

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

The rapid adoption of digital payment technologies has transformed everyday financial transactions, particularly among university students who increasingly rely on mobile-based payment services. In Indonesia, the Quick Response Code Indonesian Standard (QRIS) has emerged as an important digital payment instrument because of its potential to facilitate practical, efficient, and integrated cashless transactions. However, differences in user experiences, technological accessibility, and transaction habits may influence students' perceptions and experiences of QRIS. This study aims to explore and interpret the lived experiences of students at the Faculty of Islamic Economics and Business (FEBI) regarding the use of QRIS as a digital payment instrument, particularly its perceived benefits, ease of use, satisfaction, and challenges. The study employed a qualitative approach using an interpretive phenomenological approach, selected because the research focuses on how students experience QRIS in their everyday financial activities and interpret the meaning of those experiences rather than measuring predetermined technology-adoption variables. Data were collected through observation, in-depth interviews, and documentation involving three student informants selected based on their direct experience with QRIS. The findings indicate that participants generally experienced QRIS positively. QRIS was perceived as practical, easy to use, fast, efficient, and compatible with various digital payment platforms, including mobile banking and e-wallet applications. Transaction records were also perceived as useful for reviewing expenditures. Participants associated authentication procedures with a sense of security; however, this finding reflects perceived security rather than an objective assessment of QRIS security. Challenges included unstable internet connectivity, system or application disruptions, limited merchant availability, and continued preference for cash. The study concludes that participants experienced QRIS as a practical and flexible digital payment instrument, although its use remained dependent on digital infrastructure, merchant availability, system reliability, and individual payment habits.

Keywords: *Digital Payment, Interpretive Phenomenology, Islamic Economics, Lived Experience, QRIS*

Introduction

The rapid development of digital technology has fundamentally transformed financial activities, particularly the way individuals conduct payment transactions. The integration of information technology into financial services has encouraged financial institutions and payment service providers to develop faster, more accessible, and increasingly interconnected payment systems. This transformation has contributed to the expansion of financial technology (*fintech*) and the transition from conventional cash-based transactions toward digital and cashless payment mechanisms. Digital payment systems provide practical

advantages because transactions can be completed through mobile devices without requiring physical cash, while transaction records can also be stored electronically. Consequently, digital payment adoption has become an important component of the broader development of the digital economy. The emergence of digital payment ecosystems has also contributed to financial inclusion by expanding access to formal financial services and improving transaction efficiency, particularly in developing economies (Niankara & Traoret, 2023).

Digital payment transformation represents more than a technological shift because it changes the interaction between consumers, merchants, and financial institutions. The increasing availability of mobile-based financial services has encouraged users to adopt faster and more flexible transaction methods. However, the success of digital payment implementation is influenced not only by technological availability but also by several factors, including perceived usefulness, ease of use, trust, security, digital literacy, and supporting infrastructure. Previous studies indicate that digital financial services adoption is strongly associated with users' perceptions regarding the benefits and reliability of technology-based payment systems (Widiawati et al., 2026).

One of the most significant developments in Indonesia's digital payment ecosystem is the implementation of the Quick Response Code Indonesian Standard (QRIS). Unlike the previous fragmented use of different QR codes issued by individual payment providers, QRIS was established as a national standard to facilitate interoperable QR-code-based payments. Bank Indonesia officially launched QRIS on 17 August 2019, while its national implementation became effective on 1 January 2020. The policy was introduced to create a standardized QR payment system and improve efficiency, interoperability, and accessibility of digital transactions. Through QRIS, users can make payments using various digital banking applications and electronic wallets through a single standardized QR code mechanism. The implementation of QRIS reflects Indonesia's broader strategy to strengthen digital financial inclusion and develop a more integrated national payment system. QRIS facilitates transaction connectivity between consumers and merchants while reducing dependence on fragmented payment platforms. From the perspective of financial technology development, QRIS represents an institutional innovation because it combines technological infrastructure, regulatory standardization, and consumer financial behavior within a single payment ecosystem (Purwatiningsih et al., 2025).

The development of QRIS is also relevant to discussions regarding Islamic economic principles. Digital payment systems may support values such as transparency, accountability, and responsible financial transactions because electronic payment activities generate transaction records that can be reviewed by users and service providers. Nevertheless, technological convenience alone does not automatically guarantee compliance with Islamic economic principles. The acceptance of digital payment instruments also depends on how transactions are conducted, the transparency of payment processes, and whether the implementation avoids elements that contradict Islamic financial values. In this context, understanding students' perceptions and experiences regarding QRIS becomes increasingly important. University students represent a generation that actively interacts with digital technology and financial innovation. Many students belong to Generation Z, a demographic group that has grown alongside smartphones, internet connectivity, mobile applications, and online financial services. Their familiarity with digital technology may increase their acceptance of digital payment systems; however, adoption decisions remain influenced by perceived usefulness, perceived ease of use, trust, and personal financial behavior (Andriyani et al., 2025). Students also represent an important user group because they frequently conduct

small-scale transactions in daily activities, including purchasing food and beverages, transportation services, academic necessities, and personal consumption. Therefore, universities provide an appropriate environment for examining how digital payment technologies are experienced and interpreted by young users. Digital payment usage among students is not only related to technological acceptance but also reflects changes in financial habits, lifestyle patterns, and financial literacy within the digital economy (Nadzarina & Susanti, 2026). Previous studies have examined various aspects of digital payment adoption, particularly by using technology acceptance perspectives. Research based on the Technology Acceptance Model (TAM) demonstrates that perceived usefulness and perceived ease of use remain important determinants influencing users' intention to adopt QR-based payment systems. In the context of QRIS, these factors explain how users evaluate transaction efficiency, convenience, and compatibility with their daily financial activities (Sajili, 2025).

Several studies have specifically investigated QRIS adoption among Indonesian users. Perceived ease of use and perceived usefulness have been identified as significant factors influencing Generation Z's intention to use QRIS as a digital payment solution. These findings indicate that technological advantages and user perceptions play an important role in encouraging QRIS adoption among younger generations. Technology acceptance factors and financial knowledge have also been reported as relevant factors associated with QRIS adoption behavior in Indonesia and Malaysia (Nurfadia et al., 2026; Purwatiningsih et al., 2025). Beyond individual acceptance factors, QRIS implementation also provides practical benefits for merchants and small businesses. The implementation of QRIS among micro, small, and medium enterprises has been associated with improved transaction efficiency and safer digital financial management. These findings indicate that QRIS provides advantages not only from the consumer perspective but also from the perspective of business operators who require efficient payment management systems (Bombongan et al., 2026).

