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RESEARCH ARTICLE

The Effectiveness of QRIS in Non-Cash Transactions: Perceptions of Sixth-Semester Management Students at Asahan University in 2025

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Abstract

This study aims to analyse the effectiveness of using QRIS among Asahan University students, focusing on aspects of convenience, security, efficiency, and student acceptance of digital payment systems. This research uses a descriptive quantitative approach with a survey method, where data is collected through distributing questionnaires to students as respondents. The results showed that the majority of Asahan University students have used QRIS in their daily transaction activities, and generally gave positive responses to its use. Asahan University students stated that QRIS made non-cash transactions easier, and felt satisfied using it. In addition, students stated that QRIS helps reduce the risk of carrying cash, and consider this system efficient and in accordance with the needs of the times. QRIS is also considered to support a cashless lifestyle by Asahan University students. Nevertheless, there are challenges in the form of technical obstacles such as internet networks and limited understanding of some users. In addition, there are still some students who feel more comfortable using cash. Overall, this study concludes that QRIS is quite effectively used by Asahan University students as a practical, safe, and efficient digital payment tool. The findings also show that QRIS has great potential in strengthening digital financial literacy among the younger generation and encouraging the creation of a culture of non-cash transactions in the campus environment

Keywords: *QRIS, Non-Cash Transactions, Effectiveness, digital payment system, Student Perception.*

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1. INTRODUCTION

Advances in industrial technology have encouraged people to become accustomed to digital transactions, often referred to as financial technology (fintech). These digital transactions greatly simplify payment processes for people by leveraging digital technologies such as smartphones. Fintech is one of the innovations in the financial industry that leverages technological advancements (Mikraj & Poncowati, 2024). In the digital age, an increasing number of services are being developed to simplify people's lives in meeting their needs (S. A. Putri & Rahmanto, 2023). This technological development has created convenience for everyone in many fields, one of which is in the field of trade or buying and selling. One form of technological advancement is the implementation of electronic money (e-money) (Christine & Khairudin, 2023). People who used to have to carry cash when leaving home can now simply use digital money available on their smartphones (Hrp & Tambunan, 2023). This digital-based payment method has become one of the most widely used payment types in society because it minimizes direct contact through the use of cash. A secure and smooth payment system is necessary to facilitate efficient, effective, and swift fund transfers in transaction settlements (M. T. Putri et al., 2023).

The progress of a country's financial system correlates with the development of that system. In fact, a country's financial system must function properly for financial progress to occur. In its capacity, the payment system is closely related to the development of money used to complete transactions for various economic activities carried out by individuals or institutions. In line with shifts in social civilization and information technology, the tools and methods of payment used to complete commercial transactions sometimes evolve (Tri Hayunda et al., 2023). Initially, humans conducted transactions through the exchange of goods or services for other goods or services (barter), then transactions using cash instruments, namely coins and paper money, which were valid throughout Indonesian society for use as a medium of exchange for goods and services. subsequently, the payment system evolved into the use of paper-based payment instruments, such as checks, giro slips, debit notes, and credit notes (Nurul Annisa, Mohamad Arsad Rahawarin, 2023).

Based on Law Number 23 concerning Bank Indonesia, specifically Article 1 Paragraph 6, the payment system is defined as a system encompassing a set of rules, institutions, and mechanisms used to transfer funds to fulfill obligations arising from economic activities. This system relates to the process of transferring a certain amount of money from one party to another. Various media can be used in this process, ranging from simple payment instruments to more complex systems involving various institutions. In Indonesia, the role of the Central Bank is very important in regulating, supervising, and ensuring the smooth operation of the Payment System and Rupiah Money Management (SPPUR). The continuous advancement of technology has led to innovations in payment systems, namely electronic money used in buying and selling activities and currently known as e-money (Pangestika et al., 2025).

