

Analysis of the Advantages and Disadvantages of QRIS From A Student Perspective (Case Study of STIA Lancang Kuning Dumai Students)

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Abstract

Digital payments through QRIS have become increasingly popular. This study aims to evaluate the implementation of the QRIS payment system from the perspective of students of the College of Administration (STIA) with a focus on the strengths and weaknesses of this technology. Through the survey and interview methods conducted, this study identified various digital platforms. In addition, this study also revealed several obstacles faced by students in using QRIS, such as network connectivity problems, data security, and limited acceptance at several merchants. This study makes an important contribution to the development of a digital payment system in Dumai City. It is hoped that this study can be a reference for policymakers, payment service providers, and educational institutions in an effort to improve digital literacy and encourage better technology adoption.

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1. Introduction

In this modern era, Indonesian people cannot be separated from the ease of carrying out financial transactions. Humans in the modern era are forced to continuously develop technology to make things easier for humans, and in some cases, this technology has replaced human work, including in the transaction system (Hildawati, Haryani, et al., 2024).

Payment systems that are so fast in technological development have made non-cash payment tools, both locally and globally, develop rapidly too. According to Bank Indonesia No.21/18/PADG/2018, a QR code is a code with two sizes that is divided into three indicator square patterns in the bottom left and top left corners, as well as the top right corner, which has dark (black) material in the form of square dots, or pixels, and has the ability to store alphanumeric, personal, and symbol information, which is used as a means for contactless payment transactions, namely by scanning.

QRIS enables faster, easier, and integrated non-cash transactions via QR code scanning. Since its introduction in 2019, QRIS has developed rapidly and been adopted by various levels of society, including students. The use of QRIS among students, especially within the Lancang Kuning College of Administrative Sciences (STIA), raises several questions regarding their perspective, convenience, and trust in this technology. The student's perspective is also influenced by various factors such as the perceived benefits and relevance of QRIS in supporting several activities.

The Technology Acceptance Model (TAM) highlighted that perceived ease of use is one of the main factors influencing technology adoption. If students feel that QRIS is easy to use, then they are more likely to adopt it. This research also sees that the millennial generation and Gen Z, who are close to technology, will be more open to new technology that is easy to use in daily activities.

Rogers (2003) also said *in the Diffusion of Innovation (DOI)* that five innovation characteristics influence adoption, namely relative advantage, compatibility, complexity, trialability, and visibility. In the student context, QRIS must be able to offer more significant advantages compared to traditional payment methods to be widely adopted. However, challenges such as trust in technological security are still one of the obstacles.

Trust in the security and privacy of using QRIS is a crucial factor. Research by Ali et al. (2020) confirmed that trust plays an important role in influencing users' decisions to use digital payment platforms. This is very relevant for students who generally have a high awareness of financial risk management. Therefore, this research will examine in more depth the advantages and disadvantages of using QRIS among STIA Lancang Kuning students.

Thus, this research aims to analyze the perceptions, convenience, and trust of students at the Lancang Kuning College of Administrative Sciences. (STIA) Dumai regarding the use of QRIS and see what shortcomings arise from its use as a means of payment. It is hoped that the findings from this research will provide a clear picture of the advantages and disadvantages of using QRIS among students and provide recommendations that can be used by campuses and stakeholders in promoting the use of QRIS in higher education environments.

2. Literature Review

Payment System

A system is a substance or element that is combined in a certain way and collaborates with each other to form a unity to carry out functions in an effort to achieve goals (Hasbiyalloh and Jakaria, 2018). According to terminology, systems are used for many things, such as summarizing, simplifying, and summarizing something that was very difficult to interpret previously into something simple to achieve a goal. According to KBBI, this system is a way or method that is produced to do something or components that work together to do something.

Payment is a transfer of value from one party to another party; this means that one party is called the seller and the second party is the buyer. When a transfer of value is carried out, it will also involve a transfer of goods and services that the buyer wants.