Although previous studies have provided important evidence regarding QRIS adoption, existing literature remains predominantly focused on quantitative measurement of adoption determinants, behavioral intention, perceived usefulness, and technology acceptance. Quantitative approaches are valuable for identifying statistical relationships between variables, but they may provide limited understanding of how users actually experience digital payment systems in their everyday lives. Understanding QRIS usage requires attention not only to whether users adopt the technology but also to how they interpret convenience, security, efficiency, transaction recording capability, technological limitations, and changes in financial habits. Previous research suggests that continued use of digital payment systems depends on the interaction between trust, habit formation, perceived benefits, and user experience (Wicaksono, 2025). Therefore, exploring users' lived experiences becomes important to understand the deeper meaning behind digital payment adoption.

A phenomenological perspective provides an appropriate approach for examining this issue because it focuses on individuals' direct experiences and interpretations of a particular phenomenon. In the context of QRIS, a phenomenological approach enables researchers to investigate how students experience the practicality of QRIS, how they respond to technological problems, how they perceive transaction security and transparency, and why some users continue to maintain cash-based payment habits despite the availability of digital payment alternatives.

The research gap becomes more significant within the context of Islamic higher education. Students of the Faculty of Islamic Economics and Business (FEBI) represent a

unique group because they are simultaneously users of digital financial services and individuals who receive formal education related to Islamic economics, finance, and ethical financial behavior. Their experiences provide an opportunity to examine how technological convenience interacts with financial knowledge and Islamic economic perspectives. The regional context further strengthens the importance of this research. The expansion of QRIS in South Sulawesi demonstrates that digital payment systems have become increasingly embedded in local economic activities. Nevertheless, the existence of digital payment infrastructure does not guarantee identical experiences among all users. Differences in internet accessibility, merchant acceptance, digital literacy, application reliability, and personal preferences influence how individuals interact with QRIS. Research on digital payment barriers shows that successful adoption depends on the relationship between technological systems and the surrounding social-economic environment (Purbowo & Trinugroho, 2025; Anugrah et al., 2026).

Based on this background, this study addresses the research gap by examining the lived experiences of students in using QRIS as a digital payment instrument. Unlike previous studies that primarily measure adoption factors quantitatively, this research explores how students interpret the benefits, advantages, satisfaction, and challenges associated with QRIS usage in their everyday financial transactions. The novelty of this study lies in several aspects. First, this research examines QRIS from the perspective of students within an Islamic Economics and Business faculty, a context where digital financial behavior intersects with Islamic economic education. Second, it focuses on lived experiences rather than merely measuring behavioral intention or adoption determinants. Third, it explores how positive experiences, including convenience, speed, efficiency, security, and transaction recording, coexist with challenges such as internet dependency, system disruption, merchant limitations, and persistent cash preferences. Fourth, this study contributes to understanding digital payment transformation within Indonesian higher education.

This study aims to explore how students of the Faculty of Islamic Economics and Business experience and interpret the use of QRIS as a digital payment instrument in their daily financial activities. Specifically, this study examines the meanings students attach to QRIS usage, including perceived benefits, convenience, transaction efficiency, security, satisfaction, and challenges encountered during digital payment practices. The objective of this study is to explore and interpret students' lived experiences regarding the benefits, advantages, satisfaction, and challenges associated with QRIS use. Through a phenomenological approach, this study seeks to identify the essential meaning of QRIS usage from students' perspectives. The findings are expected to contribute to the literature on digital payment adoption by providing an experiential understanding of QRIS use and offering practical insights for educational institutions, payment-system stakeholders, and policymakers in strengthening digital financial literacy, infrastructure development, and responsible financial behavior among university students.

Method

This study employed a qualitative research design using a phenomenological approach to explore students' lived experiences regarding the use of the Quick Response Code Indonesian Standard (QRIS) as a digital payment instrument. Phenomenology was selected because this study aimed not only to identify factors influencing QRIS adoption but also to understand how students experience, interpret, and construct meaning from their direct interaction with QRIS

in everyday financial activities. A phenomenological design is particularly appropriate when the research focus concerns the meaning of lived experience and seeks to understand how individuals make sense of a phenomenon they have directly experienced (Frechette et al., 2020; Prosek & Gibson, 2021). In contrast to a generic qualitative case study, which primarily examines a bounded case, setting, or system, the present study focuses on the experiential meaning of QRIS use among individuals who have directly encountered the phenomenon. The approach therefore enabled the researcher to examine students' experiences of practicality, efficiency, security, convenience, transaction recording, and challenges associated with QRIS usage.

The study specifically focused on three experiential dimensions: perceived benefits of QRIS, practical advantages in daily transactions, and challenges encountered during actual QRIS usage. This experiential orientation distinguishes the present study from previous QRIS research that has predominantly examined adoption determinants, perceived usefulness, perceived ease of use, trust, and behavioral intention using quantitative approaches (Purwatiningsih et al., 2025; Widiawati et al., 2026; Nurfadia et al., 2026). The phenomenological orientation was therefore maintained throughout the research process by giving priority to participants' firsthand descriptions rather than imposing predetermined explanations of QRIS adoption.

The research was conducted at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Alauddin Makassar, South Sulawesi, Indonesia. The location was selected because the faculty provides a relevant environment for examining digital payment experiences among students in an Islamic higher education context. Students in this setting interact with digital financial services while simultaneously studying economic principles related to financial behavior and responsible transactions. The research was conducted during a one-month fieldwork period covering participant recruitment, interviews, observation, documentation collection, data organization, and preliminary verification of findings. The setting was considered relevant because students frequently encounter digital payment systems in daily activities, including food purchases, transportation, academic needs, and personal transactions.

The participants consisted of three active students from the Faculty of Islamic Economics and Business who had direct and repeated experience using QRIS for everyday financial transactions. Participants were selected purposively because phenomenological research requires participants who have directly experienced the phenomenon and are able to articulate that experience in sufficient detail. The inclusion criteria were that participants had to be active students of the Faculty of Islamic Economics and Business, had personally used QRIS as a payment instrument, had sufficient experience to describe the benefits, advantages, and limitations of QRIS usage, and were willing to participate voluntarily and provide detailed information during the interview process. The participants therefore represented a relatively specific and homogeneous group with direct experiential relevance to the research question.