The increase in the number of non-cash transaction users shows a shift towards safer, more practical, and more efficient payment technologies (Puspawati, 2024). With digital payments, this condition is able to create an effective and efficient form of transaction. This influence is considered a positive impact that can indirectly improve a person's financial stability (Suharto et al., 2024). Non-cash payments in the modern era are developing very rapidly, prompting Bank Indonesia to innovate in improving the non-cash payment system. There are two innovative products from Bank Indonesia that are currently being actively promoted to the public, one of which is the Quick Respond Code Indonesian Standard (QRIS) (Muniarty et al., 2023). QRIS has been implemented nationally since January 1, 2020, and is part of the strategy to expand financial inclusion and accelerate the digitalization of the national economy (www.bi.go.id). The principles of QRIS are UNGGUL (Universal, Easy, Profitable, and Direct). Mobile banking is an application that provides banking services through smartphones (both Android and iOS). Unlike Internet Banking, Mobile Banking applications can process transactions by simply entering a PIN for confirmation, and some Mobile Banking applications add OTP (One-Time Password) features as an additional security measure. Digital wallets are applications that provide transaction or financial services. Unlike Mobile Banking, digital wallets are not tied to banking institutions (Bakri et al., 2022).

According to (Ardana et al., 2023), the purpose of establishing QRIS is to support Bank Indonesia's initiatives and build infrastructure that enables retail payments to be made instantly, easily, and always available. The standardization of QRIS features is simpler, faster, cheaper, and more reliable because it is supervised by Bank Indonesia (Tanusi & Saepudin, 2025). The transaction process using QRIS can be implemented in two ways: merchant presented mode and customer presented mode. In merchant presented mode, the QRIS is displayed by the merchant (seller) and can be scanned by the buyer. The second method is customer presented mode, where the QR code is nationally standardized. All transactions conducted using QRIS are simpler compared to direct contact, as QRIS simplifies transactions, ensures effective security, and saves time (Rahimah & Yani, 2023). QRIS allows customers to make payments simply by scanning a QR code, with transactions directly entering the cashier's funds. This system is also linked to the business owner's email, providing better control over transactions (Risal et al., 2024). QRC (Quick Response Code) is one of the payment methods using e-wallets (digital wallets) and mobile banking. Digital wallets available in Indonesia include OVO, Go-Pay, Dana, LinkAja, Shopeepay, and others. QRC is very useful, practical, and secure for payments (Asti Nur Wilda Ariza et al., 2024).

In the context of financial inclusion, QRIS plays an important role in opening access to financial services for all segments of society, including those who were previously not reached by conventional banking services. Thus, QRIS not only contributes to improving transaction efficiency and economic growth, but also to equitable access to sustainable and inclusive financial services. Financial inclusion plays a role in reducing poverty and social inequality, while internet-based digital services are a means of increasing the reach of financial inclusion (Chyntia et al., 2025). This is one of BI's policies committed to supporting the development of payment systems and helping to develop the digital economy and financial inclusion in Indonesia (Yeza et al., 2024). Through digital platforms, the public can make payment transactions to the government or related institutions using e-retribution, which is an electronic retribution management and payment system. The purpose of this system is to facilitate payments, increase productivity, reduce waiting times, and improve accountability and transparency in public financial management (T. A. Putri et al., 2025).

However, despite these developments, many people still do not understand how to use QRIS, partly due to low financial literacy levels. The low level of knowledge about QRIS means that not everyone understands and utilizes it according to its intended use. Not everyone understands how to use QRIS, and many still use cash for transactions (Kudu et al., 2023). Indonesians typically use cash for small transactions. Although easy to use, cash also has issues, such as being inefficient and costly to manage. Factors hindering the implementation of QRIS include the lack of information available to customers about QRIS, and students also contribute to the ineffective implementation of QRIS, given the dominant student population, who should be the largest contributors as QRIS users but are not, for various reasons (Siahaya & Aponno, 2025). Additionally, the lack of infrastructure and facilities among merchants, such as unstable internet connections, and not all merchants having smartphones, will hinder the implementation of QRIS usage, resulting in suboptimal outcomes (N. M. F. E. Putri et al., 2025).

According to the KBBI, perception is the process by which an individual understands information about their environment through their five senses (sight, hearing, smell, touch, and taste) (Novianingdyah, 2022). Thus, student perception is the response or message of students reflected in their attitudes, actions, and thoughts based on their experiences in absorbing information or objects (Huda, 2022).

