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ANALYSIS OF THE USE OF QRIS IN ENCOURAGING THE PURCHASE INTENTION OF ECONOMIC EDUCATION STUDENTS AT PGRI MPU SINDOK UNIVERSITY

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ABSTRACT

QRIS can be used by all payment system service providers both bank and non-bank and can accept or streamline payments from any payment application. QRIS offers numerous advantages for micro, small, and medium enterprises (MSMEs), such as being practical, efficient, hygienic, secure, and cost-effective. This study aims to analyze the use of the Quick Response Code Indonesian Standard (QRIS) in driving the purchase intention of Economic Education students at PGRI Mpu Sindok University. QRIS is a digital payment method that provides convenience and speed in conducting cashless transactions. This study adopts a qualitative approach, with data collection techniques including interviews and a literature review. The study involved nine Economic Education students as respondents to obtain information regarding their experiences, convenience, and constraints in using QRIS. The results show that students responded positively to the ease of transacting via QRIS. A total of 55.6% of respondents stated that QRIS greatly facilitates transactions, while 44.4% stated that it is moderately convenient. Furthermore, the findings indicate that students show an interest in making purchases when the QRIS payment method is available. However, the use of QRIS for transactions related to campus activities remains uneven. Consequently, QRIS has the potential to support student purchase intention through transaction convenience and comfort. Nevertheless, the findings of this study are limited to nine respondents and cannot yet be generalized to a broader population. *Conclusion:* it can be concluded that respondents in this study responded positively to the convenience of QRIS payments and displayed purchase interest when QRIS was offered.

Keywords: *QRIS, Digital Payment, Purchase Intention, Students, Economic Education*

A. INTRODUCTION

QRIS (Quick Response Code Indonesian Standard) digital payment technology is a payment system innovation established by Bank Indonesia to facilitate payment transactions across Indonesia using QR Codes. QRIS can be used by all payment system service providers—both bank and non-bank—and can accept or streamline payments from any payment application. QRIS offers numerous advantages for micro, small, and medium enterprises (MSMEs), such as being practical, efficient, hygienic, secure, and cost-effective.

Bank Indonesia took a revolutionary step by developing QRIS as an alternative payment system in Indonesia. QRIS allows consumers to make payments more easily and efficiently without the need to carry physical cash. This aligns with the behavior of the younger generation, Generation Z, which includes university students (Ilmiah & Pendidikan, 2025). With QRIS, several factors encourage students to adopt it, including how easily the

technology simplifies daily transaction activities and its security guarantees (Pangestika et al., 2025).

Currently, the use of electronic money is widespread among the public, including Gen Z students who appreciate instant, fast, and efficient solutions. This cashless payment system makes it easier for students to conduct transactions. The presence of QRIS as a digital payment method provides an alternative for students across various purchasing activities. Transaction convenience serves as a key consideration for students when deciding to purchase a product or use a service. Moreover, using QRIS provides a simpler transaction experience, which potentially stimulates student purchase intention (Wulandari et al., 2024).

Based on a qualitative approach through student interviews, the literature review of this study indicates that attitude and student behavior highlight convenience and speed as primary factors influencing user interest in QRIS. This study does not develop hypotheses; rather, it analyzes student responses to QRIS usage (Retno Mustika Dewi, 2025).

B. RESEARCH METHODS

This study utilizes a qualitative approach with a descriptive method. This approach was chosen to understand the use of the Quick Response Code Indonesian Standard (QRIS) as a digital payment method and to determine how transaction convenience using QRIS relates to the purchase intention of Economic Education students at PGRI Mpu Sindok University. Through this approach, the research focuses on students' experiences, opinions, and responses regarding QRIS usage in daily transactions. The researchers aimed to gain a deeper insight into the reasons students use QRIS, the perceived benefits, and the potential obstacles encountered during transactions. Additionally, the study seeks to understand how the ease of using QRIS relates to student purchase intention. The collected data were analyzed descriptively to illustrate students' experiences and viewpoints without conducting statistical hypothesis testing (Natsir et al., 2023).

This research was conducted within the PGRI Mpu Sindok University environment, focusing on Economic Education students as research subjects. Subjects were selected based on their relevance to the research objectives—specifically, to understand student experiences with QRIS as a digital payment method. The study involved nine student respondents who provided information about QRIS usage, transaction convenience, and purchase intention. The gathered information is expected to offer an overview of student experiences utilizing digital payments both on campus and in daily life (Nasih et al., 2024).