This transfer process is interpreted as a payment process (Afrizal, 2020). A payment system is a system that regulates contractual facilities, operations, and technological processes that function for sending, ratifying, receiving payment instructions, and fulfilling payment obligations arising from the transfer of value between communities (Pohan, 2013). The term payment system refers to a system relating to the act of transferring cash from one party to another. This includes various components, including payment instruments, clearing, and settlements². Technology

Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), is one of the theories most often used to understand the factors that influence user acceptance of new technology (Afrizal et al., 2024). This research utilizes the *Technology Acceptance Model (TAM)*, which was introduced by Davis in 1989, to analyze how students adopted the use of QRIS as a payment method. Although TAM is considered a simple and concise (parsimonious) theory, this theory has proven effective in explaining various phenomena related to the adoption of information technology, including how individuals or

groups accept and use new technology in various contexts, such as in this case related to the technology-based payment system.

Theory of Diffusion of Innovation (DOI)

The Theory of *Diffusion of Innovation (DOI)*, which was introduced by Rogers and Everett in 1983, explains how an innovation is introduced and accepted in a social system. Diffusion refers to the process of spreading innovation that occurs within a social system and describes the interactions between members of the system and technology (Afrizal et al., 2023).

There are four main elements in this theory, namely innovation, communication channels, time, and social systems, which together form an S curve in the implementation of innovation. Study by Pangesti, S. D., & Adyaksana, R. I. (2021) reveals that factors such as management support, technology readiness, and perceived benefits are important elements in spreading technological innovation. DOI will help analyze the factors that play a role in influencing the acceptance of these technologies by organizations, including how these innovations spread among members of the social system within the company.

QRIS

QRIS, or the abbreviation for Quick Response Code Indonesian Standard, is a QR code standard for payments made online via electronic wallet applications, servers, or mobile banking. The aim of releasing QRIS is to make transactions easier for the public, and of course this has been monitored by a standard one-stop regulator (Sekarsari, 2021).

QR-Code Indonesia Standard is a payment transaction that uses a QR code as a standardization of digital transactions. The payment system created by Bank Indonesia and ASPI is based on the preparation of QRIS using the International Standard Europe Master Card Visa (EMVCo), which is used to support interconnections and interoperability between provider. Student

Perspective

In the context of student perceptions, when using QRIS, there are several factors that influence the adoption of this technology, including perceptions of convenience, benefits, and trust in data security and privacy. A study by Wijaya & Handayani (2021) shows that students are more likely to accept QRIS as a means of payment if they feel that this technology makes transactions easier and saves time. Ease

Use and Trust Perspective

Perception of ease of use of a technology is defined as a measure of the extent to which a person believes that a computer can be easily understood and used. If someone believes that the system is useful, then he will react positively to the system and will use it. On the other hand, if someone believes that the information system is less useful, then he will not use it (Istiarni and Hadiprajitno, 2014). When someone increasingly believes that technology can be used easily or with minimal effort, that person's interest in using technology will also increase.

Perceived trust is an individual's evaluation after obtaining, processing, and collecting information, which then results in various judgments and assumptions (Jogiyanto, 2007). Baskara and Hariyadi (2014) define perceived trust as a feeling that arises from someone having confidence in the characteristics of other people. If consumers believe that by using QRIS they will feel protected regarding the security of their data, then they tend to give credibility to the belief that the party is serious about doing what has been agreed (Putri and Indraswono, 2023).

3. Research Design and Method

This research uses a qualitative method with an interview approach that distributes questionnaires via a link to students at the Lancang Kuning College of Administrative Sciences (STIA). The questions in the questionnaire aim to understand student perceptions regarding aspects of convenience, security, efficiency, and trust in using QRIS.