Among the younger generation, especially university students, the penetration of digital technology use in daily life is very high. Students, as a group with relatively high technological literacy, have significant potential as active users of digital payment systems. However, this high potential does not necessarily reflect the level of effectiveness in using QRIS. Several factors can influence the effectiveness of QRIS in cashless transactions, such as ease of use, transaction speed, data security, convenience, and perceived usefulness. Students at Asahan University widely utilize QRIS in their daily transactions. This is evident from their habit of purchasing food at places like Indomaret and restaurants, where QRIS speeds up the payment process. QRIS offers various benefits and conveniences for students, particularly in financial transactions and information access, leading to a continuous increase in its usage interest. By focusing on lifestyle aspects such as shopping habits, the use of digital payment technology, and other preferences (Selly Rachmawati1 & Tri Nur Wahyudi, 2024), the increasing use of QRIS among students can trigger consumerist behavior. The convenience experienced when using money through QRIS encourages students to continue being consumptive every day. QRIS can help SMEs progress alongside advancements in the current digital era. QRIS plays a significant role and offers numerous benefits for SMEs, as seen in the development and progress of the current digital era, which facilitates transactions between consumers and sellers (Aryawati et al., 2022).

This study aims to analyze the effectiveness of QRIS usage among students at Asahan University, focusing on aspects of convenience, security, efficiency, and student acceptance of the digital payment system. This research will provide a new, more comprehensive perspective in understanding consumer behavior among students at Asahan University. Therefore, it is important to examine students' perceptions of the effectiveness of using QRIS in their daily lives, including aspects of convenience, security, speed, and practicality. The results of this study are expected to be used as a reference for the development of policies and strategies for non-cash payments using QRIS in Indonesia, such as Bank Indonesia, bank managers, and business owners (Hamzah Muchtar et al., 2024).

2. RESEARCH METHOD

This study uses a descriptive quantitative approach that aims to determine and describe students' perceptions of the effectiveness of using QRIS in non-cash transactions. Descriptive quantitative research is a research method that focuses on the systematic description, mapping, and explanation of the characteristics of a phenomenon or population (Effendi, 2024). This approach was chosen because it can measure related variables systematically and objectively, and present the results in the form of numerical data that can be analyzed statistically. By using this approach, researchers can obtain a clear picture of respondents' responses to QRIS based on indicators of ease, security, convenience, and effectiveness of use.

The respondents in this study were all sixth-semester students in the Management Study Program at Asahan University in the 2025 academic year. The respondent selection technique in this study used purposive sampling. Purposive sampling is a technique for selecting respondents as data sources based on specific considerations (Siregar et al., 2025). The consideration for respondents in this study was students who had used QRIS at least once in their daily transactions.

The type of data used in this study is primary data obtained directly from respondents through the distribution of questionnaires. The research instrument consists of a questionnaire divided into two sections: respondent identity (Name, Gender, and Age) and statements measuring students' perceptions of QRIS using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). The statements in the questionnaire cover aspects of ease of use, transaction security, speed, convenience, and overall effectiveness.

To facilitate readers' understanding of the information presented, this study uses data analysis techniques in the form of tables summarizing aspects of satisfaction, difficulty, effectiveness, sense of security, and considerations in using QRIS as a payment method. In presenting the data, the researcher presents the information in a simple and easy-to-understand manner, utilizing numbers or mathematical symbols arranged in tables and diagrams showing how effective the use of QRIS is for University of Asahan students in non-cash transactions.

In this study, data was collected through the distribution of an online questionnaire to pre-selected respondents. Respondents were asked to answer questions based on their personal experiences and opinions regarding the use of QRIS.

In presenting the data, this study presents information in a simple and easy-to-understand manner. In presenting the data, this study uses numbers or symbols in the form of tables that indicate how effective the use of QRIS is for University of Asahan students in payment transactions.

3. RESULTS AND DISCUSSIONS

QRIS (Quick Response Code Indonesia Standard) is a QR Code payment standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (www.bi.go.id). Before QRIS was implemented, merchants had to provide several payment applications in their stores. Consumers who paid non-cash had to ensure that the payment application they had was available at the merchant. However, with the implementation of QRIS, merchants no longer need to prepare multiple payment applications; they only need to provide one QR Code in their stores, which can be scanned by consumers using various payment applications on their smartphones (Sihaloho et al., 2020).

The standardization of QR Codes with QRIS provides many benefits, including:

For payment application users: just scan and pay!

1. Fast and up-to-date.
2. No need to bother carrying cash anymore.
3. No need to worry about which QR code to scan.
4. Protected because all QRIS PJP are licensed and supervised by Bank Indonesia.

For Merchants

1. Sales are likely to increase because you can accept any QR-based payments.
2. Enhances branding.
3. Up-to-date.
4. More practical because you only need one QRIS.
5. Reduces cash management costs.
6. Avoids counterfeit money.
7. No need to provide change.
8. Transactions are automatically recorded and can be viewed at any time.
9. Separation of business and personal funds.
10. Facilitates reconciliation and potentially prevents fraud from cash transaction records.
11. Builds credit profile information to facilitate obtaining credit in the future.