Table 1. Characteristics of Research Participants

Informant	Academic Status	Duration of QRIS Usage	Usage Frequency
P1	Undergraduate student	More than 1 year	Frequent daily transactions
P2	Undergraduate student	More than 6 months	Several times per month
P3	Undergraduate student	More than 1 year	Frequent transactions

The involvement of three informants was determined on the basis of information power and the specific scope of the research rather than statistical representativeness. Information

power increases when the research question is narrowly defined, the participants are highly specific to the phenomenon, the dialogue produces detailed information, and the analytical strategy is focused (Roberts et al., 2026). In the present study, the research question was narrowly focused on students' lived experiences of QRIS, all participants belonged to the same academic context, and all participants had direct experience using QRIS. The interviews were also designed to obtain detailed experiential accounts rather than short responses to predetermined questions. These characteristics provided a rationale for maintaining a small, focused participant group.

The adequacy of the three informants was further assessed during data collection and analysis through information redundancy. After the final interview, additional questioning within the established scope of the study did not introduce substantially different experiential dimensions. The accounts repeatedly addressed QRIS practicality, transaction efficiency, transaction-recording capability, perceived security, internet and system dependence, merchant availability, and the continued use of cash in particular circumstances. Therefore, the researchers considered the information sufficiently rich and redundant within the defined phenomenon to address the research question. This decision is presented as information power and information redundancy within the specific study context rather than as a claim that three interviews constitute a universal saturation threshold. Such transparency is important because empirical research indicates that the point of saturation varies according to the research objective, sample specificity, data richness, and analytical strategy (Hennink & Kaiser, 2022; Roberts et al., 2026).

This study used primary experiential data and secondary contextual data. The primary data consisted principally of participants' narratives obtained through semi-structured interviews, which served as the main basis for phenomenological interpretation because they represented participants' personal experiences, perceptions, and meanings regarding QRIS usage. Observation and documentation were treated as complementary sources rather than as substitutes for participants' lived experiences. Observation focused on QRIS-related transaction conditions, including payment procedures, merchant availability, and technological circumstances influencing transaction completion. Documentary materials included QRIS-related regulations, institutional publications, and relevant digital payment literature. These secondary materials were used to provide contextual information regarding the QRIS ecosystem and to assist interpretation of the conditions surrounding participants' experiences; they were not treated as independent evidence of participants' subjective meanings. The distinction between experiential and contextual data is consistent with qualitative methodological guidance emphasizing clear articulation of data sources, their analytical roles, and the relationship between data collection and interpretation (Busetto et al., 2020).

The researcher served as the primary instrument in conducting interviews, observations, interpreting participants' narratives, and developing experiential themes. Because the researcher is directly involved in generating and interpreting qualitative data, reflexivity was incorporated throughout the research process. The researcher maintained reflective notes concerning personal assumptions about QRIS and digital payment adoption and revisited these assumptions during data collection and analysis. During the interviews, open-ended questions were used to minimize leading responses and to allow participants to describe their experiences in their own words. The interviewer also maintained a neutral position toward both positive and negative experiences, allowing participants to discuss situations in which QRIS was considered useful as well as situations in which it failed or was inconvenient. Reflexivity is important in qualitative inquiry because the researcher's position, assumptions,

and interaction with participants can influence both data generation and interpretation (Barrett et al., 2020; Kassan et al., 2020).

A semi-structured interview guide was developed based on the research objectives. The questions explored participants' experiences regarding the benefits of QRIS, transaction convenience, transaction efficiency, security perceptions, financial management, and challenges encountered during use. The researcher encouraged participants to provide concrete descriptions of actual transactions rather than only general evaluations. This approach was intended to obtain experiential accounts of what occurred, how participants responded, and how they interpreted those experiences.

Data were collected through semi-structured interviews, observation, and documentation. Each participant participated in one individual interview session lasting approximately 30–45 minutes. The interviews were conducted directly with the participants, recorded with their permission, and transcribed verbatim to preserve the content and wording of their accounts. The use of audio recording and verbatim transcription was intended to maintain an accurate record of the primary experiential data and provide a transparent basis for subsequent analysis (Busetto et al., 2020). After transcription, participants were provided with an opportunity to clarify their statements when necessary. This clarification process was used to address ambiguities in participants' accounts rather than to require participants to approve or determine the final analytical interpretation.

Observation was conducted to complement the interview narratives by examining practical conditions surrounding QRIS usage, including transaction procedures, merchant acceptance, and connectivity conditions. Documentation was collected from relevant QRIS publications, regulations, and digital payment references. The three sources were not treated as equivalent forms of evidence. Interview narratives remained the principal source for understanding lived experience, whereas observations and documents were used to contextualize the circumstances in which those experiences occurred. This distinction was maintained during analysis so that contextual evidence did not replace or override participants' subjective accounts.

The data analysis followed a phenomenological interpretation process combined with systematic qualitative data organization. The analysis began with repeated reading of the interview transcripts to obtain an overall understanding of each participant's experience. The researcher then identified meaningful statements that directly described QRIS-related experiences and treated these statements as units of meaning. Similar statements were compared within and across participants and subsequently grouped into experiential categories. The coding process was iterative, allowing categories to be refined as the researcher moved repeatedly between the original transcripts, coded statements, and developing interpretations. Systematic qualitative coding and memoing can support transparency and the development of an audit trail while allowing the analysis to remain responsive to participants' accounts (Bingham, 2023).

The phenomenological interpretation then focused on the meaning of the identified experiential categories rather than simply counting their frequency. Statements relating to practicality and convenience, transaction speed and efficiency, security and platform compatibility, transaction recording and financial monitoring, internet and system dependence, merchant availability, and continued cash preferences were compared across participants. The analysis generated several central experiential themes that represented recurring dimensions of students' QRIS experiences. Reflexive thematic interpretation was used as an organizing

analytical procedure, while the phenomenological orientation remained the basis for interpreting the meaning and essence of the experience. Thematic analysis can be used systematically within qualitative research when the analytical approach is clearly aligned with the study's methodological assumptions and research objectives (Kiger & Varpio, 2020; Braun & Clarke, 2021).

