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GEN Z PREFERENCES REGARDING THE USE OF QRIS AS A DIGITAL PAYMENT METHOD: AN ISLAMIC ECONOMIC PERSPECTIVE ON CONSUMER BEHAVIOR

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ABSTRACTS

The transformation of Indonesia's digital payment system has encouraged the public to adopt fast, practical, and integrated transaction instruments, one of which is the Quick Response Code Indonesian Standard (QRIS), developed by Bank Indonesia to strengthen the cashless payment ecosystem. This study aims to analyze Generation Z's preferences regarding QRIS use as a digital payment tool in Sampang Regency and its implications for digital lifestyles and consumption behavior. A qualitative method with a case study approach was employed; primary data were collected through interviews with 15 Generation Z informants residing in or active in Sampang Regency who had used QRIS, then analyzed through data reduction, data presentation, thematic coding, and conclusion drawing. The results revealed seven main themes: convenience (15 informants), usage barriers (14), speed (13), digital lifestyle (12), consumer behavior (10), security (9), and promotions or cashback (6). Findings indicate that QRIS is widely accepted as it aligns with Gen Z's familiarity with digital technology, though it may encourage impulsive purchasing if not balanced by financial literacy and self-control. From an Islamic economic perspective, QRIS can support transaction efficiency and financial inclusion, but its use must be guided in line with the principles of *maqashid syariah* and *maslahah* to prevent excessive consumerism.

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A. INTRODUCTION

The development of digital technology has transformed the way people conduct financial transactions. Payments, which previously relied heavily on cash, are shifting toward cashless payment systems based on apps, mobile banking, digital wallets, and QR codes. This shift is not only related to the technical aspects of payment but also to changes in consumer behavior, consumption patterns, and lifestyles. In the Indonesian context, one of the key innovations in digital payments is the Quick Response Code Indonesian Standard (QRIS), a QR code-based payment standard established by Bank Indonesia to facilitate faster, easier, cheaper, safer, and more reliable payment transactions (Ayuningtyas dkk. 2024).

QRIS was developed to address the issue of fragmentation in QR code-based payments. Before QRIS was widely adopted, each payment service provider could have a different QR code, resulting in limited interoperability for merchants and consumers. With QRIS, a single QR code can be used by various licensed payment apps, making transactions simpler for both consumers and merchants. Bank Indonesia also emphasizes that QRIS supports retail payment efficiency, financial inclusion, and the development of the digital economy (Wasilah dkk. 2025).

The development of QRIS is particularly relevant to Generation Z because this group has grown up in a digital environment. Generation Z is accustomed to using smartphones, the internet, social media, mobile banking, and digital wallets in their daily activities. These characteristics make them more receptive to payment innovations that are considered practical and suited to the need for fast transactions. In studies of technology adoption, ease of use and perceived benefits are often key factors in the acceptance of new technologies (Zakariya dan Arifin 2025).

From the perspective of the Technology Acceptance Model (TAM), the adoption of QRIS can be explained through perceptions of ease of use and perceived usefulness. Users tend to adopt a technology if they perceive it as easy to learn, easy to use, and providing tangible benefits for their activities. Meanwhile, the Unified Theory of Acceptance and Use of Technology (UTAUT) explains that the intention and behavior of technology use are influenced by performance expectations, effort expectations, social influence, and supporting conditions (Dwivedi dkk. 2019). Both frameworks are relevant for understanding Gen Z's preferences regarding QRIS because their choices are influenced not only by technical functions but also by their social environment, digital habits, and the availability of payment facilities.

A number of previous studies have shown that QRIS is adopted due to factors such as convenience, efficiency, speed, security, and trust. (Permata dkk. 2025), found that perceived usefulness and perceived ease of use have a positive effect on the intention to use QRIS among MSME operators. (Paramita dan Cahyadi 2024) used an extended UTAUT model and demonstrated that perceived risk, performance expectancy, social influence, and effort expectancy influence the intention to use QRIS. (Hamzah Muchtar dkk. 2024) also confirmed that social influence and supporting conditions are key factors in the adoption of QRIS e-payments in Indonesia.

Studies focusing more closely on Generation Z also reveal similar trends. (Fatima 2024) explain that Generation Z college students embrace QRIS due to its effectiveness and efficiency in daily financial transactions, while social influence from peers and family also shapes their attitudes toward using QRIS. (Lestari dan Jatmika 2024) found that perceptions of ease of use, benefits, trust, and risk influence Generation Z students'

preferences regarding the use of QRIS M-Banking. (Firdausi dan Arifin 2026) also indicate that students choose QRIS because it is convenient for making payments at the campus cafeteria.

