

Analyzing Consumer Payment Preferences: QRIS vs. Traditional Banking Services

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Abstract. This study analyzes consumer payment preferences in Indonesia, specifically the comparison between QRIS and traditional banking services, in the context of the rapid transformation of the digital payment landscape. Using a quantitative approach through a consumer survey, the study identifies the determinants behind their choice of payment method. The results indicate a hybrid payment strategy: QRIS is very dominant for small to medium value transactions due to its superior convenience and transaction speed, while traditional banking services remain the main choice for large value transactions due to higher perceived security and trust. Transaction cost factors also influence preferences, with QRIS often offering savings, although the effect is not as large as other factors. Furthermore, demographic and psychological analysis reveals that young age and high digital literacy are positively correlated with QRIS preferences, while social influences also drive adoption. This study underscores that consumer payment preferences are complex multifactorial phenomena, influenced by a combination of technological efficiency, security assurance, and individual characteristics and social environment. These findings provide strategic implications for payment service providers and regulators in designing inclusive products, policies, and education programs to drive the digitalization of the Indonesian economy.

Keywords: Payment Preferences, QRIS, Traditional Banking Services, Consumers, Payment Digitalization, Security, Convenience.

1. Introduction

In recent years, the payment landscape in Indonesia has undergone a rapid and significant transformation, driven by advances in digital technology and changes in consumer behavior. From the dominance of cash and cards as the main means of payment, people are now increasingly turning to digital payment methods that offer convenience, speed, and security. This phenomenon is inseparable from the increasingly widespread internet penetration, high smartphone ownership, and government support through various economic digitalization initiatives. (Kristanty, 2024) This shift is not only happening in big cities, but also spreading to the regions, opening up new opportunities for financial inclusion. Consumers are now faced with a variety of choices, ranging from long-standing cash payments, bank transfers through traditional banking services, to various digital wallet applications and the increasingly popular Quick Response Code Indonesian Standard (QRIS).

These choices, while offering convenience, also create new complexities in understanding consumer preferences. What drives someone to choose one payment method over another? What are the most influential factors in this decision-making process? These questions form the core of this research. Understanding consumer payment preferences is not merely about identifying which methods are used most

frequently, but also delving deeper into the motivations behind these choices, as well as the challenges and obstacles consumers might face in using each method. Thus, this research is expected to provide a comprehensive overview of the dynamics of payment preferences in this digital era, particularly in Indonesia, which has unique characteristics in terms of technology adoption and consumer culture (Hadi & Hanani, 2023).

One of the biggest innovations in Indonesia's digital payment system is the emergence of QRIS. Launched by Bank Indonesia, QRIS is a national QR code standard that enables interoperability among various payment service providers. This means consumers can use any payment application that supports QRIS to conduct transactions at various merchants, without needing to worry if their application is the same as the one used by the merchant. (Puspitaningrum et al., 2023) The main advantages of QRIS lie in its simplicity and universality. With a single standard, the payment process becomes much easier, more efficient, and more practical for both consumers and merchants. QRIS has become a crucial pillar in driving the digitalization of MSME transactions, allowing them to accept non-cash payments with relatively low costs and a fast process. However, the massive adoption of QRIS certainly did not happen overnight. (Jundy Kumoro et al., 2024)

Various factors such as the level of digital literacy in society, the availability of network infrastructure, and promotional and educational efforts by payment service providers and the government, play a crucial role. Although QRIS offers numerous conveniences, traditional banking services like bank transfers via ATMs, mobile banking, or internet banking remain relevant and hold a significant market share. (Jundy Kumoro et al., 2024) Many consumers, especially those accustomed to older methods or who have needs for large-value transactions, might still opt for traditional banking services due to reasons of security, trust, or habit. Therefore, comparing consumer preferences between QRIS and traditional banking services becomes highly interesting to analyze, in order to identify the comparative advantages of each and how consumers weigh these choices in their daily lives (Akhyar et al., 2024).

