



Adult QRIS User Experience in Digital Payment Systems: A Phenomenological Study in Gandus District, Palembang City

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Abstract: The development of digital payment systems in Indonesia has led to the implementation of QRIS as a more practical and efficient transaction solution; However, its application still faces several challenges in society. This study aims to analyze users' experiences in using QRIS, focusing on aspects of convenience and ease of use, motivation for adoption, and existing obstacles. This research employed a qualitative phenomenological approach through in-depth interviews with ten informants from various occupational backgrounds. The findings indicate that QRIS provides significant benefits in terms of convenience, speed, efficiency, and perceived security, thereby encouraging behavioral shifts toward digital payments. Nevertheless, several challenges were identified, including network instability, system constraints, uneven digital literacy, device readiness, and trust issues. The implications highlight the importance of strengthening digital infrastructure, enhancing user education, and optimizing system reliability to support sustainable QRIS usage in society.

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Introduction

Developments in information and communication technology have brought significant changes to various aspects of life, including the economic sector. The shift from cash to digital-based non-cash payments has increased the efficiency and convenience of everyday financial transactions without carrying cash.(Trantang et al., 2019)Financial technology (fintech) innovation plays a crucial role in enabling electronic payments (e-payments) via the

internet, with mechanisms such as QRIS becoming the national standard for QR code-based payments in Indonesia.(Mulyana & Wijaya, 2018)QRIS is expected to encourage financial inclusion and digital transformation in the payment system while maintaining the stability and smoothness of the financial system.(Fikri et al., 2025).

QRIS has become a form of e-payment-based fintech that is widely used in Indonesia since 2019. Bank Indonesia data shows relatively high adoption with a significant number of users and merchants in various provinces; in particular, the province of South Sumatra has more than 1.18 million QRIS users and 739 thousand merchants, with Palembang contributing around 63% of the total QRIS transactions in the region.(South Sumatra, 2025). City-wide, this trend reflects the increasing adoption of digital payments as part of local economic transformation. However, QRIS usage is not uniform and depends on regional context, as well as local demographic and cultural characteristics.

The urgency of this research lies in the need to understand how QRIS user experiences differ across diverse communities, particularly those aged 30 and above who are transitioning from cash to digital payments. Given the diverse social, economic, and transactional contexts in Gandus District, Palembang City, empirical findings on how users interact with QRIS can help stakeholders (local economic actors, banks, payment providers, and policymakers) design more targeted interventions to increase financial inclusion and digital payment adoption.

This research addresses the existing gap, namely the lack of in-depth studies on the experiences and meanings of QRIS use among people aged 30 and above in a local context such as Gandus District, Palembang City, where socio-economic variations and transaction habits have not been widely explored qualitatively (Trantang et al., 2019; Fikri et al., 2025). The research's novelty lies in its contextual approach, which integrates demographic, cultural, and regional factors to uncover the nuances of digital payment adaptation, resulting in practical recommendations for more targeted financial inclusion that have not been widely discussed in Indonesian fintech literature.

Understanding people's experiences using QRIS is crucial for understanding the dynamics of digital payment usage in everyday life. People aged 30 and over have transitioned from cash-based payments to digital payments, creating diverse perspectives and interpretations of QRIS usage. Therefore, this study aims to understand the experiences and interpretations of people aged 30 and over using QRIS as a digital payment system in Gandus District, Palembang City.

Research Methods

This research is qualitative with a phenomenological approach, which aims to understand and describe the subjective experiences and meanings of people aged 30 years and above in using QRIS as a digital payment system in Gandus District, Palembang City.(Asrori & Rusman, 2021);(Abdussamad, 2021)The phenomenological approach was chosen because it focuses on the social reality experienced directly by the subjects in the



context of daily transactions, where the researcher acts as the primary instrument to explore the essence of the experience descriptively. The research subjects were 10 community informants aged 30 years and above who reside in Gandus District, Palembang City, and actively use QRIS in their daily transactions. The selection was carried out using purposive sampling to ensure a variety of occupations and experiences using QRIS. Data were collected through in-depth semi-structured interviews lasting 45–60 minutes per informant, focusing on experiences, adaptation processes, barriers, and meanings of QRIS use. Interviews were conducted face-to-face at the informant's daily transaction locations to maintain a natural context. Data were audio-recorded with ethical approval, transcribed verbatim, and supplemented with participant observation and documentation (such as photos of QRIS at local merchants) for source triangulation. Data validity was maintained through member checking and peer debriefing.