Nevertheless, most studies on QRIS still use a quantitative approach, are conducted in urban areas or on college campuses, and place greater emphasis on factors related to technology adoption. Qualitative studies that describe the experiences, preferences, barriers, and implications for Generation Z's consumption behavior in non-metropolitan areas such as Sampang Regency remain limited. More importantly, existing studies on QRIS are still dominated by technology-acceptance variables, while research that examines QRIS usage through the lens of Islamic consumption behavior, digital Islamic finance, and Sharia-compliant financial literacy remains scarce. This gap is significant because Generation Z's growing reliance on cashless payment instruments raises questions not only about ease of use but also about how such instruments are used in ways that are consistent with, or contrary to, Islamic principles of moderation (*wasathiyah*) and the prohibition of extravagance (*israf*) and wastefulness (*tabdzir*). In fact, the use of QRIS in local areas may exhibit different dynamics due to factors such as merchant availability, internet network quality, digital literacy, the habit of carrying cash, and the level of public acceptance of digital transactions (Robiansyah dkk. 2023).

Furthermore, within the context of the Journal of Islamic Economics and Business, discussions on QRIS should be linked more substantively to Islamic economics and Islamic banking rather than treated as a closing remark after a technology-adoption discussion. QRIS is not merely a technological tool but rather part of a digital financial ecosystem that can support transaction efficiency, financial inclusion, payment tracking, and the expansion of Islamic financial services. The use of QRIS can facilitate payment transactions at halal SMEs, Sharia merchants, and for zakat, infaq, and sadaqah, as well as digital Sharia banking services. Within the framework of Islamic consumption theory, an instrument such as QRIS should be evaluated not only for its technical efficiency but also for the extent to which it upholds *maqashid syariah*, particularly the protection of wealth (*hifz al-mal*), and generates *maslahah* for society. Classical and contemporary Muslim scholars, including Al-Ghazali, Ibn Khaldun, Al-Syatibi, Monzer Kahf, M. Umer Chapra, and M. Nejatullah Siddiqi, have long argued that consumption in Islam must be guided by the principles of *wasathiyah* (*moderation*) and balance, and must avoid *israf* (*extravagance*) and *tabdzir* (*wastefulness*) (Abdillah dkk. 2023). The ease of transactions offered by QRIS therefore warrants critical scrutiny, as frictionless digital payment can encourage consumptive behavior that contradicts these principles, so that the benefits of transaction efficiency need to be weighed against the ethical and moral responsibilities of Muslim consumers.

Based on this description, this study offers novelty in four aspects. First, this study qualitatively examines Gen Z's preferences regarding QRIS in Sampang Regency, a non-metropolitan area that has received little scholarly attention. Second, this study not only explains technology acceptance but also presents the results of thematic coding from interviews with 15 informants. Third, this study relates the findings to the TAM and UTAUT theories, consumer behavior, and the perspective of Islamic economics (Rahim dkk. 2022). Fourth, and most importantly, this study offers a conceptual novelty by proposing a preliminary model of QRIS usage preference that is built upon Islamic consumption behavior and Sharia financial literacy, linking the seven emergent themes to the *maqashid syariah* framework rather than treating Islamic economics as a

supplementary discussion. The objective of this study is to analyze Gen Z's preferences regarding the use of QRIS as a digital payment method in Sampang Regency and to explain its implications for digital lifestyles, usage barriers, and consumption behavior from the perspective of Islamic economics.

B. METHOD

This study employs a qualitative method using a case study approach. This approach was chosen because the study seeks to understand the preferences, experiences, and meanings of QRIS usage from the perspective of Generation Z in Sampang Regency (Rohaini dkk. 2025). Qualitative research allows the researcher to explore the reasons, perceptions, and social contexts underlying QRIS usage, ensuring that the findings consist not only of numbers but also of in-depth explanations of user behavior.