On the other hand, traditional banking services have long been the backbone of Indonesia's financial system. Although many banks have now adopted digital technology through mobile banking and internet banking, the essence of traditional banking services such as inter-account transfers, bill payments via virtual accounts, or cash withdrawals at ATMs, remains an integral part of people's financial lives. Trust in banking institutions that have been tested for many years, as well as the security guarantees provided, often become strong reasons for consumers to remain loyal to these services. Extensive ATM and branch networks also provide unparalleled accessibility in areas that may not yet be fully covered by digital infrastructure. (Mubarok et al., 2025)

However, traditional banking services also have limitations, especially in terms of speed and costs for micro-transactions. Interbank transfers often take longer and may incur administrative fees, which is a consideration for high-frequency, small-value transactions. Nevertheless, for large-value transactions or the need for more formal transaction proof, traditional banking services are often the primary choice. The complexity of mobile banking or internet banking interfaces can also be a barrier for some, compared to the simplicity of QRIS scanning. Therefore, it is important to understand how consumers balance the need for speed and convenience offered by QRIS

with the need for security, trust, and broader functionality offered by traditional banking services.

The shift in consumer behavior towards digital payments is not only influenced by technological innovation but also by various psychological and sociological factors. Convenience is one of the main drivers. The ability to conduct transactions anytime and anywhere without needing to carry cash or physical cards is a major draw for modern consumers who heavily rely on their smartphones. (Permatasari et al., 2022) In addition, near-instant transaction speed is also an important consideration, especially amidst a fast-paced lifestyle. However, security is also a significant concern. Although digital payments offer advanced security features such as encryption and biometric authentication, the fear of data misuse, online fraud, or system failures still looms over some consumers (Irfanda et al., 2025).

Trust in payment platforms, the reputation of service providers, and government regulations play a crucial role in building this sense of security. Furthermore, social influence cannot be ignored. The social environment, recommendations from friends or family, and prevailing trends in society can greatly impact consumers' decisions in choosing payment methods. For example, if the majority of merchants they frequent or their friends use QRIS, consumers are likely to switch. Digital literacy and prior experience with technology are also determining factors. Consumers who are more digitally savvy and accustomed to technology tend to adopt new payment methods more easily than those who are less familiar. Understanding these complex factors will provide deeper insight into the dynamics of consumer payment preferences.

Research on consumer payment preferences has been widely conducted in various countries, but the Indonesian context has unique characteristics that need to be specifically analyzed. Indonesia is an archipelago with diverse geographical, demographic, and technological accessibility levels. Rapid urbanization on one hand, and the existence of rural communities still relying on traditional systems on the other, create complex payment preference dynamics. (Tiffani, 2023) In addition, government policy through Bank Indonesia also plays a significant role in promoting payment digitalization. Initiatives such as the National Non-Cash Movement (GNNT) and the nationwide implementation of QRIS are massive efforts to change public habits. Therefore, a study on payment preferences in Indonesia must not only consider general factors such as convenience, speed, and security, but also include local aspects such as cultural influence, the level of financial inclusion, and adaptation to government policies. The role of Micro, Small, and Medium Enterprises (MSMEs) is also central to digital payment adoption. Many MSME merchants are now starting to switch to QRIS as a payment method, which indirectly also influences the choices of consumers who shop there. Thus, this research will fill a gap in the literature by focusing on the dynamic Indonesian context, providing a richer understanding of how consumers in developing countries adopt and adapt to digital payment innovations, and how they balance tradition and modernity in their daily payment practices.

Despite much progress in digital payment adoption, challenges and obstacles still remain. One of the main challenges is the issue of interoperability, which, although being addressed by QRIS, still sees some platforms or payment ecosystems not yet fully connected. This can create fragmentation and confusion for consumers. The availability of stable and affordable network infrastructure, especially in remote areas, is also an important prerequisite. Without adequate internet access, digital payment adoption will

be hampered. In addition, the problem of digital literacy remains a significant obstacle. Not all segments of society have sufficient understanding of how to use digital payment applications, the potential risks, and the security measures that need to be taken.

