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QRIS in Gen Z Daily Life: Usage Patterns and Insights for Future Development

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Abstract *- This study explores the factors that influence Generation Z's decisions to use the Quick Response Code Indonesian Standard (QRIS) in Salatiga, a small but digitally active city in Central Java. While QRIS adoption in metropolitan areas has been widely studied, there is little known about usage patterns in smaller cities with limited infrastructure access. This study uses a quantitative survey involving 101 respondents aged 18–26 years to analyze the role of perceived usefulness, trust, and community preferences in determining QRIS usage decisions. Data analysis was conducted using STATA, including descriptive statistics, matrix correlation, reliability tests, and multiple linear regression. The results indicate that perceived usefulness (β = 0.4523, p < 0.001) and community preferences (β = 0.3830, p = 0.002) significantly influence the decision to use QRIS, while perceived trust does not show a statistically significant effect. These findings suggest that for digital-native users in small cities, usefulness and social influence are more dominant than trust factors in driving QRIS usage. Practical implications highlight the need for community-based engagement and the development of user-centric features, such as split bills functions and reliable offline QRIS transactions. This study expands the Technology Acceptance Model by including relevant contextual and social factors.*

Keywords *- QRIS, Generation Z, financial technology adoption, perceived usefulness, community preferences, small city*

I. INTRODUCTION

In the last five years, financial technology in Indonesia has increased significantly. QRIS is one of the most outstanding innovations that was launched by Bank Indonesia in 2019. QRIS integrates multiple QR payment systems into a single national standard, simplifying cashless transactions and promoting financial inclusion. By the end of 2024, more than 32.7 million merchants had joined the QRIS ecosystem, generating Rp188.36 trillion in transactions. Of all user groups, Generation Z (born between 1997 and 2012) is the most active and responsive to this innovation. Gen Z is known as the digital native generation, which has a high level of digital literacy, tends to prefer convenience and efficiency, and has a high dependence on mobile devices and digital financial applications [3], [9].

Earlier studies have shown that perceptions of ease of use, usefulness, trust, and social influence affect Gen Z's interest and decision to use QRIS [4], [5], [10], [11]. However, most of these studies were conducted in metropolitan areas such as Jakarta, Surabaya, and Tangerang regions that already have more advanced digital infrastructure and merchant readiness [11]. Meanwhile, smaller cities with similar user characteristics but different ecosystem challenges have rarely been studied in depth. Small cities such as Salatiga, which is an educational city with a large and digitally active Generation Z population, still face the challenge of low QRIS adoption among local merchants. Demographic data from Statistics Indonesia (BPS) shows that in 2024 Salatiga had a significant proportion of its population in the 15–29 years age group, many of whom belong to Generation Z, reinforcing its relevance as a research site (BPS Kota Salatiga, 2024). The gap between user readiness and service provider readiness raises questions about whether QRIS usage patterns in small cities reflect national trends or instead reveal different barriers that have not been extensively explored in the literature [6], [7].

Traditional merchants in small towns are still reluctant to adopt digital payments due to limited understanding and trust in digital systems [7]. Adoption of financial technology is greatly influenced by the readiness of the local ecosystem and the participation of business owners [6]. Even though the demand from young consumers is increasing, many micro and small business owners in small cities are still sceptical about the benefits and convenience of systems like QRIS [8]. This research provides empirical contributions in a local area that is rarely studied, as

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well as theoretical contributions by re-testing the technology adoption model based on perceptions of benefits, security, and trust. The analysis was conducted using STATA software, which enables model adoption estimation. This study provides a new perspective by showing how Generation Z uses QRIS in small cities such as Salatiga, unlike previous studies that focused on large cities. By considering various social contexts and infrastructure readiness, this study expands scientific knowledge about the adoption of financial technology [1], [2] and emphasizes the important roles played by trust in the adoption of digital systems in areas with underdeveloped infrastructure [3], [4].

II. LITERATURE REVIEW

A. Perceived Usefulness

Perceived usefulness is an individual's perception that using a particular technology can provide tangible benefits to their life. In terms of payment systems such as QRIS, Gen Z will be more willing to adopt this system if they feel that QRIS simplifies transactions, saves time, and offers flexibility that cash payment methods do not provide. Previous research has shown that perceived benefits influence attitudes and behavioral intentions toward digital financial technology [3], [10]. In small cities like Salatiga, perceptions of benefits are often related to ease of access and support for daily needs, such as payments at campus canteens or nearby stores.