Results and Discussion

Ease and Convenience of Using QRIS

The ease and convenience of using QRIS is an important factor in the adoption of digital payment systems in Indonesia, because users...allowsthem to make transactions more quickly and practically without having to carryMoneyCash. QRIS is designed to be easily understood by people from various backgrounds and can be used at various merchants, both modern and traditional, which can reduce hassle and also speed up the payment process. Interview results showed that almost all informants felt that QRIS provided significant ease and convenience in the transaction process. Many informants said that using QRIS made payment activities faster and more practical, especially compared to carrying cash, which was sometimes inconvenient.

Mr. Andi, a 45-year-old trader, views QRIS as being able to make transactions at the grocery store easier. Although initially accompanied by his child, Mr. Andi has a desire to learn how to use QRIS and has expectations that this payment system is very easy and not complicated, for elderly people like Mr. Andi, they can still understand how to use it and the impact can reduce the burden of carrying a lot of cash.

"...Wow, the first time I used QRIS was at a grocery store near the market. It was really fast, and I didn't have to carry a lot of cash. But at that time, my child was with me..."

Mrs. Siti, a housewife, also expressed similar sentiments, feeling that this payment system makes things much easier and faster. This statement also demonstrates how QRIS reduces the burden of carrying physical cash while speeding up the transaction process.

"...It's so easy, now monthly shopping is no longer a hassle, especially since many grocery stores now use QRIS, so it's faster..."

In line with that, Mrs. Rina, who is an office worker, also feels a positive impact in her life when using QRIS, especially since Mrs. Rina is an office worker who is already literate in technology, so that all activities carried out are not far from technological developments, this is also done in transaction activities at the office.

"...It's fast and convenient. Now I rarely carry cash when I want to pay for snacks at the office canteen..."



For those with high mobility, this convenience is also felt by Mr. Herman, a travel driver. He feels greatly helped by the QRIS payment system because usually many of his customers pay via bank transfer, so much of the money is saved in their bank account. This makes Mr. Herman feel helped because there is no need to withdraw money from an ATM anymore to buy gas because payments can be made using QRIS.

"...Wow, it's so easy and convenient, especially since I always fill up at gas stations. If I want to get it fast, I just use QRIS so I don't have to wait a long time for change..."

This recognition makes it clear that the convenience of using QRIS is not only related to technical aspects, but can also affect the payment behavior of users in their work life. Small entrepreneurs like Mr. Joko also feel the development of the current payment system, many of his customers asked for a QRIS-based payment model, but Mr. Joko had not implemented it before, so Mr. Joko asked his son to create the payment system in his shop, and from that Mr. Joko started to do all transactions using QRIS because according to him this payment is very easy by just scanning the barcode then the payment can be done.

"...At first, I was confused because many customers asked if there was QRIS. So I asked my son what QRIS was, and he finally made one for me. After trying it, it turned out to be easy. Just take a photo of the barcode and you can pay immediately..."

The same thing was also felt by Mrs. Yuni, a tailor who in her daily life usually buys fabric through online shops. Mrs. Yuni had a pretty good experience during her first transaction using QRIS, Mrs. Yuni felt that payments were easier and more efficient.

"...I like to shop for fabric online, and the payment method is QRIS. Then I tried it and it turned out to be easier than having to top up my balance there, which also incurs admin fees..."

Based on these experiences, it can be concluded that QRIS is considered very helpful, practical, and efficient by various groups, including traders, housewives, office workers, and highly mobile workers. QRIS not only simplifies and speeds up transactions and reduces reliance on cash, but also encourages technology adoption among users who were previously unfamiliar with it. This demonstrates that QRIS can provide convenience, ease, and positive changes in people's transaction habits.