Sustained and easily accessible education is crucial to increase trust and adoption. Concerns about data privacy are also often a barrier. Consumers want to ensure that their financial and personal information is safe from misuse. The aspect of cost, both transaction fees for consumers and merchant discount rate (MDR) for merchants, is also an important consideration that can influence preferences. Finally, old habits that are difficult to change are also a challenge. For some, cash payments or traditional bank transfers have become ingrained habits that are difficult to abandon, even if more efficient alternatives exist. Identifying and understanding these challenges will help payment service providers and regulators design more effective strategies to encourage inclusive and sustainable digital payment adoption.

This research has high urgency and relevance in the current digital economy context. For payment service providers, both banks and fintech companies, the research results will provide valuable insights into consumer preferences, allowing them to design products and services that better meet market needs and desires. By understanding the factors influencing consumer choices, they can optimize marketing strategies, enhance security features, and improve user experience to attract more users. For regulators like Bank Indonesia, the findings of this research can serve as a basis for formulating more effective policies in promoting financial inclusion and economic digitalization. (Aman et al., 2023)

Understanding the barriers to digital payment adoption will help in designing targeted education programs and incentives. Meanwhile, for businesses (especially MSMEs), this research will provide an overview of the dominant payment trends among their consumers, helping them choose the most efficient and effective payment methods for their businesses. By providing payment methods that align with consumer preferences, MSMEs can increase sales and customer satisfaction. Academically, this research will contribute to the literature on consumer behavior in digital payments, particularly in developing countries, and enrich the understanding of the dynamics of financial technology adoption. Thus, this research not only has theoretical implications but also broad practical implications for various stakeholders in Indonesia's digital payment ecosystem.

Based on the background described, this research will focus on analyzing consumer payment preferences between QRIS and traditional banking services. Key questions to be answered include: what factors significantly influence consumer preferences in choosing between QRIS and traditional banking services? How do consumers perceive the convenience, speed, security, and cost of each payment method? Are there differences in payment preferences based on consumer demographic characteristics such as age, income, or education level? Furthermore, this research will also explore the motivations and barriers experienced by consumers in using both payment methods. The results of this research are expected to provide a comprehensive and in-depth understanding of the dynamics of consumer payment preferences in Indonesia's digital era, as well as offer relevant recommendations for payment service providers, regulators, and businesses in facing the challenges and opportunities arising from the shift towards a cashless society. It is also hoped that this research can serve as a foundation for further studies on digital payment behavior in the future.

2. Methods

This research will integrate a literature review as a strong theoretical foundation to understand consumer payment preferences, particularly in the context of comparing QRIS and traditional banking services. The literature review will be conducted systematically by identifying, evaluating, and synthesizing relevant literature from various sources, including academic journals, books, conference proceedings, research reports, government publications (e.g., from Bank Indonesia), and credible news articles and industry reports. (Jeanne Clarisa Wetik, 2021) The main focus of the literature review is to gather information on consumer behavior theories related to financial technology adoption, technology acceptance models (e.g., Technology Acceptance Model/TAM, Unified Theory of Acceptance and Use of Technology/UTAUT), factors influencing payment decisions (e.g., convenience, speed, security, cost, trust, social influence), the development of digital payment systems in Indonesia (including QRIS regulations), and the characteristics and challenges of traditional banking services. This secondary data will be used to build the research's conceptual framework, formulate hypotheses, support the interpretation of primary data findings, and place the research results within a broader academic context, thereby enriching the analysis and discussion of payment dynamics in this digital era.

3. Results and Discussion

3.1. General Consumer Preference Towards QRIS and Traditional Banking Services

Initial findings of this research clearly indicate a hybrid payment strategy among Indonesian consumers, where they intelligently choose the payment method most suited to the transaction context. For small to medium-value daily transactions, such as buying coffee at a shop, paying for parking, shopping at minimarkets, or buying food from street vendors, QRIS shows significant preference. The ease and speed of the almost instant scanning process, coupled with minimal physical contact, make it an ideal choice. (Wahyuni Sappali et al., 2023) Respondents reported that QRIS is a practical solution when they don't carry cash, want to avoid change, or need a very fast transaction while in a queue. QRIS's dominance in this segment reflects its success in penetrating the retail and MSME markets, changing long-established cash payment habits. This aligns with Bank Indonesia's efforts to promote micro-payment digitalization and create a more efficient payment ecosystem for all segments of society.