Following the identification and refinement of experiential themes, the researcher developed textural descriptions describing what the participants experienced and structural descriptions describing the conditions or circumstances in which those experiences occurred. For example, statements concerning QRIS convenience contributed to the textural description of how students experienced cashless transactions, whereas internet instability and merchant availability contributed to the structural description of the conditions affecting those experiences. The two forms of description were then synthesized to identify the essential meaning of QRIS use from the participants' perspectives, consistent with phenomenological methodological guidance (Frechette et al., 2020; Prosek & Gibson, 2021).

The trustworthiness of the findings was addressed through systematic comparison of participant accounts, observations, and documentary materials. Triangulation was used to enrich contextual interpretation by examining similarities and differences among participant narratives and relating interview accounts to observations and documentary information. For example, statements regarding internet dependency and merchant availability were interpreted alongside observed connectivity conditions and QRIS facilities. Thus, triangulation helped identify contextual consistencies and differences without treating external sources as proof of participants' subjective experiences, consistent with qualitative trustworthiness principles emphasizing credibility, transparency, and reflexivity (Amin et al., 2020; Ahmed, 2024).

Table 2. Triangulation of Data Sources and Findings

Main Theme	Interview Evidence	Observation Evidence	Documentation Evidence	Analytical Interpretation
Practicality and efficiency	Students described QRIS as easy and fast	Transactions could be completed without cash exchange	QRIS supports electronic payment processing	QRIS was experienced as a practical payment instrument
Financial management	Students reported using transaction histories	Digital transaction records were accessible	Digital payment systems provide transaction records	QRIS was experienced as supporting transaction monitoring
Security and compatibility	Students perceived QRIS as relatively secure	QRIS could be accessed through different payment platforms	QRIS operates as an interoperable payment standard	Interoperability contributed to perceived convenience
System limitations	Students reported connectivity and application problems	Transaction completion depended on connectivity	Digital payments require supporting technological infrastructure	Infrastructure shaped the conditions of QRIS use
Merchant availability	Students reported that some merchants still accepted only cash	QRIS availability differed across locations	QRIS adoption among merchants is not uniform	Merchant coverage influenced the practical use of QRIS

The use of triangulation therefore did not change the primary status of interview narratives in the phenomenological analysis. Instead, observations and documentary materials were used to situate those narratives within the technological and transactional environment in which they occurred. This distinction strengthens the analytical transparency of the study

because the subjective meaning of an experience was derived from participants' accounts, while other sources were used to clarify the context and conditions surrounding those accounts.

Ethical procedures were implemented throughout the research process. Before participation, all informants received an explanation of the research objectives, procedures, confidentiality arrangements, voluntary nature of participation, and their right to withdraw from the study. Written informed consent was obtained from each participant before the interviews were conducted. Participants' identities were anonymized in the research records and manuscript, and the collected information was used exclusively for academic purposes. The study followed the ethical requirements applicable to research at the researchers' affiliated institution. The manuscript should report the exact institutional ethical approval or exemption status and approval/exemption number in this paragraph if such documentation was issued, rather than using a general statement of compliance. Transparent reporting of ethics, reflexivity, data collection, and analytical procedures is an important component of trustworthy qualitative research (Humphreys et al., 2021; Ahmed, 2024).

Result

Ease of Use, Security, and Platform Interoperability

The third experiential theme concerned how participants experienced the ease of use, perceived security, and flexibility of QRIS in their everyday transactions. Interview accounts indicated that participants generally experienced the payment procedure as simple and familiar. The process typically involved opening a mobile banking or e-wallet application, scanning the QR code, entering or confirming the payment amount, and completing the required authentication. Participants did not describe the procedure as requiring specialized technical knowledge. For DN and AE, the ability to use QRIS through different applications, including DANA, OVO, and mobile banking applications, was perceived as particularly convenient because they were not restricted to a single payment provider.

The interview accounts also revealed that participants associated QRIS with a sense of transaction security. Their descriptions of security primarily referred to authentication procedures required by the payment applications, such as PIN entry and transaction confirmation. This finding represents the participants' perception of security rather than an objective assessment of the technical security of QRIS. Therefore, the present study does not establish that QRIS is objectively secure based on participants' accounts. Instead, the finding indicates that authentication and transaction-verification procedures contributed to participants' subjective sense of protection when using digital payment services. The meaning of security identified in this study is consequently experiential and perception-based rather than a technical or independent evaluation of QRIS security.

Observation provided contextual information regarding these accounts by showing that participants accessed QRIS through different payment applications and followed authentication procedures during transactions. Documentary information concerning the QRIS payment system was used to provide contextual information regarding its interoperability. However, neither observation nor documentation was treated as evidence that objectively verified participants' perceptions of security. Rather, these sources were used to clarify the technological and transactional context in which participants developed their perceptions.

One informant also associated QRIS with the formal institutional framework of Indonesia's payment system. The participant initially referred to regulatory protection in relation to OJK. This statement was not retained as a factual conclusion concerning the institutional authority over QRIS. Instead, it was interpreted as the participant's perception of institutional protection surrounding digital payment services. Thus, the finding illustrates how perceptions of institutional protection may contribute to users' sense of confidence when using digital payment technology, without establishing an independent regulatory or legal conclusion.

Transaction Records and Financial Monitoring

Another recurring experiential theme concerned participants' ability to review digital transaction records after completing QRIS payments. DN and AE described the availability of transaction histories as useful because they could review the amount and time of previous payments through their respective payment applications. From the participants' perspectives, the availability of these records made their daily expenditures more visible and provided an opportunity to review previous transactions. The interview narratives indicate that transaction recording represented an additional meaning attached to QRIS beyond the immediate completion of a payment. Participants did not describe the transaction record merely as a technical feature; rather, they experienced it as a convenient means of recalling and monitoring previous expenditures. Observation of participants' digital payment practices was consistent with these accounts, as participants were able to access transaction histories through their payment applications.

The findings do not demonstrate that QRIS directly improves students' financial literacy, financial discipline, or financial management capabilities. The phenomenological data only indicate that participants perceived transaction records as useful for monitoring their expenditures. The existence of a digital transaction history does not necessarily mean that users systematically analyze their spending or undertake formal financial planning. Therefore, within the scope of this study, transaction recording is interpreted as a perceived supporting function of QRIS in everyday financial monitoring, rather than evidence of improved financial management behavior. This interpretation is consistent with the phenomenological orientation of the study because the analytical emphasis is placed on the meaning participants attached to the availability of transaction records rather than on measuring their behavioral effects. The finding therefore describes how students experienced transaction records in their daily lives without extending the interpretation beyond the evidence provided by their narratives.