Table 1. Results of the QRIS Effectiveness Survey

Question	Answer Options	Number of Respondents Who Answered	Percentage
QRIS makes cashless transactions easier compared to other payment methods.	Strongly Disagree	1	1,5%
	Disagree	2	3,1%
	Somewhat Disagree	2	3,1%
	Agree	33	50,8%
	Strongly Agree	27	41,5%
The use of QRIS sometimes faces technical obstacles.	Strongly Disagree	1	1,5%
	Disagree	7	10,8%

	Somewhat Disagree	12	18,5%
	Agree	31	47,7%
	Strongly Agree	14	21,5%
Payments using QRIS provide a sense of security.	Strongly Disagree	1	1,5%
	Disagree	1	1,5%
	Somewhat Disagree	21	32,3%
	Agree	25	38,5%
	Strongly Agree	17	26,2%
I am satisfied with using QRIS for my daily transactions.	Strongly Disagree	1	1,5%
	Disagree	4	6,2%
	Somewhat Disagree	10	15,4%
	Agree	35	53,8%
	Strongly Agree	15	23,1%
I prefer to use QRIS over cash.	Strongly Disagree	2	3,1%
	Disagree	5	7,7%
	Somewhat Disagree	25	38,5%
	Agree	19	29,2%
	Strongly Agree	14	21,5%
In my opinion, QRIS is an efficient payment solution for today.	Strongly Disagree	1	1,5%
	Disagree	2	3,1%
	Somewhat Disagree	10	15,4%
	Agree	31	47,7%
	Strongly Agree	21	32,3%

The use of QRIS reduces the risks associated with carrying cash.	Strongly Disagree	1	1,5%
	Disagree	2	3,1%
	Somewhat Disagree	9	13,8%
	Agree	32	49,2%
	Strongly Agree	21	32,3%
QRIS supports a cashless lifestyle.	Strongly Disagree	1	1,5%
	Disagree	4	6,2%
	Somewhat Disagree	10	15,4%
	Agree	30	46,2%
	Strongly Agree	20	30,8%
QRIS helps you manage your expenses more efficiently.	Strongly Disagree	7	10,85
	Disagree	5	7,7%
	Somewhat Disagree	22	33,8%
	Agree	17	26,2%
	Strongly Agree	14	21,5%
The QRIS payment system contributes to driving economic development in the era of digitalization.	Strongly Disagree	1	1,5%
	Disagree	1	1,5%
	Somewhat Disagree	7	10,8%
	Agree	34	52,3%
	Strongly Agree	22	33,8%

Based on the results of a survey we conducted with UNA students as respondents, we found that the majority of respondents stated that QRIS is very helpful in facilitating cashless transactions. This is evident from 50.8% of respondents who answered Agree and 41.5% who answered Strongly Agree to the statement that QRIS facilitates transactions compared to other payment methods. However, there are still technical challenges in its use, with 47.7% of respondents agreeing and 21.5% strongly agreeing that QRIS occasionally experiences technical issues. In terms of security when making payments, 38.5% of respondents agreed and 26.2% strongly agreed, although 32.3% of respondents still disagreed, indicating that security aspects still need to be improved. Satisfaction with the use of QRIS in daily transactions is relatively high, with 53.8% of respondents agreeing and 23.1% strongly agreeing.

Regarding payment method preferences, 38.5% of respondents Disagree if they have to choose QRIS over cash, while only 29.2% Agree and 21.5% Strongly Agree. This indicates that some respondents still prefer using cash. Meanwhile, 47.7% of respondents agreed and 32.3% strongly agreed that QRIS is an efficient payment solution for the present. 49.2% agreed and 32.3% strongly agreed that QRIS can reduce the risks associated with carrying cash, indicating positive acceptance of digital security. Additionally, the majority of respondents (46.2% Agree and 30.8% Strongly Agree) stated that QRIS supports a cashless lifestyle. However, only 26.2% Agree and 21.5% Strongly Agree that QRIS helps manage expenses more efficiently, while 33.8% Disagree, indicating a divided opinion. Finally, most respondents believe that QRIS contributes to promoting the development of the digital economy, with 52.3% Agree and 33.8% Strongly Agree.