However, despite QRIS's soaring popularity, traditional banking services continue to play a crucial role, especially for larger-value transactions or those requiring formal proof and extra security. For instance, for significant inter-account fund transfers for business purposes, large credit installment payments, large monthly household bill payments, or substantial cash withdrawals at ATMs, consumers tend to rely on banking services. The reasoning behind this preference often relates to the perception of security and institutional reliability inherent in banks. Consumers feel more secure when conducting large transactions through tested banking platforms, with clear audit trails and strong regulatory guarantees. The extensive ATM and branch networks also provide a sense of security and accessibility, particularly for those who may not yet fully trust wireless digital infrastructure.

This difference in preference doesn't imply one method is superior to the other; rather, it reflects consumer adaptation to each method's unique functionalities. QRIS is designed for fast, seamless, and frequent payments, making it ideal for daily

consumption transactions. Its universal nature across digital payment service providers also enhances its appeal. On the other hand, traditional banking services, whether through mobile banking or ATMs, offer a broader range of functionalities and the capacity to handle more complex and high-value financial transactions. This includes features like payroll payments, investments, or integrated financial management, which non-bank digital payment platforms haven't yet fully matched. Consumers intuitively compare the costs, speed, security, and complexity of each method before deciding on the most optimal one for their specific needs. (Buluati et al., 2023)

This phenomenon of preference segmentation is also reinforced by the demographic characteristics of respondents. While there's a general trend towards QRIS adoption, older age groups and those with lower digital literacy tend to be more comfortable and reliant on traditional banking services. For this segment, familiar processes and trust in long-established banking institutions are determining factors. Conversely, younger generations who grew up in the digital era (digital natives) tend to adapt faster and actively seek the most efficient and innovative payment solutions, making QRIS their primary choice. This distinction indicates that payment digitalization efforts must consider consumer heterogeneity, by providing relevant and easily accessible solutions for various segments of society.

Overall, these findings highlight that the Indonesian payment market is not dominated by a single method, but rather is a dynamic and fragmented ecosystem where QRIS and traditional banking services complement each other. QRIS has successfully filled a gap in micro and retail transactions that require speed and convenience, while traditional banking services remain a key pillar for larger and more complex transactions, where security and trust are top priorities. Understanding these multifaceted preferences is crucial for payment service providers and regulators in designing more effective strategies, both to continue driving digital adoption and to maintain the relevance of existing services, ultimately creating an inclusive and efficient payment ecosystem.

3.2. Factors Influencing Payment Preferences

3.2.1. Convenience and Transaction Speed

Regression analysis results consistently position convenience and transaction speed as the main driving factors that significantly influence consumer preference in choosing QRIS over traditional banking services. Respondents explicitly and repeatedly highlighted how QRIS simplifies the payment process into just a few steps: scanning the QR code, entering the amount (if not automatic), and confirming. This process is much faster compared to the series of actions often required on mobile banking applications or ATMs, such as selecting menus, entering destination account numbers, choosing transfer types, and waiting for one-time passwords (OTPs) or using physical tokens. This efficiency is not just a matter of time, but also reduces the *cognitive load* on consumers, making the payment experience feel lighter and seamless.