Data collection techniques included interviews, questionnaires, and a literature review. Interviews were conducted to gather information regarding experiences, opinions, and challenges students faced while using QRIS. Questionnaires were used to capture usage habits and student responses toward transaction convenience. Meanwhile, the literature review involved collecting and analyzing information from relevant academic journals on digital payment systems, QRIS usage, and student purchase intention. In selecting informants, consideration was given to relevant experience and knowledge to ensure a deeper understanding of the studied phenomenon. Informants with direct experience with the research object were selected so that the data collected aligned with the study's objectives. Therefore, Economic Education students with QRIS experience were selected as primary information sources (Dewanti et al., 2025).

C. RESULTS AND DISCUSSION

Research Results

Research Overview

This study was conducted to determine the use of the Quick Response Code Indonesian Standard (QRIS) as a payment method and the impact of transaction convenience on consumer purchase intention. Data were collected by distributing questionnaires via Google Forms and conducting direct interviews with students. The results are presented based on the percentage of respondent answers and notes from direct student interviews.

Interview Findings

The interview results demonstrate that students have used QRIS for purchase or payment transactions with varying frequencies. Most students stated that they occasionally use QRIS, while others noted that they use it frequently. These findings show that QRIS has become a recognized and utilized payment alternative among students. However, the variation in usage frequency indicates that QRIS is not necessarily the primary payment method for every student. The use of QRIS in daily activities can be influenced by the availability of merchant payment facilities, consumer habits, and ease of access to digital payment services. Thus, increasing QRIS adoption depends not only on consumer awareness of the payment method but also on facility availability and specific transaction needs.

Discussion

Based on the student interviews, the convenience of QRIS can be understood through the characteristics of digital payments, which allow consumers to transact simply by scanning a QR code without preparing cash or counting change.

Utilization of QRIS in the Campus Environment

The findings regarding QRIS usage for other campus transactions show that 44.4% of respondents have never used QRIS for such purposes. Meanwhile, the remaining 55.5% stated that they use QRIS frequently or occasionally (composed of rounded figures from 22.2% and 33.3%). The discrepancy between general QRIS usage and campus-specific usage suggests that experiencing QRIS in daily life does not automatically imply that respondents use it for all types of payments. (Arifin & Utomo, 2022) One potential explanation is the variation in payment facilities available for different transaction types. Furthermore, respondents may maintain different payment habits for personal versus academic needs. However, because this study only involved Economic Education students and did not measure the underlying reasons for choosing or avoiding QRIS for campus payments, these factors should be considered potential areas requiring further empirical testing.(Arifin, 2020)

Ease of QRIS Use as Value Addition in Payments

According to the study results, 55.6% of respondents stated that QRIS greatly facilitates transactions, and 44.4% noted it was moderately convenient. Consequently, all respondents gave a positive rating regarding the convenience of QRIS payments. This result indicates that convenience is a prominent aspect of the respondents' experience with QRIS. Scanning a QR code streamlines transactions, particularly when consumers prefer not to handle cash. This convenience also enhances consumer comfort, as payments can be processed through various supporting payment applications(Arifin et al., 2026). Nonetheless,

smooth transaction execution remains contingent upon internet network availability, device conditions, account balances, and payment system readiness. Therefore, the findings support the perspective that convenience is a vital factor in accepting digital payment methods. However, further research is required to measure the extent to which convenience influences the actual frequency of QRIS usage.(Febriyanti & Arifin, 2023);(Ilieva et al., 2024)

Relationship Between QRIS Payment Convenience and Consumer Purchase Intention

In consumer behavior, transaction convenience is a key consideration when making purchasing decisions. Consumers evaluate not only the product itself but also the transaction process, including available payment methods. Overall, the findings suggest that respondents hold a positive perception of QRIS payment convenience and demonstrate a higher interest in purchasing products when QRIS is available. These findings can serve as a foundation for future research investigating the relationship between digital payment convenience and consumer behavior.(Pratama & Muhlisin, 2023).

D. CONCLUSION

Based on the overall findings, it can be concluded that respondents in this study responded positively to the convenience of QRIS payments and displayed purchase interest when QRIS was offered. However, the adoption of QRIS for campus-related payments remains uneven. This research is descriptive in nature and limited to nine respondents; therefore, the results cannot be generalized to a broader population nor used to establish statistical cause-and-effect relationships.

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