B. Perception of Trust

Trust plays an important role in the decision to adopt digital payment systems. This includes the belief that the system is secure, personal data is protected, and users will not be disadvantaged. In small cities, where many users and merchants are still unfamiliar with cashless payment systems, perceptions of trust are highly influenced by the experiences and opinions of people in their social environment. In small cities, most customers and business owners are still not accustomed to cashless transactions [7]. Previous studies indicate that trust is the primary factor that bridges concerns about risk and ultimately influences the decision to adopt the technology [1], [3].

C. Community Preferences

Societal preferences or social environments also play a role in influencing QRIS adoption trends. Gen Z is highly influenced by social norms and collective habits, including a strong tendency to follow the behavior of their peers [11]. In cities like Salatiga, which have close connections with student communities, if most friends and social circles start using QRIS, it is highly possible that others will also adopt it. This factor aligns with findings in [2] and [8], which highlight the importance of community support in building trust and intent to use digital financial systems.

D. Decision to Use

The decision to use QRIS is the result of several individual and social factors. Even though the benefits and convenience are sometimes the initial triggers, the final decision is mostly influenced by trust in the system, community preferences, and previous user experiences. Gen Z, who lives in a digital environment, will be more likely to accept QRIS if the system is supported by their society, considered safe, and has proven to provide practical benefits in their daily activities. In small cities like Salatiga, the decision to adopt QRIS tends to be more complex due to infrastructure limitations, uneven merchant distribution, and the strong influence of the social environment. Previous study indicated that the local ecosystem plays a significant role in shaping user readiness and intention to actually use digital payment technology [6], [7].

E. Conceptual Framework

This conceptual model illustrates the influence of community preferences on the decision to use QRIS, both directly and indirectly. Community preferences are assumed to shape users' perceptions of the benefits (Perceived Usefulness) and trust in the system (Perception of Trust). These two perceptual variables then influence the final decision to use QRIS. Therefore, this model combines social dimensions and individual perceptions in explaining Gen Z's adoption behavior of QRIS, particularly in the context of small cities.

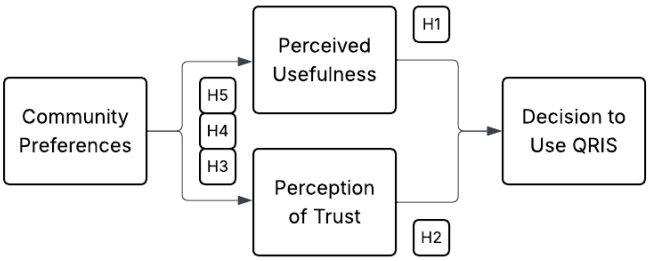

Figure 1 Research Model

III. METHODOLOGY

This study uses a quantitative approach with a survey method to explore the factors that influence Generation Z's decision to use QRIS in Salatiga City. Primary data was obtained through the distribution of an online questionnaire with a total of 101 respondents, all of whom were individuals aged 18–

26 years who reside or have regular activities in Salatiga. The questionnaire instrument consists of five main constructs: Perceived Usefulness, Perception of Trust, community preferences, Perceived Ease of Use, and Decision to Use. Each construct is measured using a 1–5 Likert scale. The instrument was adapted from earlier validated studies [4], [5], [9].

Data processing was performed using STATA software. The initial analysis stage included descriptive statistics to understand the characteristics of the respondents and the mean values of each variable. Reliability testing was conducted using Cronbach's Alpha to ensure internal consistency among items within each construct. Next, convergent validity testing was conducted by observing the correlations among items and exploratory factor analysis (EFA) if necessary. To determine the relationship between variables, multiple linear regression was used. This model aims to measure the extent of the influence of Perceived Usefulness, Perceived Ease of Use, Trust, and Community Preferences on the Decision to Use QRIS. If there is an indication of a mediating relationship, a mediation test will be conducted using a hierarchical regression approach in accordance with the Baron & Kenny (1986) procedure or using the Sobel Test.

