

Students' Perceptions Of Qris As An Alternative Digital Payment Method In Higher Education

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Abstract

The growth of digital transactions has encouraged the use of QR-based payment systems, including the Quick Response Code Indonesian Standard (QRIS). This study aims to examine students' perceptions of QRIS as a digital payment alternative and identify the obstacles encountered in its use at STIE Pemuda. The study employed a qualitative descriptive approach with nine active students selected through purposive sampling. Data were obtained through open-ended questionnaires, semi-structured interviews, observation, and audio recording, then analyzed using the Miles and Huberman interactive model. The findings indicate that students generally perceive QRIS positively because it makes payments easier, faster, more practical, efficient, comfortable, and relatively secure. Students also support the potential implementation of QRIS for administrative services, canteens, cooperatives, and student activities on campus. The main obstacles are unstable internet connections, application disruptions, device conditions such as depleted batteries, and the fact that not all merchants accept QRIS. The findings suggest that wider QRIS implementation should be accompanied by adequate digital infrastructure, service reliability, and user education.

Keywords: student perception, QRIS, digital payment, higher education

INTRODUCTION

Digital transformation has changed the way people conduct financial transactions. Payments that were previously made largely with cash are increasingly being conducted through electronic devices and payment applications. One form of this development is payment using QR codes. In Indonesia, the Quick Response Code Indonesian Standard (QRIS) was developed as a QR-based payment standard so that transactions can be conducted through various compatible payment services.



For students, digital payments are relevant because their daily activities are increasingly connected to smartphones and digital services. Students make various transactions, ranging from purchasing food and daily necessities to activities related to academic and student affairs. Based on the study underlying this article, students perceive QRIS as convenient because transactions can be completed without carrying cash and payments can be completed quickly.

User perception is an important part of technology acceptance. Robbins and Judge explain perception as an individual process of organizing and interpreting impressions to give meaning to the environment. In the context of digital payments, a positive perception can be formed when users experience benefits, ease, security, and convenience. The study also relates technology acceptance to perceived usefulness, ease of use, and user behavior.

STIE Pemuda was selected as the research setting because students are already familiar with digital payments in their daily activities, while the implementation of QRIS within the campus environment remains a potential area for development. This study does not only examine whether students know QRIS, but also explores their experiences, perceived benefits, obstacles, and expectations if QRIS is used more widely on campus.

Based on these conditions, the study is directed at two main focuses: how students at STIE Pemuda perceive QRIS as an alternative digital payment method, and what obstacles they encounter when using QRIS. These focuses are expected to provide a contextual picture of students' readiness for the development of digital payments in higher education.

RESEARCH METHODS

This study used a qualitative approach with a descriptive method. This approach was selected because the research seeks to understand students' experiences, meanings, and views regarding QRIS use rather than statistically measuring relationships between variables.

The research was conducted at STIE Pemuda, Surabaya. The research informants consisted of nine active STIE Pemuda students. Informants were selected through purposive sampling, considering that they were familiar with QRIS and had experience or an understanding of its use as a digital payment method. These criteria enabled informants to provide information regarding the convenience, benefits, obstacles, and potential application of QRIS in the campus environment.

Data were collected through a qualitative research questionnaire and interviews. The questions addressed informants' understanding of QRIS, their usage experiences, perceptions of convenience and benefits, security, obstacles, and expectations for QRIS



implementation on campus. Observation and audio recording were used to strengthen the data collection process.

Data analysis employed the Miles and Huberman interactive model, consisting of data reduction, data display, and conclusion drawing and verification. Informants' responses were first selected based on their relevance to the research focus and then grouped into themes such as convenience, practicality, efficiency, economic benefits, security, obstacles, and expectations. Conclusions were drawn after the patterns in the findings were compared and verified.

RESULTS AND DISCUSSION

1. Students' Understanding of QRIS

Interview results show that all informants were familiar with QRIS and were able to explain its basic function as a digital payment method using a QR code. Informants learned about QRIS from various sources, including social media, digital payment applications, friends, and transaction experiences at merchants.

This understanding indicates that QRIS has become part of students' transaction experiences. Knowledge of how to scan a QR code means that students do not generally consider QRIS a technology that is difficult to learn. This finding supports the study underlying this article, which places understanding and digital literacy among the factors associated with the acceptance of digital payments.

2. Students' Perceptions of QRIS Use

All nine informants provided generally positive views of QRIS use. Convenience was one of the strongest themes. Informants explained that payment can be made simply by scanning a QR code through a payment application on a mobile phone. This process was considered simpler than cash transactions in certain situations.

In addition to convenience, speed and efficiency were also reasons students preferred QRIS. Informants stated that payment does not require giving and receiving change. This makes transactions feel shorter and more practical. Thus, students' perceptions are formed not merely by the existence of the technology but by the benefits they experience directly.

Convenience also emerged from the interviews. Students can make transactions without having to carry a certain amount of cash. Some informants also considered transaction records in the application useful for reviewing previous payments. With transaction records available, QRIS was considered helpful for managing expenditures.

Security was another part of students' perceptions. Informants considered QRIS transactions relatively secure as long as users protect their accounts and use payment applications properly. This finding shows that a sense of security is related not only to the technology but also to users' knowledge and habits when conducting digital transactions.



These findings are consistent with previous findings summarized in the underlying thesis. Suryani (2021) emphasized the importance of perceived ease and benefits in QRIS adoption. Hidayat and Pratama (2021) also showed that convenience and efficiency are reasons students accept digital payments. Meanwhile, Alamsyah et al. (2022) emphasized the importance of security and regulation in building user acceptance.

