

ANALYSIS OF QRIS USAGE AMONG GENERATION Z IN BANDA ACEH

*Muhammad Adnan¹, Akmal Riza², Nisa Andaiyani³

¹²³Universitas Islam Negeri Ar-Raniry Banda Aceh

Correspondence Email: m.adnan@ar-raniry.ac.id

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Abstract

The QRIS product issued by Bank Indonesia is one of the conveniences in digital transactions in society, this study aims to analyze the influence of knowledge and social media on Generation Z's interest in using QRIS in Banda Aceh City. The quantitative research approach methodology is associative, with primary data collection through questionnaires distributed to 100 respondents using simple random sampling techniques. Data analysis was carried out using multiple linear regression to test the influence or relationship between variables. The results of the study show that knowledge and social media have a positive and significant effect on Generation Z's interest in using QRIS. Specifically, knowledge has an influence of 79.10% on the interest in using QRIS, while social media contributes 38.50%. The results of the study provide an important contribution to the development of digital marketing strategies in increasing QRIS adoption, especially among Generation Z. The recommendation of this research is for the government, business actors, and digital payment service providers to increase educational and promotional campaigns through social media to increase awareness and use of QRIS in the community.

Keywords: Knowledge, Social Media, QRIS Interest.

THE INTRODUCTION

The advent of information and communication technology in the age of the digital economy is inevitable, and it has significantly impacted payment systems. Today, most human activities rely on advanced technology. Technological advancements have had far-reaching effects on various aspects of human life, including the economic and banking sectors, aiming to enhance work efficiency and effectiveness. Companies in these sectors must enhance their operational systems to achieve greater efficacy in order to thrive and compete in the global business arena. The Quick Response Code Indonesian



Standard (QRIS) is a tangible representation of technological sophistication in the economic and banking sectors, exemplifying a technological innovation utilized as a payment medium in digital wallets. QRIS is an integral part of Indonesia's digital payment system transformation, contributing to the rapid development of the digital economy and finance. With QRIS, individuals can conveniently engage in digital transactions

On January 1, 2020, Bank Indonesia officially introduced the QR Code Indonesian Standard (QRIS) for payment systems. Developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (ASPI), QRIS is now the standard QR Code used by all QR-based Payment System Service Providers (PJSP) according to regulations outlined in PADG No. 21/18/2019. QRIS involves consumers as payment users and producers as payment recipients. The primary goal of implementing this advanced electronic payment method is to enhance digitalisation in Indonesia, aiming to support the community, simplify daily activities, and provide practical benefits by optimising various aspects. The objective is to achieve work targets more efficiently and effectively without consuming excessive time and energy (Kurniawati et al., 2021). The study focused on Generation Z (born 1995-2010) due to their significant influence in the banking market. This generation heavily depends on technology, particularly smartphones and internet access. They show less interest in traditional banking institutions and prefer flexible, innovative, and technology-driven alternatives. Digital banking aligns with their preferences, offering a decentralised banking experience that caters to their digital lifestyle.

Based on Disdukcapil data as of June 30, 2023, Banda Aceh City has a population of 59,040 thousand individuals from Generation Z. This generation is distinguished by its high internet adoption rate and heavy reliance on technology in their daily lives, mainly through the extensive use of smartphones and internet networks. Generation Z tends to display less attachment to traditional institutions like physical banks, and instead, they prefer more flexible, innovative, and technology-based alternatives. Despite being the

capital city with the largest population in Aceh and one of the fastest-growing cities in Aceh Province, QRIS is still not widely popular in Banda Aceh. This is reflected in Generation Z's lower-than-optimal interest in using QRIS, which can be attributed to their limited understanding and information. Even though many cafes and shopping centres in Banda Aceh City offer payment facilities using QRIS, a significant portion of Generation Z still favours cash payments. This indicates a lack of awareness among Generation Z about the advantages of QRIS.