In this study, respondents were asked to answer 20 questions. Each question is designed to measure the respondent's level of agreement with a statement. To answer each question, respondents were given 7 answer choices using a Likert scale. This Likert scale is a measurement scale used to measure the attitudes, opinions, and perceptions of a person or group of people about commonly used social phenomena (Sugiyono (2018:152)).

This Likert scale adopts a number range from 1 to 7 to measure the respondent's level of agreement with a statement. The number 1 represents the highest level of disagreement, while the number 7 indicates the highest level of agreement. Thus, there is a positive correlation between the chosen numerical value and the respondent's level of agreement.

The type of research used in this research is a phenomenological study (Setiawan & Hildawati, 2024). Phenomenological studies aim to understand how individuals experience, feel, and interpret a particular phenomenon, which in this case concerns the use of QRIS as a means of payment.

The location of this research was carried out on the campus of the Lancang Kuning College of Administrative Sciences (STIA), with the research subjects being students of the Business Administration and Public Administration Study Program who had used QRIS as a means of payment.

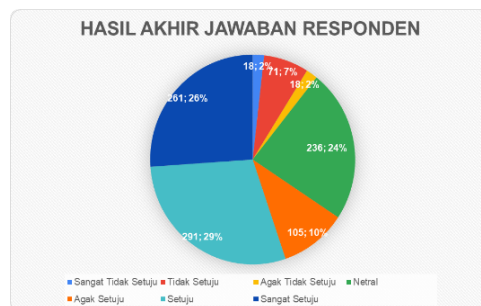
The selection of students from these two study programs was the subject of this research because they have relevant background knowledge regarding financial systems and digital payment tools. The population of this research is students from the Lancang Kuning Dumai College of Administrative Sciences (STIA) who have used QRIS as a means of payment on campus.

According to Sugiyono (2019), the qualitative approach focuses on an in-depth understanding of the phenomenon being researched and focuses more on collecting data from the views of the research subjects (Basiroen et al., 2024). Using a descriptive qualitative approach that aims to analyze students' perceptions, convenience, and confidence in using QRIS as a means of payment. A qualitative approach was chosen because this research focuses on understanding students' subjective experiences and views in using digital payment technology (Hildawati, et al., 2024).

With the above research methods, this qualitative research can explore in depth the advantages and disadvantages of using QRIS among students at the Lancang Kuning College of Administrative Sciences and provide useful insights for further development of digital payment technology in the academic environment.

4. Results and Discussion

Figure 1. Percentage of Student Satisfaction Level with the Use of QRIS



(source: Processed Questionnaire Data, November 2024)

The results of research regarding the analysis of the convenience and shortcomings of using QRIS as a means of payment at STIA Lancang Kuning Dumai show that 29% of QRIS users are very helpful in transaction activities. Based on questionnaires distributed online to students, the majority of students stated that using QRIS makes the payment process easier because transactions are easier, faster, safer, practical, and efficient.

Data collection for this research was carried out over a relatively short period of time. The data collection process began on November 25, 2024, and ended on December 20, 2024. The total duration of data collection was 26 days, and during this time, 50 respondents were involved in this research. QRIS is a breakthrough that is very relevant to today's modern lifestyle. As an integrated digital payment standard, QRIS simplifies daily transactions and encourages students to switch from conventional payment methods to more practical and efficient methods.

STIA Lancang Kuning students use QRIS for several reasons, such as ease of use, transaction speed, and system efficiency, which are the dominant factors influencing their decisions. Apart from that, the various promos and benefits offered are also a special attraction. Factors such as the influence of the social environment, system reliability, and flexibility of use also contribute, but not as much as the three main factors.

In addition, factors such as reliability, flexibility, and the influence of the social environment also play a role. However, the research results show that ease of use, speed, practicality, effectiveness, and simplicity of the system are the most dominant factors influencing student choices.

The research results show that ease of use, speed, and efficiency are the main attractions for students in choosing QRIS as a payment method. This indicates that digital payment service providers need to continue to improve these aspects to attract more users, especially students.