The ease and convenience of using QRIS as a digital payment system was not only found in this study, but alsoThis is confirmed by various previous studies that emphasize that perceived ease of use and perceived usefulness are significant factors in the adoption of digital payment technology. For example, research by Sam Ratulangi University shows that perceived ease of use has a strong influence on the attitudes and behavioral intentions of MSMEs to use QRIS, making ease of use a determinant of digital payment system acceptance in Indonesia.(Lolowang et al., 2024)Similar results were also found in a study analyzing QRIS usage decisions among millennials in Sukoharjo, which showed that perceived ease of use contributed to QRIS usage decisions, although other variables such as perceived risk were also taken into account.(Hasyim et al., 2023). Thus, the results of this study not only support the findings of previous research, but also enrich the understanding thatThe convenience and ease of use of QRIS are crucial aspects in increasing the adoption of digital payment systems,



especially among people from diverse social and professional backgrounds. This emphasizes that QRIS implementation strategies need to consider not only technical aspects but also user perception and experience, factors that have consistently been shown to be important in previous studies.

Motivation for Using the QRIS Payment System

Besides ease and convenience, informants also revealed various motivations driving them to use QRIS in their daily lives. Many of them emphasized that one of the main reasons they use QRIS is its practicality and efficiency, especially compared to carrying cash or making manual payments.

Mr. Andi (45), a trader, explained that he began using QRIS because he felt payments were much faster and less cumbersome. As a trader who interacts with many customers, he needed a payment method that wouldn't hinder his buying and selling activities. For Mr. Andi, QRIS provided a solution because transactions could be completed simply by scanning a code without having to prepare cash or change.

“...practical and fast, just scan and it's done, no more hassle of carrying a lot of cash...”

The same motivation is felt by Mrs. Siti (38 years old), a housewife who frequently shops monthly and daily, said she was attracted to using QRIS because it's considered a more efficient payment system, especially when carrying a lot of items. Furthermore, QRIS makes it easier to avoid having to carry large amounts of cash, making it more convenient and secure.

“...more efficient because you don't need to carry cash, you can just use your cell phone to pay...”

For Mr. Herman (52), a driver, is primarily motivated by his work, which requires high mobility. He finds QRIS very helpful because it eliminates the hassle of searching for small change or waiting for change when making payments on the go, such as filling up with gas or purchasing urgent needs. This convenience has made him even more confident in using QRIS regularly.

“...it's more practical because you can just use your cell phone, so you don't have to worry about looking for small change...”

Something that is not much different was also conveyed by Mrs. Rina (41 years old), a private employee, is closely involved in technological developments. She stated that using QRIS significantly supports her activities because it is hassle-free and speeds up the payment process for both online and offline shopping. This speed and convenience are her primary motivations.

“...it's not complicated and the process is fast, so it's more comfortable to use...”

Mr. Joko (47), a self-employed entrepreneur, also stated that his motivation arose because QRIS offered a simple and easy-to-understand payment method. He felt that QRIS didn't require many steps or procedures; he simply had to prepare his phone, scan the code, and the transaction was completed immediately.

“...it's simple, just scan and pay immediately...”

Meanwhile, Ms. Yuni (35), a tailor, revealed that QRIS helps speed up transactions in her daily activities. She was motivated to use QRIS because she found it more practical, especially when making urgent payments.



“...because it's fast and practical, so it's more convenient to use for daily needs...”

Strong motivation also appears in Mr. Rahmat (56), a daily laborer, feels greatly helped by no longer having to carry cash and the hassle of change. This makes him feel more comfortable every time he makes a transaction using QRIS.

“...no need to bother looking for change, so it's more convenient...”

For Ms. Lina (33), a food seller, believes QRIS not only provides convenience but also helps with transaction recording. She feels QRIS is more efficient and helps with financial management because every payment is recorded directly in the app.

“...faster and more efficient, and transactions are also recorded immediately...”

Mr. Agus (49), a construction worker, was motivated to use QRIS because he found it easy to use and hassle-free. QRIS makes it easier for him to pay for household needs without having to carry cash all the time.