As Riza et al. (2021) discussed, consumer knowledge plays a crucial role in decision-making when selecting a service model to fulfil their current needs and preferences. Understanding the product is critical for consumers before engaging with it. Before embracing QRIS, prospective users must acquire comprehensive information and understand the product to mitigate potential risks. A thorough understanding will heighten users' interest in utilising QRIS, enabling them to process information and take appropriate action effectively. The systematic review indicated that, although social media is increasingly used for knowledge sharing and giving a promising new area of research, a better understanding of the landscape and direction is not well reported (Ahmed et al., 2019).

Consumer knowledge in the QRIS application is information consumers own about various products and services, other knowledge related to these products and services, and information related to their function as customers. The user must know about QRIS services before using the QRIS payment system. Users with high knowledge will tend to increase the use of QRIS services (Zikriatul et al., 2023). This can foster a culture of continuous learning and innovation while considering the social implications of knowledge sharing (Alghamdi et al., 2023). That organizational processes are achieved by mundane knowledge sharing mediated by informal social media use within the organizations (Kwayu et al., 2021).

Social media influences consumer behavior and preferences in various

ways; QRIS usage can serve as an information channel, peer influencer, and QRIS advertising and marketing platform. Through social media, QRIS information can quickly spread and present the concept and benefits to Generation Z, active on these platforms. Generation Z is exposed to information, experiences and recommendations regarding QRIS payments as a digital payment option. They also share experiences that influence the views and adoption of QRIS by other Gen Z. Social media creates trends and lifestyles that can influence preferences for using QRIS as a digital payment tool. In the social media environment, Gen Z is often exposed to consumer and lifestyle trends influencing their decision to adopt new technologies such as QRIS. They are usually attracted to the ease of administration, speed and convenience, which are the main advantages of using QRIS. Positive reviews or endorsements from social media influencers can increase Gen Z's positive perception and trust in QRIS (Kriswandaru, 2018). Social media and digital platforms are often used for promotional and advertising purposes. Generation Z has great potential to influence the optimization and implementation of digital payment systems in Indonesia, especially in using QRIS digital payments by businesses. Rapid technological advances have the potential to change consumer behavior in terms of purchasing (Pramadyanto, 2022).

In previous studies such as those conducted by Suliah and Pabulo (2023) found that knowledge, convenience, social media and risk influenced the decision to use QRIS. This shows that these variables have a positive and significant influence on the decision to use QRIS. The gap in previous research is that there are differences in the variables of convenience, risk and location. The generation used as a sample for the research was Gen-Z because observations of this group very often use social media platforms and want to see the research results will be different from previous findings and implementations.

This research was conducted in Banda Aceh City because Banda Aceh is one of the cities implementing a digital payment system to investigate whether

knowledge and social media influence Generation Z's desire to use QRIS as a payment method in Indonesia. The results of this study are expected to provide significant insights for financial technology companies, banks, and the government in increasing the adoption of QRIS in Indonesia. This will encourage digital economic growth and facilitate payment transformation in Indonesia. Based on the explanation and the results of previous research, we will pay attention to various factors that can generate interest from Generation Z, including the phenomenon of using QRIS in the city of Banda Aceh. This study aims to analyze knowledge and social media on Gen-Z interest in using QRIS in Banda Aceh.

LITERATURE REVIEW

Interest in Using QRIS

Interest is an inclination that arises after an individual assesses, compares, and aligns a desire with their needs. We tend to respond positively and take further action when we are interested in something. Interest is a psychological factor that motivates a person to engage in an activity, captures attention, and inclines them to participate (Gultom & Safitry, 2021). It can be seen as a person's inclination, which is considered before making a decision or taking action. Interest is an impulse that leads individuals to become attached to specific things such as work, learning, objects, and people. The emergence of interest depends on various factors, including physical, social, and experiential needs. Interest is often preceded by feelings of pleasure and a positive attitude (Jahja, 2021).

QRIS standardises payments using the QR Code method from Bank Indonesia, making the transaction process easier, faster, and safer. It is a digital payment innovation that has shifted people's payment preferences from cash to non-cash, allowing for more efficient purchasing of goods or services with just internet access. This technology has significantly contributed to the growth of Indonesia's digital economy.