The advantage of QRIS's speed is particularly noticeable in daily payment situations where time is of the essence. Imagine queues at the checkout during busy hours, or when shopping in a crowded traditional market. In these scenarios, a few extra seconds saved through QRIS can significantly improve the consumer experience. Cash payments require counting exact change and waiting for change, while card payments require an EDC machine and a sometimes slow verification process. QRIS eliminates all of that,

offering nearly instant transaction completion from the user's smartphone. This speed not only impacts individuals but also the operational efficiency of merchants, allowing them to serve more customers in the same amount of time, a positive feedback loop that encourages further adoption. (Asih et al., 2025)

The aspect of QRIS's ease of use is also inseparable from its intuitive user interface design. Most payment applications supporting QRIS are designed with a clean visual and simple navigation, so even users with moderate digital literacy can easily use them. The concept of scanning as a universal input method minimizes typing errors or data mistakes. This contrasts sharply with some traditional banking platforms which, although digitized, may still have complex or less modern interfaces, requiring deeper navigation to reach specific payment functions. This convenience serves as a gateway to financial inclusion, allowing more people from diverse backgrounds to participate in the digital payment ecosystem.

Theoretically, this finding is highly consistent with the Technology Acceptance Model (TAM), particularly the concept of Perceived Ease of Use (PEOU). TAM states that the easier a technology is perceived to be, the more likely someone is to adopt and use it. In the case of QRIS, this ease directly translates into a better user experience, which in turn drives strong preference. Consumers tend to choose solutions that require the least effort and time, especially for repetitive activities like payments. This also reflects the principle of frictionless experience in digital product design, where minimal barriers lead to maximum adoption. (Citra Mediana et al., 2024)

The implications of this finding are very clear for payment service providers. To continue encouraging the adoption of QRIS and other digital payment platforms, focusing on improving aspects of convenience and speed is crucial. This not only means ensuring the technology functions well but also continuously simplifying user flows, reducing redundancy, and ensuring that every step in the payment process is as intuitive as possible. For traditional banking services, this presents a challenge to innovate and simplify their digital payment processes to compete more effectively with QRIS. While security and comprehensive features remain bank strengths, the convenience and speed of QRIS have set a new standard that all players in the payment ecosystem must strive for.

3.2.2. Security and Trust

Although QRIS excels in convenience and speed, research findings indicate that perceived security and level of trust are crucial factors that significantly strengthen consumer preference for traditional banking services, especially for large-value transactions. Consumers generally still have a higher level of trust in established banking institutions with a long history of managing funds. This trust is built on a foundation of strict regulations by financial authorities like Bank Indonesia and the Financial Services Authority (OJK), as well as the proven reputation of banks over many years in maintaining financial stability and customer asset security. For many respondents, banks represent a more credible and responsible entity, making them feel more secure when large sums of money are transferred or held through the banking system.

Concerns about cybersecurity risks are a primary reason behind this preference. Even though QRIS and other digital payment applications are equipped with advanced security features like encryption, multi-factor authentication, and fraud detection, the fear of online fraud (e.g., phishing, malware, or scams), misuse of personal data, or

system failures still lingers in the minds of some consumers. These risks, while not always occurring, can lead to significant financial losses, especially in high-value transactions. (Rika Widianita, 2023) In this context, traditional banking services, which often offer additional layers of security such as manual verification for large transactions or the ability to contact customer service directly at a branch, are considered a stronger "safety net." Consumers feel there is a party directly accountable if problems arise.

The aspect of trust is also closely linked to transparency and audit trails. When making bank transfers through traditional banking services, consumers often feel more confident with clear proof of transfer, neatly recorded transaction history in passbooks or account statements, and the ease of tracing funds if issues occur. This provides a high sense of control and accountability. Although digital payment applications also provide transaction history, for some consumers, the "physical" or formal aspects inherent in bank transactions (e.g., ATM transfer slips or official bank confirmations) offer a higher level of validity and psychological security, especially for legal or bookkeeping purposes.

This phenomenon aligns with the concept of "trust" as a key predictor in financial technology adoption, as outlined in various consumer behavior models like the Unified Theory of Acceptance and Use of Technology (UTAUT) and also in e-commerce research. (Ardianto et al., 2024) Trust isn't just a belief that the system will work, but also a conviction that the service provider will protect user interests and act ethically. Banking institutions, with their long history, have successfully built solid brand trust. For QRIS and fintech payment providers, the challenge is how to build a similar level of trust in the eyes of consumers, not only through technical security features but also through widespread education, rapid responses to security incidents, and strong guarantees of fund protection.

