be more disciplined in managing their personal finances.

QRIS has also shaped new expectations for payment services across various sectors. Consumers tend to prefer merchants who offer QRIS over those who accept only cash. This trend fosters a more modern and digitally-oriented consumption culture, particularly among younger generations. Therefore, QRIS functions not only as a transaction tool but also as an instrument that shapes consumer behavior and preferences within the digital ecosystem.

Contribution of QRIS to Financial Inclusion

QRIS has made a significant contribution to expanding financial inclusion, particularly for segments of the population that lack access to formal financial services. Due to its accessibility and low implementation cost, QRIS offers opportunities for micro,

small, and medium enterprises (MSMEs), as well as communities in remote areas, to participate in the digital financial ecosystem.

According to a report by the Financial Services Authority (OJK, 2023), the implementation of QRIS has driven a notable increase in the number of individuals using digital financial services. Furthermore, QRIS assists MSMEs in establishing transaction histories, which can serve as a foundation for accessing additional financial products such as business loans or working capital financing. Therefore, QRIS plays a strategic role in achieving national objectives to broaden financial inclusion comprehensively.

Factors Affecting QRIS Adoption

The adoption of QRIS by consumers is influenced by a variety of factors, including technological, social, economic, and regulatory elements. These factors include:

- Technological Factors: The ease of using applications, transaction security, and the availability of compatible devices and stable internet connections are crucial (Nugroho, 2017).
- Social and Behavioral Factors: Based on the Unified Theory of Acceptance and Use of Technology (UTAUT) model (Venkatesh et al., 2003), perceived ease of use, perceived usefulness, and social influence significantly affect QRIS adoption.
- Economic Factors: Financial incentives such as cashback offers, discounts, and low implementation costs for merchants serve as strong motivators.
- Regulatory and Policy Factors: Support from Bank Indonesia and OJK through public education, awareness campaigns, and inclusive policies has accelerated the adoption of QRIS across various societal levels.

These interrelated factors form an ecosystem that either facilitates or hinders the widespread adoption of QRIS. Therefore, synergy among users, service providers, and regulators is a crucial element in optimizing the implementation and impact of QRIS in Indonesia.

3. RESEARCH METHOD

This study uses descriptive qualitative methods with library research approaches. This method was chosen to explore an in -depth understanding of the effect of Qris on changes in transaction patterns and consumer behavior without collecting primary data.

Secondary data sources used in this study come from scientific journals, official reports of Bank Indonesia, publication of the Financial Services Authority (OJK), articles related to digital payment systems, as well as books and other relevant academic documents. Literature selection criteria include: (1) relevance to the topic of qris and consumer behavior, (2) source credibility, and (3) publication in the last five years.

Data analysis is carried out using the content analysis method, which identifies thematic patterns from various sources, classifying findings according to research variables (digital transactions, consumer behavior, financial inclusion, and adoption factors), and compile synthesis to draw conclusions.

With this approach, it is hoped that research will be able to provide a comprehensive picture of empirical and conceptual conditions regarding the application of qris in Indonesia.

4. DATA ANALYSIS AND DISCUSSION

Analysis of QRIS Implementation
The Level of QRIS Adoption in the Community

Quick Response Code Indonesian Standard (QRIS) is a QR code-based payment system standardized by Bank Indonesia to support digital transformation in the financial sector. Since its introduction in 2019, the adoption of QRIS has grown significantly. As of July 2023, the number of QRIS users reached 38.24 million, with 72% of them being merchants—most of whom are from the MSME sector (The Jakarta Post, 2023). Bank Indonesia has set a target of 45 million QRIS users by the end of 2023, reflecting its commitment to expanding the national digital payment system (Antara, 2023). The adoption rate of QRIS is higher in urban areas, which tend to have better digital infrastructure and higher levels of financial literacy.

Obstacles in the Implementation of QRIS

Despite the rapid growth in QRIS usage, several obstacles hinder its widespread implementation, including:

- Digital and Financial Literacy: Low levels of digital and financial literacy cause resistance or discomfort among individuals transitioning from traditional to digital transactions (Sari et al., 2022).
- Telecommunications Infrastructure: Limited internet access in remote areas is a major barrier to the widespread use of QRIS (Bank Indonesia, 2023).
- Transaction Security: Concerns regarding the risks of fraud and data breaches remain key challenges in expanding the use of QRIS (Saputra & Nugroho, 2021).

Consumer Behavior in QRIS Usage
Changes in the Frequency of Non-Cash Transactions

The implementation of QRIS has positively influenced the increase in non-cash transactions, particularly in the MSME sector. According to Santoso (2023), the use of QRIS can increase digital transaction frequency by up to 40%. This demonstrates that consumers are becoming more accustomed to digital payments due to increased comfort and efficiency.