The selection of Salatiga City as the research location is based on its characteristics as a small city with high digital penetration among students, but adoption of QRIS is not yet fully equitable. According to BPS Kota Salatiga (2024), a large proportion of the city's population is aged 15–29 years, reinforcing its relevance as a research site. Therefore, this study not only provides quantitative insights but also contextual insights into the dynamics of digital financial technology adoption in non-metropolitan areas. Primary data were obtained from 101 respondents aged 18–26. Constructs included Perceived Usefulness, Trust, Community Preferences, and Decision to Use, measured on a Likert scale. The instrument was adapted from earlier validated studies [4], [5], [9]. Data processing employed STATA, including descriptive statistics, Cronbach's Alpha for reliability, and regression testing. Multicollinearity tests confirmed validity [2].

IV. RESULT AND DISCUSSION

A. Results

1. Statistic Descriptive

Descriptive analysis (Table I) shows that the average score for Perceived Usefulness (PU) is 4.44 (SD = 0.50), with values ranging from 2.5 to 5. This shows that most respondents strongly agree that QRIS is useful for daily transactions. Community Preference (CP) has an average of 4.36 (SD = 0.52), indicating that peer influence and recommendations play an important role in encouraging the use of QRIS. Trust Perception (TP) has the lowest average among the independent variables, at 4.04 (SD = 0.61), with a minimum score of 2.67, reflecting variations in respondents' trust in the security and reliability of QRIS. The dependent variable, Decision to Use (DU), recorded an average of 4.36 (SD = 0.53), indicating a generally high willingness among Gen Z in Salatiga to adopt QRIS.

Table I Descriptive Statistic

Variable	Obs	Mean	Std. dev.	Min	Max
Perceived Usefulness	101	4.443069	.5048282	2.5	5
Community Preferences	101	4.359736	.5200068	2.333333	5
Perception of Trust	101	4.042904	.6140274	2.666667	5
Decision to Use	101	4.363036	.6140274	2.333333	5

2. Matrix Correlation

The decision to use is most strongly correlated with perceived usefulness ($r = 0.764$, $p < 0.001$), highlighting that convenience and efficiency are the main drivers of adoption. Community preferences also demonstrate a strong relationship with Decision to Use ($r = 0.734$, $p < 0.001$), suggesting that peer influence substantially shapes QRIS adoption. Perception of trust has a positive but weaker correlation ($r = 0.511$, $p < 0.001$), implying that while security and reliability are important, they are not as decisive as perceived benefits and social influence. Additionally, multicollinearity is not an issue in this model because the correlations between the independent variables stay below the 0.80 threshold.

Table II Matrix Correlation

	Perceived Usefulness	Community Preferences	Perception of Trust	Decision to Use
Perceived Usefulness	1.00			
Community Preferences	0.82	1.00		
Perception of Trust	1.43	0.53	1.00	
Decision to Use	0.76	0.73	0.51	1.00

3. Multicollinearity Test Result

Table III Multicollinearity Test Result

Variable	Tolerance	VIF	Information
Community Preferences	0.4677	2.14	No Multicollinearity
Perceived Usefulness	0.4942	2.02	No Multicollinearity
Perception of Trust	0.7539	1.33	No Multicollinearity
Mean VIF		1.83	No Multicollinearity

A multicollinearity test was conducted to ensure that there was no high linear correlation among the independent variables, which could compromise the validity of the regression model. The results, based on the **Variance Inflation Factor (VIF)**, show that all independent variables fall well below the critical threshold of 5:

- Community Preferences (VIF = 2.14)
- Perceived Usefulness (VIF = 2.02)
- Perception of Trust (VIF = 1.33)

4. Reliability Test Results (Cronbach's Alpha)

Table IV Reliability Test Results (Cronbach's Alpha)

Variable	Items	Cronbach's Alpha	Interpretation
Community Preferences	2	0.7859	Acceptable
Perceived Usefulness	4	0.9168	Very High
Perception of Trust	3	0.8576	High

Reliability testing was conducted using Cronbach's Alpha to assess the internal consistency of each construct. The results show satisfactory reliability scores for all variables:

- Community Preferences (α = 0.7859) – Acceptable
- Perceived Usefulness (α = 0.9168) – Very High
- Perception of Trust (α = 0.8576) – High

All values exceed the standard threshold of 0.70, confirming that the constructs used in this study are statistically reliable and suitable for further analysis.