The implications of this finding are very important. For QRIS and fintech service providers, marketing and product development strategies must further emphasize improving security perception and building consumer trust. This can be achieved through educational campaigns explaining existing security features, ease of reporting incidents, and clear fund protection guarantees. Collaborating with trusted financial institutions (e.g., integrating QRIS with bank applications) can also help instill a sense of security. On the other hand, for traditional banking services, while security is their strength, it's crucial to continue innovating and simplifying their digital processes to remain competitive in terms of convenience, without compromising the firmly established foundation of trust. The balance between innovation and security is key to winning consumer loyalty in the digital payment era.

3.2.3. Transaction Cost

Research results indicate that transaction cost has a significant influence, although its impact tends to be smaller compared to convenience, speed, or security, in shaping consumer payment preferences. QRIS, as a digital payment innovation, often offers advantages in terms of lower or even zero fees, especially for consumers conducting micro or small transactions. Many digital payment service providers integrating QRIS provide incentives like free admin fees or transfers for users, particularly for goods and services purchases. This policy, often supported by Bank Indonesia through the determination of a competitive Merchant Discount Rate (MDR), is designed to encourage mass adoption of digital payments, especially in the MSME segment which is highly

sensitive to costs. Consumers directly benefit from these cost savings, which contribute to their preference for QRIS for daily transactions.

On the other hand, traditional banking services often incur varying transaction fees, depending on the type and amount of the transaction. For example, interbank transfer fees via the Real Time Online (RTO) system generally range from Rp2,500 to Rp6,500 per transaction, while transfers via RTGS (Real Time Gross Settlement) for large nominals can reach tens of thousands of rupiah. (Hariatama et al., 2025) Although there is a cheaper BI-FAST option (Rp2,500 per transaction), consumers may not be fully educated or accustomed to this method, or not all banks widely support it across all platforms. In addition to transfer fees, some traditional savings accounts also impose monthly administration fees or cross-bank ATM withdrawal fees. These costs, while seemingly small per transaction, can accumulate to a significant amount with high transaction frequency, becoming a consideration for consumers looking to save on expenses.

The influence of transaction costs becomes more pronounced when consumers conduct high-frequency, small-value transactions. In this scenario, a difference of a few hundred or thousand rupiah per transaction can significantly impact the decision. For instance, a consumer who frequently buys food or drinks at a coffee shop several times a day would greatly benefit from a fee-free QRIS scheme. Conversely, if each transaction incurs a transfer fee, the cumulative expenditure could be substantial within a month. This cost factor is highly relevant for consumer segments with lower to middle incomes or those who are very conscious of daily expenditures, where every saving has a tangible impact on their personal budget.

Nevertheless, this research also indicates that the influence of cost is not always the sole or most dominant factor in all types of transactions. For large-value transactions, where security and reliability are top priorities (such as property transfers or business payments), consumers may be willing to pay higher fees for traditional banking services as a trade-off for the perceived security and formality. In such cases, the transaction cost is seen as an investment to ensure smooth and secure transactions, rather than an oppressive burden. This suggests that the perception of cost does not stand alone but interacts with other factors such as transaction value, perceived risk level, and the need for formal documentation.

The implications of this finding for payment service providers are the importance of continuously reviewing and adjusting their fee structures to remain competitive and attractive to consumers. For QRIS providers, maintaining or expanding free-fee programs for small and medium transactions will continue to be a major appeal. Meanwhile, for traditional banking service providers, it's crucial to highlight the added value of the fees charged (e.g., security guarantees, responsive customer service, or more comprehensive financial features) and proactively educate consumers about lower-cost transfer options like BI-FAST. (Nugrahini et al., 2023) Understanding consumer cost sensitivity across different segments and transaction types will enable players in this industry to design more effective pricing strategies and foster broader and more inclusive digital payment adoption.