The QRIS, or Quick Response Code Indonesian Standard, is a nationwide QR code standard that facilitates digital payments through mobile banking apps, digital wallets, and server-based electronic money. According to Bank Indonesia regulation Number 23/8/2021, QRIS consolidates various QR codes from different payment system service providers (PJSP) into a single QR code standard determined by Bank Indonesia. This standard QR code is used to facilitate payment transactions in Indonesia. The payment system industry developed QRIS to enable faster, more accessible, and safer transactions using a national QR code.

Knowledge

Knowledge encompasses the information individuals possess about various actions or issues gained through observation. It is also defined as the information that shapes a person's behaviour based on past experiences or events. Consumer knowledge refers explicitly to the level of information that consumers understand (Mailo & Bahasoan, 2024). Consumers consider this information before using a product as a guide (Arifiyanto & Kholidah, 2020). This also applies to QRIS, as users must understand the product to use it correctly and avoid potential losses. Possessing sound knowledge will increase user interest in QRIS and their ability to handle information and respond effectively.

Social Media

Social media refers to digital platforms that allow users to connect, engage, and share content online. What makes social media unique is its ability to facilitate these interactions over the internet, bringing together people from various parts of the world (Liedfray et al., 2022). Users can share different types of content, including text, images, audio, and videos, with individuals or organisations. Social media serves as a medium for fostering interactive social engagement. Through internet technology, social media has revolutionised the

dissemination of information, transitioning from a one-way communication model to a more inclusive approach involving diverse audiences (Nurdin et al., 2021).

Theoretical Framework and Hypothesis

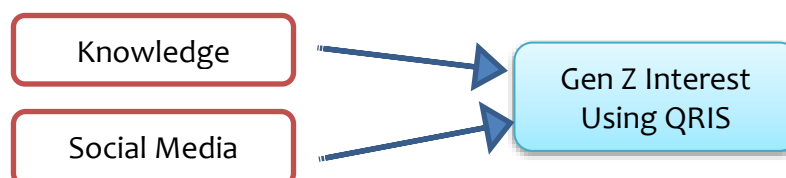


Figure 1. Theoretical framework scheme
(Source: Research Flow Processed, 2024)

The hypothesis is a temporary conjecture formulated to address the problem. It is temporary, so the collected empirical evidence needs to be proven (Sugiyono, 2017). Based on the study's framework, the hypothesis of this study is:

H₁ : Knowledge influences interest in using QRIS.

H₂ : Social media influences interest in using QRIS.

METHODOLOGY

This type of associative research uses a quantitative approach. The method used as a research sample is respondents who are Generation Z (born 1995-2010) who live in Banda Aceh, have a minimum age > 17 years and have used QRIS with a population of 59,040 people based on data from Disdukcapil for the period June 30, 2023. The data collection technique was carried out by distributing questionnaires to all samples and as many as 100 (taking into account the Slovin error formula of 10%) respondents were selected by random sampling. The random sampling technique uses simple considerations according to the needs of the respondent criteria that are expected to reach the number of samples to be studied. Data collection techniques include distributing questionnaires to all samples and as many as 100 respondents selected by purposive sampling. The purposive sampling technique uses

specific considerations per the desired criteria to determine the number of samples to be studied. The data were analyzed using multiple linear regression to determine how much the independent variable affects the dependent variable. The independent variables in this study are knowledge and social media, while the dependent variable is interest in using QRIS.

RESULTS AND DISCUSSION

Table 1. Multiple Linear Regression Test Results

		Coefficients ^a					Collinearity Statistics	
		Unstandardised Coefficients		Standardized Coefficients		t	Sig.	Tolerance
Model	B	Std. Error	Beta					
1	(Constant)	1.160	1.273		.911	.365		
	Knowledge	.791	.050	.722	15.769	.000	.589	1.697
	Social Media	.385	.060	.294	6.428	.000	.589	1.697

a. Dependent Variable: QRIS Interest

Source: Primary Data, processed by IBM Statistic, 2024

The findings presented in Table 1 illustrate the impact of knowledge variables and social media on the use of QRIS among Generation Z in Banda Aceh. The results of the partial statistical test conducted on the multiple linear regression equation reveal that the t value for the knowledge variable is 15.769, which exceeds the critical t value of 1.984. Additionally, the probability associated with the knowledge variable is 0.000, indicating a significant effect ($0.000 < 0.05$). Therefore, the null hypothesis (H_0) is rejected in this study, and the alternative hypothesis (H_a) is accepted. These results affirm that knowledge positively and significantly influences the interest in using QRIS among Generation Z in Banda Aceh City.