Perceptions of QRIS from an Islamic Economic Perspective

An additional experiential theme emerged concerning participants' interpretation of QRIS from an Islamic economic perspective. One informant stated that QRIS could be used consistently with Islamic economic principles because it functions as a payment instrument and, in the participant's understanding, does not inherently involve *riba* when used for halal transactions. This finding represents the subjective understanding of one participant and should therefore not be generalized to all students or presented as a formal Islamic legal conclusion. The participant's statement was analyzed as part of the meaning attached to QRIS within the context of Islamic higher education. The finding demonstrates that digital payment technology may be interpreted by students not only in terms of convenience and efficiency but also through considerations of Islamic economic values.

The distinction between empirical experience and normative judgment was maintained throughout the analysis. At the empirical level, the interview demonstrates that the participant

perceived QRIS as compatible with Islamic economic principles when used for permissible transactions. At the normative level, the study does not determine whether QRIS is *sharia*-compliant because such a determination requires reference to authoritative Islamic legal sources and applicable regulations. Consequently, the present finding is interpreted as a participant perception of religious and ethical compatibility, rather than an independent determination of Islamic law. The finding remains relevant to the phenomenological focus of this study because the participants' educational and institutional context may shape the meanings they attach to digital financial practices. The Islamic economic perspective therefore represents an additional dimension of lived experience in which technological convenience is interpreted alongside participants' understanding of responsible and permissible financial transactions.

Technological and Merchant-Related Challenges

Despite the generally favorable experiences described by participants, the interviews also revealed several challenges associated with QRIS usage. The most frequently reported difficulty concerned unstable internet connectivity. DN explained that weak connectivity could cause scanning or payment confirmation to become slow or fail, while AE similarly described transaction difficulties when network conditions were inadequate. These accounts indicate that the perceived convenience of QRIS was conditional on the availability of supporting technological infrastructure. The participants' experiences also demonstrated a contrast between QRIS and cash-based transactions. Participants described cash as more immediately available in situations where internet connectivity or digital applications were unavailable, whereas QRIS transactions depended on the functioning of the payment application and supporting digital infrastructure. Consequently, participants experienced QRIS as highly convenient under normal conditions but less convenient when connectivity or application reliability became problematic.

Another challenge concerned merchant availability. Participants reported that not all merchants provided QRIS facilities. As a result, students sometimes had to use cash even when they preferred to use QRIS. This experience indicates that the availability of QRIS at the point of transaction was an important contextual condition shaping actual use. The technology may be available to the student, but its practical use remained dependent on whether the merchant provided the corresponding payment facility. The experience of informant N provides a further illustration of this contextual dimension. Although N recognized the usefulness of QRIS, the informant continued to rely primarily on cash and used QRIS in particular situations, especially when cash was unavailable or when QRIS was accepted by the merchant. This account demonstrates that positive perceptions of digital payment technology did not necessarily result in exclusive or continuous use.

Taken together, these accounts show that QRIS usage was experienced as an interaction between individual preference and contextual conditions. Participants could appreciate the convenience and efficiency of QRIS while simultaneously experiencing limitations associated with internet connectivity, application reliability, merchant availability, and established cash-payment habits. These conditions formed an important part of the lived experience of using QRIS and explain why participants did not experience digital payment adoption as a uniform or uninterrupted process.

Synthesis of the Findings

The phenomenological analysis indicates that students experienced QRIS through a combination of perceived benefits and contextual limitations. Across the participants' narratives, QRIS was commonly described as practical, convenient, relatively fast, easy to use, and flexible across different payment applications. Participants also attached meaning to the availability of digital transaction records, which they perceived as useful for reviewing their expenditures. At the same time, their experiences demonstrated that these perceived advantages were conditional on stable internet connectivity, functioning payment applications, merchant availability, and individual payment habits. The findings should therefore not be interpreted as evidence that QRIS is universally beneficial or objectively secure. Rather, they describe how participants experienced and interpreted QRIS within their everyday financial activities. In particular, the perception of security emerged from participants' experiences with authentication and transaction verification. The study does not independently evaluate the technical security of QRIS and therefore does not make an objective claim concerning the security performance of the payment system. Similarly, the usefulness of transaction records reflects participants' perceptions and experiences rather than a demonstrated improvement in financial management capability.

The experience of informant N further demonstrates that QRIS use was not experienced uniformly among participants. While DN and AE described more frequent use and emphasized convenience and efficiency, N continued to rely primarily on cash and used QRIS selectively. This variation is important in a phenomenological study because it demonstrates that the same technological phenomenon may carry different meanings for different users depending on their habits, circumstances, and previous experiences. The findings also reveal that participants' experiences were shaped by the interaction between the technology and its surrounding environment. QRIS was experienced as convenient when the payment application functioned properly, internet connectivity was adequate, and merchants provided QRIS facilities. Conversely, technological disruption or the absence of QRIS at a merchant could lead participants to return to cash. Thus, the lived experience of QRIS was not determined solely by the characteristics of the payment technology but emerged from the interaction between the user, the technology, and the transaction context.

An additional layer of meaning emerged from the Islamic economic context. One participant interpreted QRIS as compatible with Islamic economic principles when used for halal transactions. This finding does not establish a general *sharia* judgment, but it demonstrates that students may interpret digital payment technologies through both practical and ethical perspectives. The finding is particularly relevant because the research was conducted among students of an Islamic Economics and Business faculty, where digital financial practices may be considered alongside Islamic economic knowledge and values. Overall, the findings indicate that the essential meaning of QRIS use among the participants lies in its practicality and flexibility within everyday transactions, accompanied by dependence on technological and contextual conditions. Students experienced QRIS not simply as a technological replacement for cash, but as a payment option whose value depended on whether it was convenient, accessible, functional, accepted by merchants, and consistent with their individual circumstances. This interpretation is consistent with the phenomenological orientation of the study because it emphasizes how participants experienced and gave meaning to QRIS rather than reducing their experiences to predefined technology-adoption variables.