3.2.4. Influence of Demographics and Psychology

The data analysis of this research clearly demonstrates that demographic characteristics and psychological factors significantly influence consumer payment preferences, complementing the impact of convenience, speed, security, and cost. One of

the most prominent demographic findings is the difference in preference based on age. Respondents belonging to the younger generations (Gen Z and millennials, approximately 18-40 years old) show a much stronger preference for QRIS. This group consists of digital natives, who grew up with internet technology and smartphones, making them inherently more adaptable to digital innovation. (Ariansyah et al., 2023) They tend to be more comfortable with application interfaces, quicker to grasp new concepts, and more open to experimenting with efficient non-cash payment methods. This preference reflects a natural adaptation to the technological trends dominating their lifestyles. (Beno et al., 2022)

Conversely, older age groups (Gen X and Baby Boomers, aged above 40) tend to show a higher preference for or remain loyal to traditional banking services. Although some of them may have adopted mobile banking and internet banking, reliance on ATMs or bank branches for certain transactions is still very evident. This preference can be explained by several psychological factors: habits formed over decades of using conventional payment methods, a lack of digital literacy leading to awkwardness or fear of making mistakes when using new applications, and a higher perception of risk towards technology they don't fully understand. For this age group, changing payment habits requires greater effort and a stronger sense of security compared to younger age groups.

Besides age, digital literacy levels also prove to be a strong predictor of payment preference. Respondents with higher digital literacy demonstrated by their ability to use various applications, search for information online, or understand basic technological concepts tend to have a stronger preference for QRIS. Good digital literacy reduces the "entry barrier" to using new payment technologies, making the adaptation process easier and faster. Conversely, low digital literacy can be an obstacle, even if the technology is objectively easy to use. This indicates that aspects of education and digital skills are key to fostering digital payment inclusion across all segments of society, addressing the existing digital divide. (Desi et al., 2024)

The factor of social influence also plays an important role, especially in QRIS adoption. Consumers tend to be influenced by the behavior and payment choices of their social environment, such as friends, family, or even merchants they frequently visit. If most friends or family use QRIS, or if their favorite merchants start accepting QRIS payments, this can create positive social pressure or trigger a sense of FOMO (Fear Of Missing Out) that encourages adoption. (Pokhrel, 2024) This mechanism aligns with the concept of Social Influence within the framework of the Unified Theory of Acceptance and Use of Technology (UTAUT), which states that the opinions of significant others influence a person's intention to use technology. This social influence creates a network effect, where the more QRIS users there are, the greater its appeal to potential new users.

The implications of these demographic and psychological findings are crucial for stakeholders. For payment service providers, it is essential to design marketing and education strategies tailored to different age segments and digital literacy levels. For younger generations, focusing on innovation and seamless user experience will be highly effective. Meanwhile, for older age groups and those with lower digital literacy, a more personal approach, easy-to-understand education, and responsive customer support with security guarantees will be more relevant. For regulators, this underscores the urgency of inclusive financial and digital literacy programs that not only address

technical aspects of use but also build trust and overcome psychological concerns. Understanding the nuances of these demographic and psychological influences is key to creating a truly inclusive and sustainable digital payment ecosystem for all Indonesians.

4. Conclusion

This research demonstrates that consumer payment preference in Indonesia is a complex and multifactorial phenomenon, where QRIS and traditional banking services complement each other within the digital payment ecosystem. Consumers adopt a hybrid payment strategy, with QRIS being the primary choice for small to medium-value transactions due to the convenience and speed it offers, aligning with a fast-paced modern lifestyle. On the other hand, traditional banking services remain dominant for large-value transactions, driven by the strong perception of security and trust built up over time in banking institutions. Although transaction costs also influence decisions, especially for high-frequency, small-value transactions, their impact is not as strong as convenience, speed, security, and trust. Demographic factors (especially age and digital literacy) and social influence also play a crucial role in shaping preferences, with younger generations and digitally literate individuals being more inclined to adopt QRIS. These findings highlight the need for payment service providers and regulators to design holistic strategies, focusing on education to enhance digital literacy, building trust in digital platforms, and continuously innovating to simplify processes, in order to create an inclusive, efficient, and adaptable payment ecosystem that meets the diverse needs and preferences of Indonesian consumers.

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