The research data sources consist of primary and secondary data. Primary data were obtained through interviews with 15 Generation Z informants who reside or are active in Sampang Regency and have experience using QRIS. Informants were coded I1 through I15 to maintain the confidentiality of their identities. Based on the available data, the informant group consisted of 10 females and 5 males. Informants were selected through purposive sampling with the criteria of (1) belonging to Generation Z born between 1997 and 2012 (Misiko 2024), (2) residing or being active in Sampang Regency, and (3) having used QRIS at least once for a daily transaction. The number of 15 informants was determined based on data saturation: interviews were continued until no new themes emerged from the last three informants, indicating that the categories of convenience, speed, security, promotions, digital lifestyle, usage barriers, and consumer behavior had reached conceptual saturation and that additional informants were unlikely to yield substantially new information. Secondary data was obtained from scientific journals, official documents, and literature relevant to QRIS, digital payments, Gen Z consumer behavior, TAM, UTAUT, Sharia fintech, and Islamic economics (Ni'mah dkk. 2025).

Data collection was conducted through interviews and a literature review. The interviews were structured around five main questions: the role of smartphones and the internet in QRIS usage, reasons for choosing QRIS over cash or traditional bank transfers, views on QRIS as part of Gen Z's digital lifestyle, feelings and impacts when QRIS cannot be used; and the influence of QRIS on spending and consumption patterns. These questions were used consistently to allow for thematic comparisons of responses across informants (Nii Laryeafio dan Ogbewe 2023).

Data analysis was conducted using an interactive analysis model that includes data reduction, data presentation, and drawing conclusions (Sholeh 2023). During the data reduction stage, informants' responses were read repeatedly to identify sections relevant to the research focus. During the data presentation stage, findings were organized into categories and tables. In the conclusion-drawing stage, the researcher linked the interview results to theories of technology acceptance, consumer behavior, and Islamic economic perspectives.

Additionally, this study employs thematic coding. The themes used in the coding process include convenience, speed, security, promotions or cashback, digital lifestyle, usage barriers, and consumer behavior. Each informant's response is marked if it contains a specific theme. The coding results are then tallied to identify the most

dominant themes. Data validity was ensured through source triangulation, method triangulation, and theoretical triangulation, complemented by member checking (Schlunegger dkk. 2024). Source triangulation was conducted by comparing responses across the 15 informants to identify convergence and divergence in their experiences. Method triangulation combined semi-structured interviews with a review of secondary documents (Bank Indonesia regulations and prior QRIS studies) to cross-check informants' statements against documented facts. Theoretical triangulation was performed by linking field findings to the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), and Islamic consumption theory. Member checking was carried out by returning summarized interview transcripts to selected informants to confirm that the researcher's interpretation accurately reflected their intended meaning.

C. RESULT AND DISCUSSION

Findings

No.	Category	Number
1	Total number of informants	15 people
2	Women	10
3	Man	5

Table 1. Research Informant Profile

Source: Interview data processed by the researcher, 2026

The interview results indicate that Gen Z's preference for using QRIS is not tied to a single factor but stems from a combination of convenience, speed, security, promotional incentives, digital lifestyle, infrastructure constraints, and its impact on consumption behavior. To avoid presenting raw data, the responses from 15 informants were analyzed using thematic coding, as shown in Table 2.

Table 2. Frequency of Themes Regarding Gen Z's Preferences for Using QRIS

No.	Theme	Number of Informants
1	Convenience	15
2	Speed	13
3	Security	9
4	Promotions/Cashback	6
5	Digital Lifestyle	12
6	Usage Challenges	14
7	Consumerist behavior	10