Discussion

Perceived Benefits of QRIS Among Students of the Faculty of Islamic Economics and Business

Based on the research findings, the perceptions of students of the Faculty of Islamic Economics and Business (FEBI) toward the use of QRIS indicate a positive tendency. These findings can be discussed in relation to recent technology-acceptance literature, particularly the concepts of perceived usefulness and perceived ease of use. However, in the present study, the Technology Acceptance Model (TAM) was not used as a formal coding framework or as a basis for testing relationships among variables. Instead, TAM-related concepts are used only as a comparative lens to relate the phenomenological findings to previous digital-payment research. Recent studies of QRIS and digital payment adoption similarly indicate that perceived benefits, attitudes, facilitating conditions, and user perceptions are relevant to digital-payment use in Indonesia (Muchtar et al., 2024; Tatian et al., 2024).

Practicality in Conducting Transactions

Benefits are the impacts perceived after a goal has been achieved or an action has been carried out. This indicates that students perceive the benefits of QRIS in the form of practicality, ease of expenditure monitoring, the reduced need to carry cash, and the ability to review transaction histories through payment applications. Furthermore, the benefits perceived by students are not limited to transaction efficiency but also relate to how digital payment records make their financial activities more visible. The availability of transaction histories may provide students with an opportunity to review their expenditures; however, this finding should not be interpreted as evidence that QRIS directly improves digital financial literacy. Previous research has shown that the use of digital payment technologies is associated with digital financial practices, while financial literacy remains an important factor in determining whether individuals are able to make informed financial decisions (Seldal & Nyhus, 2022).

The findings indicate that students experience QRIS as a useful payment instrument because it reduces several practical requirements associated with cash transactions. This experiential meaning is consistent with research on QRIS adoption in Indonesia, which identifies user attitudes and facilitating conditions as important elements in digital-payment adoption, particularly among younger users (Tatian et al., 2024). Facilitating conditions and social influence are relevant to QRIS adoption among Indonesian consumers. Therefore, the present findings reinforce the view that the perceived value of QRIS is shaped not only by the payment technology itself but also by the conditions in which students use it. QRIS also functions as an alternative payment instrument when cash is unavailable. This finding indicates that students do not necessarily perceive QRIS as a complete replacement for cash. Instead, its meaning may vary according to transaction circumstances. Such variation is consistent with the broader literature on digital payment adoption, which indicates that technological acceptance is influenced by both individual perceptions and contextual conditions (Tatian et al., 2024).

Speed and Efficiency

The findings indicate that transactions conducted using QRIS are experienced by participants as faster and more efficient than some conventional cash transactions because students do not need to prepare exact amounts of cash or wait for change. Students also

reported that QRIS reduced the need to withdraw cash before making a purchase. These experiences indicate that the perceived efficiency of QRIS involves both time efficiency and effort efficiency. The finding is consistent with recent research describing QRIS as a digital payment system designed to facilitate convenient, fast, and efficient transactions. However, the present study contributes an experiential perspective by showing how these characteristics are actually interpreted by students in their everyday transactions rather than measuring them as predetermined quantitative constructs. Research on QRIS adoption among younger users in Eastern Indonesia also indicates that attitudes and perceived behavioral control are associated with QRIS adoption, while external conditions such as digital infrastructure remain important to the broader adoption environment (Tatian et al., 2024).

The experience of speed was nevertheless conditional. Participants reported that QRIS transactions were efficient when internet connectivity, payment applications, and account conditions were adequate. Therefore, the findings do not suggest that QRIS is inherently faster under all circumstances. Instead, speed and efficiency are experienced as situational characteristics that depend on the interaction between the user, payment application, network infrastructure, and merchant environment.

User Satisfaction

In addition to benefits and convenience, this study demonstrates that students generally expressed satisfaction with using QRIS. Satisfaction emerged from the perception that QRIS supported daily transaction activities and reduced the effort required to complete payments. The findings also indicate that satisfaction was related to repeated positive experiences with convenience, speed, and accessibility. Recent research on Indonesian mobile payment users indicates that trust, security, and other service-related perceptions can contribute to continued use of mobile payment applications (Ansori & Nugroho, 2024). This finding provides a useful comparison with the present study because participants' favorable experiences were not based solely on the existence of QRIS but also on their accumulated experiences while using the system.

However, the phenomenological findings should not be interpreted as evidence that satisfaction automatically causes continued QRIS use. Rather, participants' narratives suggest that repeated positive experiences can contribute to a favorable meaning attached to QRIS, while contextual problems may weaken that favorable perception. The active informants' relatively frequent use therefore represents an observed behavioral pattern within this study, not a statistical demonstration of a causal relationship between satisfaction and actual use.

Advantages of QRIS Usage Among FEBI Students

Ease of Using QRIS

Students perceive QRIS as easy to use because it requires a relatively simple sequence of actions, such as opening an application, scanning a QR code, confirming the payment, and completing authentication. QRIS can also be accessed through different mobile banking and e-wallet applications. The ease of use described by participants was reflected in the absence of a perceived need for specialized training and in their ability to incorporate QRIS into routine transactions. This finding can be compared with recent research on QRIS adoption that identifies user attitudes and facilitating conditions as relevant factors in QRIS use (Muchtar et al., 2024; Tatian et al., 2024). However, unlike quantitative studies that operationalize ease of use as a measurable construct, the present study interprets ease of use as an element of participants' lived experiences. The emphasis is therefore placed on how students experience

the simplicity and familiarity of QRIS rather than on estimating the statistical effect of ease of use on adoption intention.

The ease of QRIS transactions in this study can be understood through several experiential dimensions, including simplicity of procedures, ease of learning, and a user-friendly interface. Participants experienced the QRIS payment process as relatively simple because it required only a short sequence of actions, such as opening the payment application, scanning the QR code, confirming the transaction, and completing the required authentication. The absence of cash counting and change handling was perceived as making the transaction process more practical than some conventional payment situations. This experience is consistent with previous research on QRIS users in Indonesia, which identifies perceived ease of use as an important aspect of users' interaction with QRIS and reports a positive relationship between ease of use and QRIS usage intensity among students (Andriany et al., 2024; Ramayanti, 2024). Students also stated that they were able to understand how to use QRIS within a relatively short period, indicating that the payment procedure was experienced as familiar and easy to learn.