With QRIS, payments can be made anytime and anywhere, just by using a mobile device. This is in line with the rapid development of digital technology, which has become an inseparable part of life.

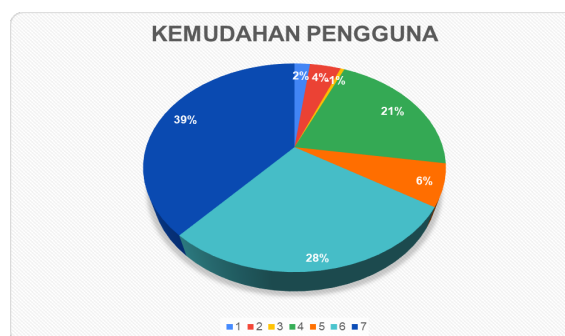
When distributing questionnaires, distributing questionnaires is an effective method for collecting data regarding respondents' perceptions, attitudes, and behavior towards a particular topic. In the context of digital payments, for example, questionnaires can be used to measure the level of user satisfaction with a particular payment service.

By determining 5 main indicators, namely ease of use, transaction security, availability and coverage, promotions, and comparison with other payment methods, a more comprehensive picture can be obtained regarding the preferences for using QRIS among STIA Lancang Kuning students. From the 5 indicators asked, the following results were obtained:

User Convenience

For the User Facility indicator, the following results were obtained:

Figure 2. Percentage of user ease of use of QRIS



(source: Processed Questionnaire Data, November 2024)

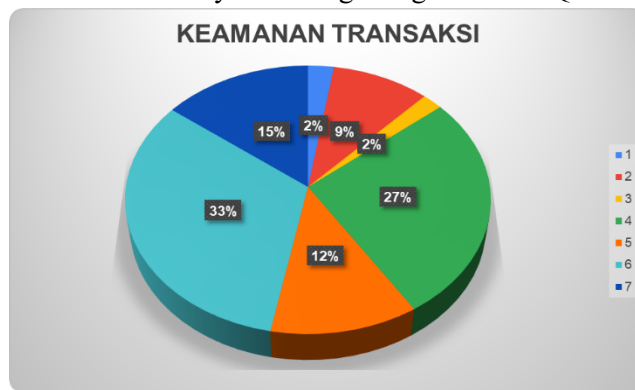
In this user-friendliness variable, it can be concluded that the majority of respondents were quite satisfied with the level of ease of the application or service being assessed. It can be seen that the largest percentage of respondents (39%) chose a scale of 7, which means "strongly agree" in using the QRIS application or service.

However, the survey results on this variable also indicate that there are areas that need to be looked at. There were around 7% of respondents who chose a scale of 1, 2, and 3, which means they felt they were not using this QRIS service. This indicates that there are several features or processes that need to be simplified or clarified.

Transaction Security

For the Transaction Security indicator, the following results were obtained:

Figure 3. Percentage of Transaction Security Level Regarding the use of QRIS



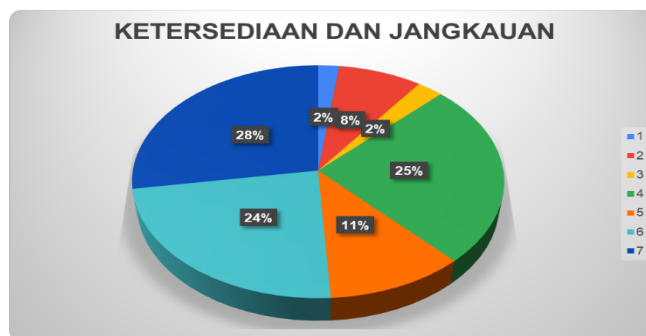
(source: Processed Questionnaire Data, November 2024)

Based on survey results regarding perceptions of transaction security, it can be concluded that the majority of respondents were quite satisfied with the level of security offered. It can be seen that the largest percentage of respondents (33%) chose a scale of 6 which means "agree" in carrying out transactions. This indicates that in general, users feel fairly confident that their data and transactions are protected.