3. Benefits of QRIS for Students

Based on data coding, the benefits of QRIS can be grouped into several categories. First, convenience, because transactions can be conducted through a smartphone by scanning a QR code. Second, practicality, because users do not always need to carry cash. Third, efficiency, because payments can be completed quickly without a change-return process.

Fourth, economic benefits also appeared through informants' experiences of receiving promotions or cashback. Fifth, financial management becomes easier because transaction histories are stored in the application. Sixth, convenience emerges because transactions can be completed simply at merchants that provide QRIS.

4. Obstacles to QRIS Use

Although students' perceptions were positive, QRIS use is not free from technical obstacles. The most frequently mentioned obstacle was a slow or unstable internet connection. Because transactions require a connection to access the application and process payments, network disruptions can cause transactions to be delayed or repeated.

The second obstacle concerns payment application disruptions. Informants mentioned that applications may be difficult to access, QR scanning may not work properly, or the system may take longer to process a transaction. The third obstacle is related to devices, particularly when a mobile phone battery is depleted or the device experiences problems.

Another obstacle is the uneven availability of merchants that accept QRIS. Some informants still encounter businesses that only accept cash payments. This means that QRIS cannot completely replace cash in every situation.

These findings are consistent with Hidayat (2023), whose study as cited in the thesis identified limitations in digital infrastructure as one obstacle to QRIS use. Fadhil and Putri (2022) also emphasized the importance of infrastructure readiness and environmental support in implementing digital payments. Thus, the obstacles found in this study are more technical and infrastructural than related to students' rejection of the technology.

5. Potential Implementation of QRIS at STIE Pemuda

Almost all informants expressed support for developing QRIS within the STIE Pemuda environment. Students considered QRIS applicable to administrative services,

canteens, cooperatives, and student activities. This support was based on their positive experiences using QRIS outside campus.

The implementation of QRIS on campus is viewed as having the potential to accelerate transactions and reduce dependence on cash. In addition to practical benefits, implementation may also become part of students' digital financial literacy development because students would interact directly with a digital payment system in an educational setting.

However, students also emphasized that QRIS implementation needs to be accompanied by adequate internet connectivity, facility readiness, and socialization regarding transaction procedures and security. This means that implementing the technology is not enough by simply providing a QR code; the supporting ecosystem also needs to function properly.

DISCUSSION

Overall, the findings show consistency between the informants' experiences and the concepts of perception and technology acceptance used in the study. When students perceive QRIS as easy, fast, practical, and beneficial, a positive perception of the technology tends to emerge.

The findings concerning convenience and benefits strengthen previous research summarized in the thesis, particularly Suryani (2021) and Hidayat and Pratama (2021). Meanwhile, the security aspect identified in this study is consistent with Alamsyah et al. (2022) and studies concerning trust in transaction security. Promotional factors were also identified through informants' experiences, in which promotions and cashback were mentioned as additional benefits.

The main difference in this study lies in its setting and focus on experiences. The research focuses on STIE Pemuda students and connects perceptions of QRIS use with its potential implementation on campus. The findings show that students not only accept QRIS as a payment method they already use outside campus, but also see opportunities to use it for various campus activities.

From the perspective of obstacles, the study shows that ecosystem readiness is important. Internet connectivity, application stability, device conditions, and merchant availability are elements that can determine transaction continuity. Therefore, if STIE Pemuda considers developing QRIS-based payments, technological readiness and user education need to be prepared together.

Table 1. Main Themes from Interview Results

Theme	Main Finding	Data Codes
Convenience	QRIS is easy to use and payments are made by scanning a QR code.	KD-01, KD-05, KD-06, KD-16

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Practicality	No need to carry cash and transactions are simpler.	KD-02,KD-11
Efficiency	Payments are faster and there is no need to wait for change.	KD-03,KD-07,KD-15
Economic benefits	Promotions and cashback provide added value for users.	KD-04
Security	Transactions are considered relatively secure and transaction records are available in the application.	KD-09,KD10
Obstacles	Network, application, device, and merchant availability are barriers.	KD-08,KD 12, KD-13
Expectations	Students support QRIS implementation in the campus environment.	KD-14,KD18

CONCLUSION

STIE Pemuda students have positive perceptions of QRIS as an alternative digital payment method. These perceptions are mainly formed from their experiences that QRIS is easy to use, practical, fast, efficient, convenient, and provides transaction records. Students also show support for the potential implementation of QRIS across various services within the campus environment.

The main obstacles to QRIS use are technical, including unstable internet connections, application disruptions, device conditions such as depleted mobile phone batteries, and the fact that not all merchants accept QRIS. Nevertheless, these obstacles do not eliminate students' positive perceptions because the benefits they experience are considered greater.

The implementation of QRIS at STIE Pemuda has the potential to support more practical and efficient campus transactions. To operate optimally, implementation needs to be accompanied by infrastructure readiness, service quality, wider QRIS acceptance points, and socialization regarding digital transaction procedures and security.

SUGGESTIONS

- STIE Pemuda may consider implementing QRIS for administrative services, canteens, cooperatives, and student activities while paying attention to facility readiness and internet connectivity.
- Students should use digital payments responsibly, protect their accounts and personal data, and understand transaction procedures before making payments.
- Digital payment service providers are expected to continue improving application stability and system security and to expand cooperation with merchants.

- Future research may involve more informants or examine other aspects such as digital literacy, user trust, user satisfaction, and developments in digital payment technology.

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