“...because it's easy to use, so it's more convenient for routine shopping...”

Whereas Ms. Dewi (44), a store employee, said she chose QRIS because of its speed. She found transactions were quicker, had fewer waits, and was particularly helpful in busy shopping situations.

“...because it's fast, so you don't have to wait long when paying...”

Overall, these findings indicate that the motivation for using QRIS among informants is not only driven by practicality and efficiency, but also by a sense of security, ease of access, and the urge to adapt to the increasingly widespread development of digital payment technology in everyday life.

The motivation for using QRIS that emerged from informants, such as practicality, efficiency, convenience, and speed, is in line with the Technology Acceptance Model (TAM) proposed by Davis, which states that perceived usefulness and perceived ease of use are the main factors that encourage users to accept and use technology. (Davis, 2010). This is also consistent with the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh, which confirms that performance expectancy and effort expectancy have a significant influence on the intention to use technology.

This finding is also supported by previous research showing that ease and convenience are key factors in QRIS adoption. Research conducted by Melkianus & Dharmayasa shows that perceived ease of use and perceived usefulness significantly influence people's interest and decision to use QRIS as a digital payment tool, as it is considered faster and more practical than cash payments. (Melkianus & Dharmayasa, 2025) Similar results were found in research by Yuliana & Putra (2022), which stated that convenience, efficiency, and comfort were the dominant factors driving people, particularly businesses and consumers, to switch to using QRIS in their daily transactions. Thus, the motivations emerging from the informants in this study align with previous empirical findings and reinforce that QRIS adoption is not simply a trend, but rather due to the functional advantages that users truly experience.

Community Obstacles in Using QRIS

Although QRIS is considered helpful and simplifies transactions, informants also revealed that various obstacles remain in its use. These obstacles generally relate to technical



aspects such as system disruptions, limited internet connections, merchant unpreparedness, and limited user experience in operating the device. This situation indicates that while QRIS has been well-received by the public, infrastructure support and digital literacy still need to be improved for optimal use.

In this context, Mr. Andi (45), a trader, revealed that one of the main obstacles he faced was difficulty understanding the initial procedures, including the scanning process, checking for successful transactions, and concerns about the risk of errors during busy store hours. This confirms that limited digital literacy remains a challenge for some business owners.

"...When there are lots of customers and the network is slow, I often worry about pressing the wrong button or the transaction not going through, which ends up making me panic..."

In line with that, Mrs. Siti (38), a housewife, highlighted the challenges with the application's technical aspects, which sometimes experience glitches. While QRIS is generally considered helpful, processes requiring app updates, re-logins, or system delays often create difficulties, especially for users who are less familiar with technology. This situation demonstrates that technological convenience still requires the support of system stability.

"...Sometimes the app takes a long time to open, you have to update it or log in again, so it's a hassle and you need someone else's help if you're in a hurry..."

In the context of high mobility jobs, Mr. Herman (52), a driver, stated that internet network availability is a dominant factor. While traveling or in certain areas, an unstable internet signal makes QRIS transactions difficult. This indicates that digital infrastructure readiness is not yet fully distributed, thus hampering the effectiveness of QRIS use.

"...If you're in an area with poor signal, QRIS often won't work, and you'll have to pay cash again because the system can't read it..."

In contrast to that, Mrs. Rina (41), a private employee, highlighted the challenge of relying on digital devices. QRIS requires a phone in good condition, sufficient battery life, and a functioning app. When any of these factors are compromised, the transaction process can be hampered, making it seem impractical in certain situations.

"...If your phone's battery is low or experiencing an error, you automatically can't pay using QRIS. So sometimes you still have to be prepared to carry cash just in case..."

Besides that, Mr. Joko (47), a self-employed entrepreneur, emphasized the psychological barrier of concern over transaction security. Although QRIS is considered modern, doubts remain about whether funds have actually been received, especially when notifications are delayed. This demonstrates that user trust is a crucial aspect of digital payment system acceptance.

"...I'm still a bit nervous, afraid the money hasn't arrived yet, but the system says it's successful. So I have to double-check to be sure..."