Overall, the survey results show that QRIS has been well-received by the majority of respondents, particularly in terms of convenience, security, and efficiency, although there are still some notes regarding technical challenges and financial management.

The use of QRIS (Quick Response Code Indonesian Standard) is considered quite effective in supporting non-cash transactions in the digital era. This study shows that the majority of respondents have a positive perception of QRIS usage, in terms of convenience, security, efficiency, and its contribution to digital economic growth. As many as 92.3% of respondents agreed and strongly agreed that QRIS facilitates cashless transactions compared to other payment methods. This indicates that QRIS has provided a practical and modern solution for transactions. However, there are also technical challenges in its implementation, with 69.2% of respondents acknowledging that the use of QRIS sometimes encounters technical difficulties. From a security perspective, 64.7% of respondents feel that payments using QRIS provide a sense of security. The level of satisfaction with QRIS usage in daily transactions is also quite high, with 76.9% of respondents expressing satisfaction. However, preferences for QRIS over cash are still divided, as only 50.7% of respondents actually prefer QRIS over cash, while the rest remain undecided or prefer cash. The majority of respondents, 80%, state that QRIS is an efficient payment solution for the present. QRIS is also seen as reducing the risks associated with carrying cash by 81.5% of respondents, and supporting a cashless lifestyle or cashless society according to 77% of respondents. However, opinions are divided when it comes to managing expenses. Only 47.7% of respondents stated that QRIS helps them save money, while 52.3% disagreed. On the other hand, 86.1% of respondents believe that QRIS contributes to the development of the digital economy in Indonesia.

The development of the digital economy in Indonesia has accelerated in line with the increasing use of technology in daily life, including payment systems. One important innovation supporting this transformation is the Quick Response Code Indonesian Standard (QRIS). QRIS is a QR code-based payment system unified nationally by Bank Indonesia to facilitate digital transactions. QRIS improves the effectiveness of payment systems by providing fast, efficient, and low-risk access to transactions.

Users do not need to carry cash; simply scan the available QR code to make immediate payments. This convenience encourages businesses, especially MSMEs, to adopt more practical and cost-effective digital payment methods. As a result, the digitization of small and medium-sized businesses also develops, supporting broader financial inclusion. On the other hand, the use of QRIS also expands public participation in the digital economy, including those who previously had no access to formal banking services. By simply using a mobile phone and digital wallet, people can now conduct digital transactions more securely and systematically, which ultimately helps with financial planning and expense tracking. In addition to practical benefits, QRIS also helps the government build a transparent digital economy ecosystem. Digitally recorded transaction data can be utilized for economic analysis, mapping productive sectors, and formulating data-driven fiscal policies. However, technical challenges such as network disruptions or system failures remain common obstacles faced by users. This indicates that while QRIS is effective in concept and initial implementation, further improvements in infrastructure, digital literacy, and user education are needed to ensure its benefits are more widely distributed.

4. CONCLUSION

The research results indicate that the use of QRIS as a non-cash payment method among sixth-semester students in the Management Program at Asahan University is considered to greatly facilitate daily transaction processes. The majority of respondents, over 90%, agreed or strongly agreed that QRIS speeds up and simplifies payments compared to conventional methods. QRIS is also seen as providing a sense of security and supporting a cashless lifestyle, although some students still feel that security aspects need improvement, as approximately 32.3% of respondents were not fully satisfied with the security claims of QRIS. Additionally, the study found that technical issues are still commonly experienced by users, with nearly 70% of respondents acknowledging they have encountered technical difficulties when using QRIS. Nevertheless, student satisfaction with QRIS remains high, as reflected in the majority of respondents who are satisfied with the ease and speed of transactions offered. However, preference for using QRIS has not yet fully replaced the habit of using cash, as approximately 38.5% of students are still not fully convinced to switch entirely to QRIS. Overall, QRIS is considered effective in facilitating non-cash transactions and contributing to the development of the digital economy on campus, although improvements are still needed in technical and security aspects to ensure broader and more optimal adoption in the future. To optimize the use of QRIS among students, service providers are advised to continue improving system stability and reliability to minimize technical issues. Additionally, more intensive outreach and education regarding the benefits and security of using QRIS are needed to increase user confidence. The university can also play an active role by providing QRIS-based payment facilities at various student service units. As a result, it is hoped that QRIS usage will become an increasingly preferred payment solution and support the creation of a cashless transaction culture within the higher education environment.

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