Understanding QRIS enhances digital literacy, bolstering comprehension of payment technology and online transaction security. In the social context, Generation Z can conveniently contribute to charitable and social initiatives in their communities by using QR codes. QRIS also decreases dependence on cash, there by supporting the government's initiative to establish a more efficient cashless society. In essence, familiarity with QRIS offers numerous advantages for Generation Z in Banda Aceh, aiding their adaptation to technological

advancements, boosting the local economy, and enhancing their digital literacy and financial security. These findings align with the research conducted (Agustina & Musmini, 2022), demonstrating a positive and significant correlation between knowledge and interest.

The variable for social media registers at 6.428, signifying greater significance than the t-table value of 1.984. The probability value is a significant $0.000 < 0.05$, suggesting that the influence of social media variables on the decision-making of Generation Z in Banda Aceh to use QRIS is substantial. In this study, H_0 is rejected, while H_a is accepted, indicating that social media has a positive and significant impact on the interest in using QRIS among Generation Z in Banda Aceh. These findings highlight the crucial role of social media in enhancing awareness and acceptance of QRIS technology among Generation Z. The statistical test affirms that social media has a significant and positive influence on the interest in using QRIS. This outcome aligns with the TAM theory, which posits that external factors like social media can shape perceived usefulness and ease of use, ultimately fostering positive attitudes and intentions towards adopting new technology. Hence, educational and promotional strategies for QRIS through social media can effectively drive QRIS adoption among Generation Z in Banda Aceh.

It is widely acknowledged that social media plays a significant role in promoting the use of QRIS. Educational content such as video tutorials, infographics, and engaging posts can effectively enhance public awareness and comprehension of QRIS, ultimately piquing the interest of Generation Z in transitioning to this modern digital payment method. Moreover, social media platforms provide a space for users to share experiences and engage in discussions, further strengthening public trust and interest in QRIS. By leveraging social media for campaigns and information dissemination, individuals can easily access resources about QRIS, including special offers and promotions. Sharing positive experiences with QRIS on social media can also serve as a catalyst for others to try it, thus accelerating the adoption of QRIS



within the community. Overall, social media is a vital channel for spreading knowledge about QRIS, particularly among Generation Z. These findings are consistent with prior research by Suliah and Pabulo (2023).

This study has several limitations that need to be considered, such as the number of samples used was only 100 respondents, so the research results do not fully represent all Generation Z in Banda Aceh. Second, this research was only conducted in Banda Aceh City, so the findings obtained may not necessarily apply to other areas with different characteristics. Third, this study only focuses on the influence of knowledge and social media on interest in using QRIS, while other factors such as economic, cultural, or family influence aspects are not analyzed. Finally, the use of questionnaires as a data collection tool limits the depth of information obtained, because respondents' answers are limited to previously prepared questions. These limitations can be used as consideration for further research to produce more comprehensive findings. The hope for better government and institutional policies, thus, QRIS can be more accepted and used for payments by various applications that use QR Code, facilitating more efficient transactions.

CONCLUSION

Knowledge of QRIS has a significant impact on Generation Z in Banda Aceh. As a largely tech-savvy generation that quickly adapts to digital innovations, they can enjoy the convenience of daily transactions without the need to carry cash simply by scanning QR codes. This speeds up the payment process and increases their financial security, reducing the risk of money loss or theft.

The positive influence of social media on the use of QRIS can increase public awareness and understanding as educational content in the form of video tutorials, infographics, and interesting posts helps users understand how QRIS works and utilize it, thus increasing the interest of Generation Z to switch to the current digital payment method. The study results are hoped to pay more attention to economic, convenience and security factors affecting interest in

using QRIS. It is also hoped that the Bank will be able to increase sociality about QRIS to increase customer interest in using QRIS even more. Then, it is also expected to be able to make better policies. Thus, QRIS can be more accepted and used for payments by various applications that use the QR Code, facilitating more efficient transactions.

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