Source: Interview data processed by the researcher, 2026

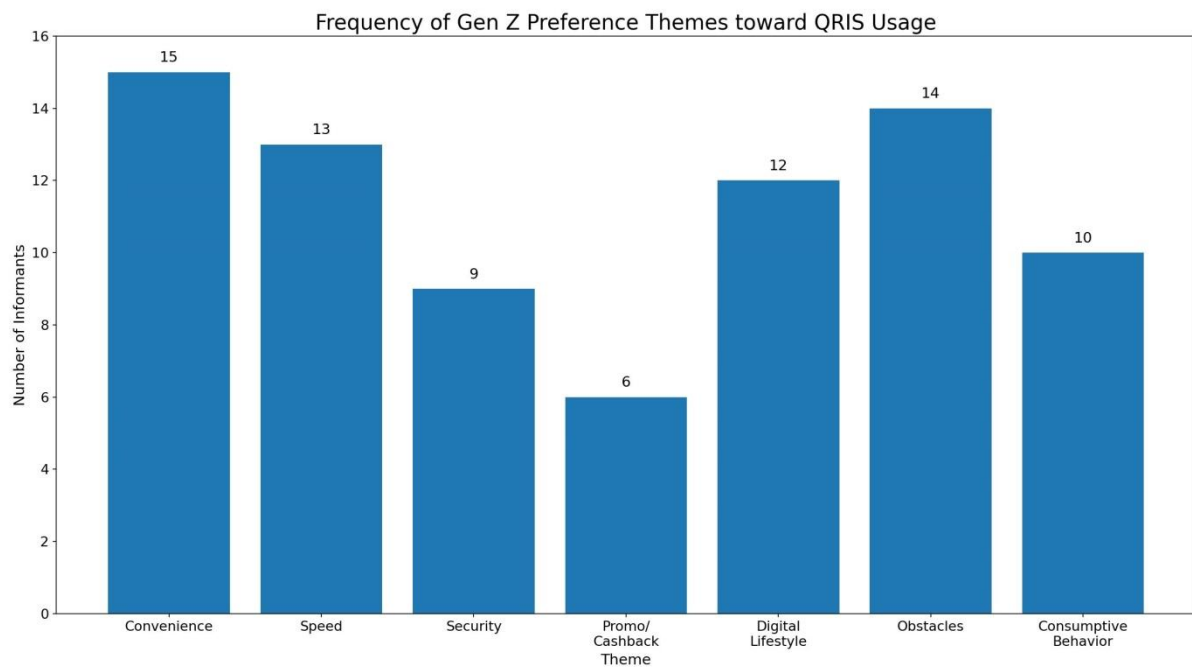


Figure 1. Frequency of Gen Z's Preferences Regarding QRIS Usage

Source: Interview data processed by the researcher, 2026

Based on Table 2 and Figure 1, the theme of convenience emerged among all informants, making it the most dominant theme, followed closely by usage barriers (14 informants) and speed (13 informants). The near-equal frequency of convenience and usage barriers is itself an important finding: it suggests that Gen Z's preference for QRIS in Sampang Regency is not a straightforward, frictionless acceptance but a conditional one, in which perceived practicality coexists with persistent infrastructural constraints. This indicates that QRIS is perceived as a practical and simple payment method. Informants stated that payments can be made simply by scanning a QR code via a smartphone, without carrying cash, waiting for change, or entering an account number as is required for manual transfers. As one informant (I₄) put it, using QRIS feels like "just scan and done," reflecting how the instrument has reduced the perceived effort of daily transactions. This finding aligns with the principle of QRIS as a payment instrument designed to make transactions fast, easy, inexpensive, secure, and reliable (Triansyah dkk. 2025).

The theme of speed emerged among 13 informants. Informants assessed that QRIS speeds up daily transactions, particularly for small transactions such as purchasing food, beverages, daily necessities, or making payments at businesses. This transaction speed is linked to the perception of utility within the TAM, as users feel that QRIS makes payment activities more efficient. This finding also supports the research by (Fatima 2024), which confirms that perceptions of ease and utility play a significant role in the intention to use QRIS.

The theme of security emerged among 9 informants. Security is understood practically as a reduced need to carry cash, a reduced risk of counterfeit money, and the availability of transaction history within the app (Chaudhuri dkk. 2023). For Gen Z, a sense of security is not only related to system protection but also to a more convenient and monitored transaction experience. In the context of digital payments, automatic tracking serves as an added value because users can evaluate their spending more easily.

The theme of promotions or cashback emerged among 6 informants. This means that promotions are not the most dominant factor but serve as an additional draw. Informants who mentioned promotions view QRIS as a more advantageous option when cashback or discounts are offered by digital wallets. From a consumer behavior perspective, financial incentives can strengthen the intention to use the service but are not always the primary reason. In this study, the main reasons remain convenience and speed.

The theme of digital lifestyle emerged strongly among 12 informants. Most informants stated that QRIS has begun to become part of Gen Z's habits because this generation is familiar with smartphones, the internet, mobile banking, and digital wallets. Some informants described that when at a café, store, or shopping venue, asking "Do you accept QRIS?" has become a habit. Within the UTAUT framework, this can be interpreted as a form of social influence—specifically, when social circles, campuses, and businesses collectively shape digital payment habits (Villemaire dan Huang 2025).

Nevertheless, not all informants stated that QRIS has fully become part of the digital lifestyle in Sampang Regency. Some informants noted that QRIS usage remains limited because not all merchants offer QRIS facilities, and some members of the public are not yet accustomed to digital transactions. This finding is significant because it indicates that QRIS adoption in local areas is determined not only by user readiness but also by merchant availability, internet network quality, and the public's digital literacy.