5. Multiple Linear Regression Analysis Results

Table V Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Perceived Usefulness	0.5085	0.1038	0.4523	4.90	0.000
Perception of Trust	0.1173	0.0691	0.1269	1.70	0.093
Community Preferences	0.2968	0.0929	0.3830	3.19	0.002
Constant	0.2926	0.3482	–	0.84	0.403

A multiple linear regression analysis was carried out to examine the influence of the independent variables on Gen Z's decision to use QRIS. The findings indicate the following:

- **Perceived Usefulness** has a positive and statistically significant effect on Decision to Use (β = 0.4523, $p < 0.001$), suggesting that the more Gen Z perceives QRIS as useful, the more likely they are to use it.
- **Community Preferences** also shows a significant positive effect (β = 0.3830, p = 0.002), indicating that social norms and community support influence QRIS adoption.
- In contrast, **Perception of Trust** does not show a statistically significant effect (β = 0.1269, p = 0.093), even though the direction of influence is still positive.

These results suggest that **utility and social influence** are more critical in shaping Gen Z's decision to adopt QRIS in smaller cities like Salatiga than trust alone.

B. Discussion

1. Theoretical Contributions

By proving the significant impact of perceived utility and community preferences on Generation Z's decision to employ QRIS in a small-city setting, this study advances the development of the Technology Acceptance Model. This study shows that sense of trust is not a statistically significant factor, in comparison with findings from other studies carried out in metropolitan regions. It also indicates that trust may be taken for granted by digital native users, especially in cities like Salatiga. As a result, adoption is more significantly impacted by social norms and

utility. These results indicate that when considering the adoption of digital payments in non-urban areas, the conventional TAM framework had to be extended to include contextual and social factors.

2. *Practical Implications*

The results give useful insights for regulators and developers of digital payment. Adoption initiatives for QRIS in smaller cities should prioritize community-based engagement in addition to efficiency and security. Outreach initiatives involving local social groups and university students may be more successful in promoting use given the significant influence of community preferences. The readiness gap among merchants, many of whom are still unfamiliar with QRIS implementation, should also be handled by payment service providers and local governments. Bridging this gap is essential to support the growing demand from young users who are ready to adopt cashless transactions.

3. *Feature-Level Insights: Split Bill and Offline QRIS*

The survey responses also highlighted the need for specific QRIS features that support daily social and logistical activities. One of the most requested improvements is the split bill feature, which is particularly useful among students who often share expenses for food, transportation, or group purchases. Without this function, many users reported that they rely on alternative apps, which limits the frequency of QRIS usage.

Another theme that emerged was the demand for reliable offline QRIS functionality. In areas with limited or unstable internet access, the ability to make payments without real-time connectivity is considered crucial. While QRIS offline is technically supported by the system, inconsistent merchant readiness remains a barrier. Enhancing offline transaction capabilities could improve reliability and encourage broader adoption among users in semi-urban environments like Salatiga.

V. CONCLUSION

This study was conducted to explore the daily use of QRIS among Generation Z in Salatiga, a small digitally active city in Central Java. Using a quantitative approach supported by descriptive statistics, matrix correlation, reliability tests, and multiple linear regression analysis using STATA, this study gives new insights into the adoption patterns of QRIS outside urban areas in Indonesia. The finding shows that perceptions of usefulness and preferences are the most influential factors in determining the decision to use QRIS. However, perceptions of trust do not show a significant influence, indicating that trust is an assumed norm among Gen Z users. These results highlight the importance of social context in the adoption of digital payments, especially in cities where infrastructure and merchant readiness might still be developing.

In addition to its theoretical contributions, this study also offers practical insights for policymakers and service providers. The features of split bill and offline QRIS appear to be the main requests from users, indicating a need for improvements that reflect the social and technical realities of daily life in small cities. Therefore, promoting QRIS adoption among Gen Z requires more than just infrastructure but also contextual understanding, user-centered feature development, and active community engagement.

Future research could consider using structural equation modeling (SEM) or a longitudinal approach to further analyze the interaction between digital trust, social influence, and behavior intentions. Comparative studies between small towns and urban centers could also enhance our understanding of QRIS adoption across various socio-economic and geographical contexts [1], [6].

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