Table 1. QRIS User Statistics as of July 2023

Description	Number	Percentage
Total QRIS Users	38.24 million	100%
Merchants	27.53 million	72%
Non-Merchant Users (Consumers)	10.71 million	28%
End of 2023 Target	45 million users	–

Source: Adapted from The Jakarta Post (2023) and Antara (2023).

Factors Influencing Consumer Preferences Toward QRIS

- Several key factors influence consumer preferences in using QRIS:
- Ease of Use: QRIS offers convenience and practicality compared to other payment methods (Dewi & Hidayat, 2022).
- Transaction Security: Consumer confidence in digital payment systems plays a significant role in adoption (Saputra & Nugroho, 2021).
- Financial Incentives: Promotions, cashback, and loyalty programs from e-wallet providers serve as additional motivations (Ghozali et al., 2022).

A study by Siregar et al. (2023) also confirms that the intention to use QRIS is significantly correlated with perceptions of ease, usefulness, and social influence.

The Impact of QRIS on Financial Inclusion
The Role of QRIS in Expanding Access to Financial Services

QRIS contributes significantly to expanding public access to formal financial services. According to the OJK report (2023), QRIS has indeed helped bridge the unbanked population to digital financial services, offering MSMEs (Micro, Small, and Medium Enterprises) greater access to financing and other banking products. This is largely because QRIS provides a low-cost and accessible entry point for individuals and small businesses to participate in the digital economy without needing a traditional bank account or expensive payment infrastructure. By facilitating cashless transactions, QRIS also enables MSMEs to build a digital transaction history, which can then serve as a valuable record for accessing formal credit and other financial services from banks.

Comparison of Financial Inclusion Before and After QRIS
- Before QRIS (2018): The financial inclusion rate stood at only 49% (World Bank, 2018).
- After QRIS (2023): Indonesia's financial inclusion rate reached 88.7%, driven by the widespread adoption of digital financial services, including QRIS (Republika, 2023).

MSMEs that adopted QRIS have also reported improvements in operational efficiency (Santoso, 2023).

Factors Influencing QRIS Adoption

QRIS adoption is influenced by internal, external, user-related, and environmental factors, including.
- Internal Factors: Technological readiness, implementation costs, and human resource competencies.
- External Factors: Government regulations, technological competition, and system security.
- User Factors: Perceived ease of use, direct benefits, and trust in QRIS.
- Environmental Factors: Internet connectivity and electricity availability.

Analysis of Factors Enhancing or Hindering QRIS Adoption
a. Adoption Drivers:
   - Low transaction costs.
   - Active support and socialization efforts by Bank Indonesia.
   - Interoperability across e-wallet and banking platforms (LISS Journal, 2023).
b. Adoption Barriers:
   - Low digital literacy in certain segments of the population.
   - Uneven distribution of internet connectivity (Bank Indonesia, 2023).

The Relevance of Technology Adoption Models in the Context of QRIS
- Diffusion of Innovations (Rogers, 2003): Explains the adoption process of QRIS through five adopter categories—from innovators to laggards.
- Technology Acceptance Model (TAM) (Davis, 1989): Suggests that perceived ease of use and perceived usefulness are critical in determining technology acceptance levels.

5. CONCLUSION & SUGGESTION

CONCLUSION

The results of this literature review indicate that the implementation of QRIS has had a positive impact on transaction patterns and consumer behavior in Indonesia. QRIS facilitates transactions, increases efficiency, and encourages the public to transition toward non-cash payment systems. Furthermore, QRIS has been proven to contribute significantly to financial inclusion, particularly for MSMEs and communities that previously lacked access to formal financial services.

However, several challenges remain, including low levels of digital financial literacy, unequal distribution of infrastructure, and concerns regarding cybersecurity. The adoption of QRIS is influenced by a combination of technological, social, economic, and regulatory factors, all of which are interrelated in shaping Indonesia's digital financial ecosystem.

SUGGESTIONS

1. For the Government and Bank Indonesia: Greater efforts are needed to promote education and awareness regarding the security and benefits of digital transactions, particularly targeting communities in remote areas and those with low levels of financial literacy.
2. For Financial Service Providers: It is essential to enhance digital infrastructure and broaden interoperability to ensure that QRIS services are inclusive and accessible across all segments of society.
3. For the Community: There is a need to raise awareness about both the benefits and risks of digital transactions and to foster a culture of digital literacy to ensure safer and more responsible use of QRIS.
4. For Future Research: It is recommended to explore the adoption of QRIS from the perspective of merchants and to combine qualitative and quantitative research methods for more objective and in-depth insights.

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