In addition to technical issues, some users also experienced difficulties understanding the app's features. Ms. Yuni (35), a tailor, expressed challenges related to limited understanding of some features within the payment app. She felt it took time to truly get used to it, especially when reading transaction history or verifying payment receipts. This suggests that not all users immediately have the same level of technological comfort.



“...I'm still confused when looking at transaction history or proof of payment, afraid of reading it wrong or not recording it even though it's already been paid...”

Adaptation barriers are also increasingly felt in older users. Mr. Rahmat (56 years old), a daily laborer, faced challenges in adapting to age. He acknowledged that using QRIS requires the ability to understand specific steps, which can be quite challenging for some older users. This demonstrates that the generation gap also impacts the ease of use of digital financial technology.

“...Because I'm older, I'm sometimes a bit slow to learn how to use it. I'm afraid of pressing the wrong button or inserting it the wrong way, so I often ask for help...”

Temporary, Ms. Lina (33), a food seller, revealed challenges related to delays in the payment confirmation process. In certain situations, payment notifications don't appear immediately, creating uncertainty between sellers and buyers. This situation demonstrates that system speed is a crucial factor in ensuring smooth transactions.

“...Sometimes the money has been paid but the notification takes a long time to appear, so I'm confused about whether to believe it or wait until it's actually visible...”

In the context of work that requires fast transactions, Mr. Agus (49), a construction worker, stated that he still faces challenges in getting used to abandoning cash entirely. Besides habit, he also feels unsure about the reliability of digital systems in urgent situations.

“...I'm still not used to having to use QRIS all the time, because if I need something quickly, I'm afraid there will be network problems or the system will take a long time to respond...”

Problems regarding balance readiness and account conditions are also an obstacle for Ms. Dewi (44), a store employee, described administrative challenges such as limited balances or the need to ensure an active account. When users don't manage their balances properly, transactions are delayed. This demonstrates that digital financial management is also crucial to the success of QRIS.

“...I've wanted to pay but found out my balance was insufficient or my account had a problem, so it became complicated and I had to find another solution first...”

Overall findings indicate that obstacles to QRIS use among the public are not limited to technical aspects, but also relate to psychological factors, individual readiness, and the environment in which it is used. Technical barriers such as network disruptions, slow applications, delayed notifications, and device dependence remain major issues. Furthermore, user adaptation, particularly among certain age groups, and a sense of doubt and caution regarding system accuracy also impact transaction smoothness. Furthermore, merchant readiness and balance availability are also part of the challenges faced by users. These findings emphasize the need for infrastructure strengthening, improving digital education, and optimizing QRIS services to ensure the digital payment system functions more effectively, securely, and inclusively for all levels of society.

Various obstacles experienced by informants, such as network disruptions, notification delays, limited application understanding, device readiness, and concerns about transaction security, indicate that although QRIS has provided convenience, its success remains highly



dependent on the readiness of digital infrastructure, user literacy, and system support. This finding aligns with research by Puriati & Suputra, which shows that the main obstacles to QRIS use among business actors are limited internet networks and unequal understanding of the technology.(Puriati et al., 2023). When linked to theory, this condition is consistent with the Technology Acceptance Model (TAM) and UTAUT, where perceived ease of use, perceived risk, self-efficacy, and facilitating conditions are the determining factors for technology acceptance, so that the success of QRIS is not only determined by technical ease, but also by user readiness and the supporting environment.

Conclusion and Recommendation

The research results show that the use of QRIS has a positive impact on people's transaction behavior, with most informants feeling motivated to use it because it is considered more practical, fast, efficient, and able to reduce dependence on cash, accompanied by a sense of security due to digital transaction evidence. However, the use of QRIS still faces several obstacles, such as network disruptions, notification delays, application errors, device dependence, and limited understanding among some users and merchants. Based on these conditions, it is recommended that the government and service providers increase digital literacy socialization and education, strengthen system and network stability, and provide training to merchants to better understand QRIS usage procedures. On the other hand, the public is expected to further improve their understanding of QRIS use and continue to verify transactions, so that QRIS can function optimally, safely, and inclusively for all users.

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