Availability and Coverage

For the availability and coverage indicators, the following results were obtained:

Figure 4. Percentage of Availability Level and Reach of QRIS Use



(source: Processed Questionnaire Data, November 2024)

Based on survey results regarding availability and coverage, it can be concluded that the majority of respondents were quite satisfied with the ease of accessing this service or product. It can be seen that the largest percentage of respondents (28%) chose a scale of 7 which means "strongly agree". This indicates that in general, this service or product is available in many places and is easy for users to find.

Promotions and Intensive

For the Promotion and Intensive indicators, the following results were obtained:

Figure 5. Percentage of Level of Promotion and Intensity Regarding the Use of QRIS



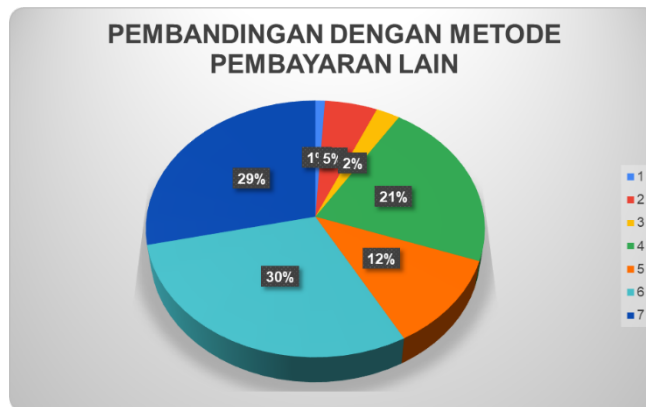
(source: Processed Questionnaire Data, November 2024)

Based on the survey results regarding promotions and incentives, it can be concluded that the majority of respondents felt quite interested in the promotions and incentives offered. It can be seen that the largest percentage of respondents (33%) chose scale 6 which means "agree". This indicates that in general, the promotion and incentive strategies implemented are quite effective in attracting user interest.

Comparison with other Payment Methods

For the Comparison indicator with other payment methods, the following results were obtained:

Figure 5.5 Percentage Level of Comparison with Other Payment Methods Regarding the Use of QRIS



(source: Processed Questionnaire Data, November 2024)

It can be concluded that the majority of respondents feel that the QRIS payment method is quite good or even better compared to other payment methods. It can be seen that the largest percentage of respondents (30%) chose a scale of 6 which means "agree." This indicates that this payment method is quite competitive and has advantages compared to other payment methods. Another factor that hinders this variable is network constraints, which result in some respondents choosing to use conventional or cash payments.

Analysis of the results of this research can be linked to two main theories, namely Diffusion of Innovation (DOI) and Technology Acceptance Model (TAM). Based on the Diffusion of Innovation stated by Rogers (2003), the adoption of technology such as QRIS on campus occurs because students see this innovation as a faster, easier, and safer solution than conventional payment methods.

QRIS features such as efficiency and ease of use are key factors influencing the spread and acceptance of this technology among students. Referring to the Technology Acceptance Model (TAM) from Davis (1989), the perception of ease and usefulness of QRIS is the main driver in forming students' attitudes and

intentions to use it consistently.

This research provides a strong basis for further research on the acceptance of digital payment technology among college students. Further research can expand the scope of research by involving various study programs and universities. In addition, the use of more diverse research methods, such as in-depth interviews or observations, could provide a richer understanding of the factors that influence QRIS acceptance.

5. Conclusions

This research examines the advantages and disadvantages of using QRIS for STIA Lancang Kuning students. In an increasingly digitalized environment, QRIS makes it easier for students to carry out transactions without the need to use cash. Based on the Technology Acceptance Model (TAM) and Diffusion of Innovation (DOI) theories, this research emphasizes that the perception of ease and trust in QRIS security greatly influences the adoption of this technology.