The theme of obstacles emerged among 14 informants. The most frequently mentioned obstacles were network disruptions, QRIS errors, the unavailability of QRIS at some businesses, and the hassle of finding cash when QRIS cannot be used. These obstacles indicate that a high preference for QRIS does not automatically guarantee obstacle-free usage. From the UTAUT perspective, enabling conditions such as internet access, smartphone ownership, merchant availability, and system readiness are key factors in driving sustained adoption (Amenyawu dkk. 2026).

The theme of consumer behavior emerged among 10 informants. Informants stated that QRIS can help monitor spending because transaction history is automatically recorded. However, the ease of payment also makes purchases feel less burdensome because users do not see physical money leaving their hands directly. Some informants mentioned a tendency toward spontaneous shopping or difficulty controlling spending when payment can be made simply by scanning a code. Informant I9, for example, admitted that "sometimes I don't realize how much I've spent because it's just a scan, not handing over cash." These findings align with those of (Lestari dan Jatmika 2024), who showed that QRIS can encourage impulsive purchases through its ease of use and the reduced psychological barriers to spending money. Read through the lens of Islamic consumption theory, this pattern is precisely the behavioral risk that the concepts of *israf* and *tabdzir* warn against: when the psychological cost of spending is reduced, the discipline of moderation (*wasathiyah*) that Islam requires of a consumer becomes harder to sustain, even though QRIS itself, as a payment instrument, is not inherently problematic.

Theoretically, the findings of this study support the TAM and UTAUT frameworks. The themes of convenience and speed are related to perceived ease of use and perceived usefulness in the TAM. The themes of digital lifestyle and environmental habits are related to social influence in UTAUT. The theme of barriers is related to facilitating conditions, while security is related to trust and risk perception. Thus, Gen

Z's preference for QRIS cannot be explained by a single variable but rather a combination of individual perceptions, transaction experiences, social influence, and digital infrastructure readiness. Compared with (Fatima 2024), who found that perceived usefulness, perceived ease of use, and performance expectancy statistically predict the intention to use QRIS among MSME operators, the present findings show a similar direction but a different texture: instead of isolated predictive variables, informants in Sampang Regency described convenience and barriers as intertwined, everyday experiences that shape a conditional rather than unconditional preference for QRIS. Likewise, (Nur dan Panggabean 2021) emphasize social influence from peers and campus environments in urban and university settings, this study finds that in a non-metropolitan setting such as Sampang Regency, social influence is constrained by merchant availability and network quality, so that facilitating conditions in UTAUT carry proportionally more weight than they do in the urban and campus-based studies. This comparison suggests that TAM and UTAUT remain useful in explaining the mechanics of adoption, but they are insufficient on their own to explain why convenience should be pursued and to what extent; that normative question is where an Islamic consumption-behavior lens becomes necessary, because TAM and UTAUT are value-neutral models that describe how technology is adopted, not whether its use is beneficial (*maslahah*) or harmful (*mafsadah*) from a Sharia standpoint.

Implications for Islamic Economics

In the context of Islamic banking and the Islamic economy, QRIS plays a strategic role as part of a halal digital ecosystem that can expand access to halal transactions and Islamic financial inclusion. Islamic banks, Baitul Maal wat Tamwil, zakat institutions, halal merchants, and Muslim SMEs can utilize QRIS to expedite transactions, improve payment tracking, and streamline services for the younger generation. This aligns with the Islamic economy's need for transactions that are clear, transparent, efficient, and beneficial to the public good. Viewed through the *maqashid syariah* framework, the seven themes found in this study can be mapped onto the protection of wealth (*hifz al-mal*): the themes of convenience, speed, and security represent the efficiency and safety dimensions of *hifz al-mal*, while the themes of usage barriers and consumer behavior represent the risks that must be managed so that the same instrument does not undermine that protection (Salam dkk. 2023). This positioning is consistent with the principle of *maslahah*, whereby a financial instrument is judged permissible and encouraged to the extent that its benefit to the user and society outweighs its potential harm.