In addition, the application interface and relatively clear transaction instructions contributed to participants' perceptions of ease of use because they could complete transactions without experiencing significant confusion. Recent research on QRIS has similarly emphasized the importance of simple and intuitive payment interfaces in facilitating users' interaction with digital payment systems (Ramayanti et al., 2025). These experiences suggest that QRIS was perceived as a familiar and learnable payment system that could be incorporated into students' routine financial activities with relatively little effort. Nevertheless, the study does not establish that the convenience of QRIS necessarily increases purchasing frequency. Although participants experienced digital payment as reducing the effort required to complete transactions, this finding should not be extended to a causal conclusion concerning changes in consumer behavior without specific behavioral data. This distinction is important because the phenomenological analysis focuses on how participants experience and interpret QRIS in their everyday transactions rather than on measuring changes in their consumption patterns.

Security

Students' perceptions of security were derived primarily from their experiences with authentication procedures, such as PINs, verification, and transaction confirmation. Some participants also associated digital payment with a sense of institutional protection. These findings should be understood strictly as perceived security. The study does not independently assess the technical security of QRIS, measure cybersecurity performance, or establish that QRIS is objectively secure. This distinction is important because qualitative accounts of perceived security describe how users interpret and experience protection rather than providing technical evidence of system security. Research on digital payments in Indonesia has shown that application security is associated with user trust, while other research has identified perceived security as a factor in mobile-payment adoption (Bina et al., 2023; Widyanto et al., 2022). These studies provide contextual support for understanding why security perceptions may matter to users, but they do not transform the participants' perceptions in the present study into an objective security assessment.

Accordingly, the statement of one participant concerning regulatory protection should also be treated as a perception rather than as evidence of a particular institution's supervisory authority. The participant's understanding illustrates how institutional trust may contribute to a

sense of security surrounding digital payments. The phenomenological interpretation therefore focuses on the meaning of institutional protection in the participant's experience rather than evaluating the institutional or regulatory framework itself. Perceptions of Islamic economic compatibility also emerged as an additional dimension of the students' experiences. Because the participants were students in an Islamic Economics and Business faculty, the use of QRIS could be interpreted not only in terms of technical convenience but also through ethical and religious considerations. This dimension requires an important distinction between participants' perceptions of ethical use and formal claims of sharia compliance.

Platform Support

QRIS enables different payment applications to participate within a common QR-based payment environment. For students, this flexibility was experienced as an advantage because they were not restricted to one payment provider. Participants described the ability to use different mobile banking and e-wallet applications as contributing to the practical value of QRIS. Recent research on QRIS adoption indicates that facilitating conditions are important in supporting digital-payment use, while research among younger users in Eastern Indonesia shows that external technological conditions can shape the extent to which QRIS is adopted (Muchtar et al., 2024; Tatian et al., 2024). The present findings extend this literature by showing how interoperability is experienced at the level of everyday transactions. However, platform flexibility remains conditional on merchant readiness and system reliability. If a merchant does not provide QRIS or if the relevant payment application experiences a disruption, the existence of interoperability does not necessarily guarantee a successful transaction. Therefore, platform support should be understood as an experiential advantage that operates within a wider digital-payment ecosystem.

Transaction Tracking

Another advantage identified in this study is the ability to review transaction histories through payment applications. Students stated that transactions conducted through digital payment applications could be reviewed in terms of the amount and timing of expenditures. From the participants' perspectives, this feature made their financial activities more visible and provided a convenient way to recall previous transactions. The findings are consistent with broader research indicating that digital payment technologies can provide users with greater visibility over financial activities. However, the present study does not establish that QRIS automatically improves financial literacy or financial management. The participants' narratives only demonstrate that transaction histories were perceived as useful for monitoring expenditures. This distinction is important because access to transaction records does not necessarily mean that users systematically budget, analyze, or control their spending.

Therefore, the transaction-tracking function is interpreted as a supporting feature within students' everyday financial practices. This interpretation is consistent with evidence that digital payment use can be associated with financial practices while the quality of financial decision-making remains dependent on users' financial capability (Seldal & Nyhus, 2022). The finding consequently remains within the phenomenological scope of the study by emphasizing the meaning participants attached to transaction records rather than claiming an objectively demonstrated improvement in financial management.

Obstacles Faced by FEBI Students in Using QRIS

Network Disruptions

The QRIS payment system is digitally based and therefore depends on technological connectivity for transaction processing. One of the obstacles identified by participants was unstable internet connectivity. Participants described situations in which weak connectivity caused scanning or payment confirmation to become slow or fail. These experiences reduced the convenience that participants normally associated with QRIS. Recent research on QRIS implementation similarly identifies limited internet access as one of the challenges affecting the use of QRIS in Indonesia (Abditama et al., 2024). Research involving younger users in Eastern Indonesia also indicates that external infrastructure conditions remain relevant to QRIS adoption despite positive internal attitudes toward digital payments (Tatian et al., 2024). These findings support the interpretation that the experience of QRIS cannot be separated from the quality of the digital environment in which the system operates.

The present study therefore indicates that the ease of QRIS use is situational. When connectivity is stable, students experience the payment process as practical and efficient. When connectivity is disrupted, the same system can become inconvenient or unusable. The finding emphasizes that digital-payment experiences are produced through an interaction between technological design and supporting infrastructure.

System Disruptions or Errors

Technical disruptions in mobile banking or e-wallet applications were also identified as obstacles to QRIS usage. Participants reported that application errors, temporary disruptions, or difficulties in processing payments could interfere with transactions. Such experiences may influence users' confidence in the reliability of digital payment systems. This finding can be compared with research showing that security, trust, and system-related perceptions are relevant to continued use of mobile payment services in Indonesia (Ansori & Nugroho, 2024). However, the present phenomenological findings do not establish a causal relationship between technical errors and declining trust. Rather, the interviews indicate that negative technical experiences can become part of the meaning students attach to digital payment reliability.

The finding also suggests that a positive perception of QRIS is not necessarily permanent. Positive experiences can be strengthened when transactions proceed smoothly, while disruptions may introduce uncertainty into subsequent payment decisions. Thus, system reliability forms an important contextual element of the lived experience of QRIS.