The research results show that the majority of students feel that QRIS is very helpful, efficient, and safe. QRIS is seen as making transactions easier. Positive perceptions regarding the ease of use of QRIS increase students' intention to adopt this technology on an ongoing basis. Apart from that, trust in the security and privacy offered by QRIS is also one of the important factors that support the adoption of this technology.

This research shows that QRIS has been very well received by students. The majority of students consider QRIS to be a very helpful, efficient, and safe payment method. Ease of use and trust in security are key factors that encourage students to continue using QRIS in daily transactions.

The majority of students (39%) strongly agree that QRIS is easy to use. This high level of satisfaction with ease of use shows that the QRIS interface has been well designed and intuitive, so that even new users can quickly adapt to this technology. Then, the majority of students, 33%, agree that QRIS is safe to use. The fairly high level of trust in QRIS security shows that educational efforts and security guarantees from QRIS service providers have succeeded in convincing users.

As many as 28% of students also strongly agree that QRIS is easy to access. With the wide availability of QRIS, both on and off campus, it has made it easier for students to carry out transactions.

Then 33% of the majority of student respondents agreed that QRIS promotions and incentives were very attractive. Promotional programs and incentives offered by QRIS service providers have succeeded in attracting students' interest in trying and continuing to use QRIS. And finally, 30% of student respondents also agreed that QRIS is a good payment method or even better than other payment methods. This shows that QRIS has successfully competed with other conventional payment methods and is considered a better choice by most students.

Based on the research results, it can be concluded that QRIS has succeeded in capturing the hearts of students as a modern, efficient, and safe digital payment method. The combination of ease of use, guaranteed security, wide availability, and support from promotional and incentive programs has significantly encouraged the adoption of QRIS among students.

Based on the pie chart presented in the research results, it can be seen that the distribution of respondents' responses to the statements submitted is quite diverse. The majority of respondents, namely around 65.7%, gave positive responses by selecting the options "Somewhat Agree," "Agree," or "Strongly Agree." Of which 10.5% "somewhat agree," 29.1% "agree," and 26.1% "strongly agree," this indicates that there is quite high agreement with this statement among respondents.

However, there were around 23.6% of respondents who chose the neutral option, indicating that there was doubt or uncertainty in providing an assessment. The proportion of respondents who gave

negative responses (strongly disagree, disagree, or somewhat disagree) was relatively small, only around 10.7%.

The "Agree" option is the option most frequently chosen by respondents. This can be interpreted that the majority of respondents have a positive view but with a few doubts or qualifications. The "Strongly Agree" option also gets a quite significant proportion, indicating that there is a group of respondents who strongly support. On the other hand, the proportion of respondents who chose other options shows that there are differences in opinion or different perceptions among respondents.

Based on the survey results shown in the pie chart, it can be concluded that the majority of students have a positive view of the use of QR codes. Around 65.7% of respondents agreed or strongly agreed with the use of QR codes, indicating quite good acceptance of this technology among students. However, there were still around 34.3% of respondents who chose other options; the proportion of respondents who gave negative responses was relatively small, indicating that resistance to this technology was not too large.

However, this research also notes that there are challenges, especially regarding perceptions of security, which, although increasing, are still a concern for some students. Thus, campuses and stakeholders are expected to continue to promote and strengthen the QRIS security system in order to increase student confidence and encourage wider use of QRIS in the academic environment.

Based on survey results that show that the majority of students have a positive view of the use of QR codes, it is recommended to further increase outreach and education regarding the benefits and ease of use of QR codes. In addition, it is important to ensure the security of personal data and transactions carried out via QR codes so that user trust increases. Developing more innovative and attractive QR code-based applications and services also needs to be done to attract student interest. Thus, QR codes can become an integral part of students' daily lives and provide many benefits, such as ease of payment, faster access to information, and increased efficiency.

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