However, the Islamic economy also emphasizes the importance of controlling consumption. The Qur'an explicitly warns against extravagance in Surah Al-A'raf (7:31), which instructs believers to eat and drink without excess, and in Surah Al-Isra' (17:26-27), which describes the wasteful (*mubadzir*) as companions of Satan; these verses provide the normative foundation for the concept of *israf* and *tabdzir* that recurs throughout classical Islamic consumption theory, from Al-Ghazali's emphasis on moderation (*wasathiyah*) in *Ihya' Ulumuddin* to Ibn Khaldun's and Al-Syatibi's treatment of wealth as a trust to be preserved for public benefit (*maslahah*), and to contemporary formulations by Monzer Kahf, M. Umer Chapra, and M. Nejatullah Siddiqi on Islamic consumer behavior. At the regulatory level, Fatwa DSN-MUI No. 116/DSN-MUI/IX/2017 on Sharia electronic money establishes that a digital payment

instrument is permissible so long as the underlying contract (akad), such as wadiah or qardh, is free from maysir, gharar, and riba, a principle that is directly relevant to how QRIS-linked accounts and digital wallets should be structured for Sharia compliance (Islami dan Fageh 2026). The convenience of QRIS must not encourage wasteful behavior or excessive consumption. Therefore, Gen Z's use of QRIS must be accompanied by digital financial literacy, education on Sharia-compliant transactions, and an awareness of the difference between needs and wants. In this way, QRIS can serve as both a tool to facilitate financial transactions and a means of responsible financial education.

These findings carry several practical implications. Sharia banks can integrate QRIS-based payment features into Sharia mobile-banking applications and bundle them with digital financial literacy content aimed at Gen Z customers. Baitul Maal wat Tamwil (BMT) can adopt QRIS to widen access to halal micro-financing and savings products in areas such as Sampang Regency where merchant coverage is still limited. Bank Indonesia (BI) can encourage QRIS-accepting merchants in local markets to expand coverage in non-metropolitan regions so that convenience is not offset by usage barriers, while the Financial Services Authority (OJK) can incorporate Sharia-compliant digital-payment literacy into its national financial literacy programs targeting young consumers. Halal merchants and Muslim SMEs, in turn, can use QRIS not only to speed up transactions but also to strengthen transparency in recording zakat, infaq, and sadaqah payments. Beyond these practical steps, this study contributes theoretically by showing that Gen Z's digital payment preference is shaped by an interaction between technology-acceptance factors and Islamic consumption values; this enriches the theory of Muslim consumer behavior in the era of digital payments by demonstrating that constructs such as perceived ease of use and facilitating conditions do not operate in a moral vacuum but are continuously weighed, consciously or not, against the Islamic principles of moderation and public benefit (Yudha dkk. 2026).

D. CONCLUSION

This study shows that Generation Z's preferences in Sampang Regency regarding the use of QRIS as a digital payment method are primarily shaped by convenience, speed, security, a digital lifestyle, and the support of smartphone and internet technology. Based on thematic coding of 15 informants, the theme of convenience emerged among all informants, followed by usage barriers in 14 informants, speed in 13 informants, digital lifestyle in 12 informants, consumerist behavior in 10 informants, security in 9 informants, and promotions or cashback in 6 informants. These findings indicate that QRIS is accepted not merely because of promotions, but because it aligns with Gen Z's need for fast, practical, and cashless transactions.

The research results also show that QRIS has a dual impact. On one hand, QRIS helps make transactions more efficient, reduces reliance on cash, and simplifies expense tracking. On the other hand, the ease of payment can encourage consumerist behavior if users lack self-control and adequate digital financial literacy. From an Islamic economic perspective, QRIS can support the public interest through transaction efficiency and financial inclusion, but its use must be guided to prevent excessive consumption (Wahab dkk. 2026).

Theoretically, this study contributes to the literature by extending TAM and UTAUT with an Islamic consumption-behavior perspective, showing that Gen Z's preference for QRIS is best understood as the interaction between perceived ease of use, facilitating conditions, and the Islamic principles of moderation and public benefit (*maslahah*). Practically, the findings offer guidance for Sharia banks, Baitul Maal wat Tamwil, Bank Indonesia, the Financial Services Authority, and halal merchants in Sampang Regency and similar non-metropolitan areas to expand QRIS infrastructure while embedding Sharia-compliant digital financial literacy for young users. This study has limitations because it involved only 15 informants in Sampang Regency, therefore, the results are not intended to be statistically generalized (Habib dkk. 2026). Future research could employ a quantitative approach using the TAM or UTAUT models integrated with Islamic consumption-behavior variables and a larger sample size, compare urban and rural areas, or examine the use of QRIS in Islamic banking services, zakat, infaq, sadaqah, and halal SMEs.

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