Habit of Using Cash

Some students still feel comfortable using cash because it is familiar and does not depend on smartphones, applications, or internet connectivity. The habit of using cash therefore constitutes a non-technical dimension of the barriers to QRIS usage. Informant N, in particular, continued to use cash more frequently and treated QRIS as an alternative payment method in particular situations. This finding demonstrates that digital payment adoption does not necessarily eliminate established cash-payment habits. Research on QRIS adoption among Indonesian consumers indicates that facilitating conditions and social influences remain important in encouraging movement toward non-cash payments (Muchtar et al., 2024). Similarly, research among younger users indicates that external conditions may continue to

influence QRIS use even when users have positive attitudes toward digital payment technology (Tatian et al., 2024).

The persistence of cash use should therefore not be interpreted simply as resistance to technology. Within the participants' experiences, cash remained meaningful because it was familiar, widely accepted, and less dependent on technological infrastructure. The coexistence of cash and QRIS demonstrates that digitalization of payments may involve gradual adaptation rather than an immediate replacement of established payment practices.

FEBI Students' Perceptions of QRIS as a Digital Payment Instrument

Based on the findings of this study, FEBI students' perceptions of QRIS as a digital payment instrument tend to be positive, particularly in terms of practicality, ease of use, transaction efficiency, perceived security, platform flexibility, and access to transaction records. These findings are broadly consistent with recent QRIS research showing that user attitudes, facilitating conditions, and perceived value are relevant to digital-payment adoption in Indonesia (Muchtar et al., 2024; Tatian et al., 2024; Riofita, 2024).

However, the phenomenological interpretation requires these findings to be understood as participants' experiences rather than statistically established determinants of QRIS use. The study does not test whether perceived usefulness, perceived ease of use, security, or satisfaction statistically cause QRIS adoption. Instead, these dimensions emerged from the meanings participants attached to their everyday experiences. For this reason, TAM is used only as a comparative theoretical reference in the discussion and is not treated as the formal analytical framework of the study. Accordingly, TAM should be removed from the keywords unless the authors decide to revise the Method section and explicitly position TAM as a theoretical framework.

The findings also demonstrate that the positive experience of QRIS is conditional. Participants experienced the greatest benefits when the payment application functioned properly, internet connectivity was stable, merchants accepted QRIS, and users were familiar with the payment procedure. Conversely, technical disruptions, limited merchant availability, and established cash habits could reduce the practical value of QRIS. Thus, the meaning of QRIS emerged from the interaction between technological characteristics, individual experiences, and the surrounding payment environment.

The Islamic economic context provides an additional dimension to these findings. One participant interpreted QRIS as compatible with Islamic economic principles when used for halal transactions and without elements that the participant understood as prohibited. This finding should be interpreted as a participant perception of ethical and religious compatibility, not as a determination that QRIS is universally sharia-compliant. Research on Islamic digital payments demonstrates that digital payment systems can be examined through concepts such as perceived value, contractual relationships, transparency, fairness, and consumer protection (Riofita, 2024; Nurkhofifah et al., 2025). These dimensions provide an appropriate context for interpreting the participant's perception, but they do not eliminate the distinction between empirical findings and formal Islamic legal determinations.

From the phenomenological perspective, the Islamic economics context is therefore important because students do not necessarily experience QRIS only as a neutral technological tool. Their educational environment may encourage them to interpret payment practices through additional ethical considerations, including transparency, fairness, permissible transactions, and responsible use. Broader research on digital payment

acceptance also indicates that users' interpretations of digital payment services can be shaped by factors such as trust, perceived risk, security, convenience, and user-centered design, providing a relevant comparative context for understanding how students construct meanings around digital payment practices. In the present study, these considerations are captured as part of students' lived experiences without making an independent *sharia* ruling (Ishak et al., 2025).

The findings should also be interpreted in light of the study's limitations. First, the study involved only three purposively selected informants. Although the participants provided detailed and relevant experiential accounts, the very small sample limits the breadth of perspectives represented in the study. Recent methodological literature emphasizes that qualitative sample adequacy depends on the specificity of the research question, participant relevance, information richness, and analytical strategy, while also cautioning against treating a small number of interviews as universally sufficient (Wutich et al., 2024). Second, the study was conducted within a single institutional setting, namely the Faculty of Islamic Economics and Business at one university. The experiences of students in this particular Islamic higher education context may differ from those of students in other institutions, regions, academic disciplines, or socioeconomic environments. Third, because the study used purposive rather than probability sampling, the findings cannot be statistically generalized to the wider population of Indonesian university students. Instead, the contribution of the study lies in providing a contextual and experiential account that may inform analytical understanding and allow readers to assess potential transferability to comparable settings (Drisko, 2025; Abdalla et al., 2026).

Overall, the findings indicate that the essential meaning of QRIS use among the participants lies in its practicality and flexibility within everyday transactions, accompanied by dependence on technological and contextual conditions. Students experienced QRIS not simply as a technological replacement for cash, but as a payment option whose value depended on convenience, accessibility, system functionality, merchant acceptance, personal habits, and, for some participants, ethical considerations associated with Islamic economic values. This interpretation is consistent with the phenomenological orientation of the study because it emphasizes how participants experienced and gave meaning to QRIS rather than reducing their experiences to predefined technology-adoption variables.

Conclusion

This study concludes that FEBI students generally perceive QRIS positively as a digital payment instrument, particularly in terms of practicality, transaction speed, efficiency, ease of use, platform interoperability, perceived security, and access to digital transaction records. The findings also show that these positive experiences are conditional on supporting factors, especially stable internet connectivity, system reliability, and the availability of QRIS-enabled merchants. Although students recognize the benefits of QRIS, cash remains a complementary payment method for some users, indicating that positive perceptions do not necessarily result in consistent or exclusive QRIS use. In addition, one informant associated QRIS with Islamic economic principles; however, this represents an individual perception and should not be interpreted as a normative determination of *sharia* compliance.

The findings suggest that Bank Indonesia, payment service providers, and educational institutions should strengthen digital payment infrastructure, reduce technical disruptions, and expand QRIS acceptance within campus facilities. Educational institutions can also provide

digital financial literacy programs that encourage responsible use of QRIS and effective monitoring of transaction records. This study is limited by its phenomenological design and the involvement of only three student informants from one faculty, which limits the transferability of the findings to broader student populations. Future research should involve more diverse participants and educational contexts and may combine qualitative findings with quantitative approaches to examine patterns of QRIS use more broadly.

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