

Scan, Pay, Eat: A Descriptive Qualitative Study of Generation Z Consumer Behavior and Street Food Vendor Response to QRIS-Based Digital Payments in Indonesia

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ABSTRACT

The rapid adoption of QRIS (Quick Response Code Indonesian Standard) in Indonesia has transformed consumer payment behavior, particularly among Generation Z. However, empirical studies exploring its influence on merchant adoption in the street food sector remain limited. Previous literature has predominantly examined QRIS usage from the perspective of financial inclusion, with minimal attention to the intergenerational dynamics between digital-native consumers and small-scale vendors. This study employed a descriptive qualitative approach with thematic analysis to investigate Generation Z's usage patterns of QRIS and merchant responses to its implementation. Primary data were collected through semi-structured interviews with ten Generation Z consumers, selected purposively based on their high frequency of QRIS use in food purchases. Two street food vendors were chosen to represent differing age groups and digital literacy levels. Findings indicate that most Generation Z participants consistently preferred QRIS over cash, citing transaction speed, ease of use, and perceived security as key factors. Several respondents stated they would avoid purchasing from vendors without QRIS availability, indicating a demand-driven influence on merchant practices. Merchant responses varied: younger, digitally literate vendors readily adopted QRIS, while older vendors encountered barriers such as limited device access and low digital literacy. The small number of merchant participants reflects the study's focus on depth of insight rather than breadth of sampling. These results suggest that Generation Z's payment preferences are accelerating the integration of digital payments in micro and small enterprises, though intergenerational disparities in adoption remain a challenge for broader financial technology inclusion.

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1. INTRODUCTION

In the rapidly evolving digital economy, innovation in payment systems has become a crucial driver of transformation in both business practices and consumer behavior. One notable innovation in Indonesia is the Quick Response Code Indonesian Standard (QRIS), introduced by Bank Indonesia to standardize QR code-based transactions across payment platforms. QRIS enables fast, convenient, and secure cashless payments via smartphones, integrating multiple digital payment methods into a single system. This standardization aims to reduce the reliance on cash, increase transactional efficiency, and promote financial inclusion nationwide [1], [2].

Since its official launch on August 17, 2019, and nationwide mandate from January 1, 2020, QRIS has been widely adopted, including among micro and small enterprises (MSEs). Studies have highlighted the benefits of QRIS for MSEs, including improved hygiene in transactions, reduced cash-handling risks, and enhanced transaction transparency [3], [4]. For customers, the simplicity of scanning a QR code at the cashier aligns with their demand for speed and efficiency, especially in urban consumer markets [5]. These advantages are particularly relevant in post-pandemic contexts, where contactless payments have gained traction globally [6].

This phenomenon is especially pronounced among Generation Z, born between the late 1990s and early 2010s, who are widely recognized as digital natives. Previous studies indicate that Gen Z consumers exhibit higher adoption rates of digital payments compared to older cohorts, driven by their technology-oriented lifestyles and preference for instant, mobile-based solutions [7], [8]. Equipped with smartphones and e-wallet balances, Gen Z consumers frequently use QRIS even for small-scale purchases from informal food vendors. However, merchant adaptation to QRIS is uneven, with younger, digitally literate vendors adopting QRIS more readily. In contrast, older or traditionally oriented merchants often face barriers such as low digital literacy and limited access to compatible devices [9].

Despite the growing literature on QRIS adoption, existing studies predominantly focus on either consumer perspectives or merchant readiness in isolation [10], [11]. Few have examined the interactive dynamics between Gen Z as primary digital payment adopters and small-scale street food vendors as service providers, particularly in the context of intergenerational technological adaptation. Moreover, there remains a lack of qualitative inquiry exploring how Gen Z's payment preferences directly influence vendor behavior and decision-making in the adoption of QRIS. This research seeks to address this gap by analyzing both sides of the transaction, consumers and merchants, within the specific micro-business context of street food vendors in urban Indonesia.

This study offers both theoretical and practical contributions. Theoretically, it enriches digital payment adoption literature by integrating consumer behavior analysis with merchant adaptation patterns, framed within the lens of intergenerational technology adoption. Practically, the findings provide actionable insights for policymakers, financial institutions, and technology providers on strategies to accelerate QRIS penetration, particularly by addressing digital literacy gaps among older vendors and leveraging Gen Z's role as a catalyst for digital transformation in micro and small enterprises.

2. ⁵ METHOD

¹⁶ This study employed a descriptive qualitative approach to gain an in-depth understanding of Generation Z consumer behavior and street food vendor responses toward the implementation of QRIS as a digital payment system. The qualitative method was deemed appropriate because it allows the exploration of context-specific human behavior, including attitudes, perceptions, and lived experiences [12].

¹⁷ The research was conducted in an urban area of Jakarta, Indonesia, specifically in districts characterized by high foot traffic from young consumers, such as food courts near universities and popular night markets. The street food vendors in this setting typically operate as micro-businesses, with monthly revenues below IDR 10 million, and rely heavily on daily cash flow for their operations. While most vendors have access to smartphones, disparities in digital literacy persist, particularly among older sellers who often lack formal business training. This socioeconomic setting provides a relevant backdrop for examining how the adoption of QRIS intersects with generational differences in technology use.

Participants consisted of ten Generation Z consumers and two street food vendors. Generation Z informants were selected through purposive sampling based on the criteria of (1) being born between 1997 and 2012, (2) frequent use of QRIS for food purchases, and (3) residence in the research area. The inclusion of only two vendor participants was intentional to enable in-depth case-oriented analysis; both vendors were selected to represent contrasting profiles: one younger and digitally literate, and one older with limited digital skills. This contrast was considered sufficient for highlighting generational differences in adoption, consistent with the qualitative principle of theoretical sampling [13].

¹¹ Primary data were collected through semi-structured, face-to-face interviews and direct field observations. The interview guide was developed based on existing literature on digital payment adoption and refined through expert validation by two academics specializing in financial technology and consumer behavior. A pilot interview was conducted with one Gen Z consumer and one vendor outside the main sample to ensure clarity, relevance, and cultural appropriateness of the questions.

Each interview lasted approximately 30–45 minutes and explored the motivations, perceived benefits, perceived risks, and challenges associated with QRIS usage. All ¹³ interviews were audio-recorded with participant consent and transcribed verbatim. Observations focused on transaction processes, physical QRIS display setups, and consumer–vendor interactions at the point of sale, providing contextual evidence to supplement interview data.

Data were analyzed using thematic analysis [14]. This ¹ process involved (1) familiarization with the data, (2) generating initial codes, (3) searching for themes, (4) reviewing themes, (5) defining and naming themes, and (6) producing the final report. Coding was conducted manually, and themes were refined through peer debriefing sessions with two fellow researchers to enhance analytical rigor. Triangulation between interview and observation data was applied to strengthen validity.

Ethical considerations were strictly observed. Participants received an explanation of the study objectives, provided informed consent, and were assured of anonymity and confidentiality. Participation was voluntary, and respondents could withdraw at any stage without consequence.

By incorporating this methodological design, the study aimed to produce a nuanced understanding of how Generation Z's digital payment behavior influences, and is influenced by, merchant adaptation in the context of urban Indonesian street food businesses.

3. RESULTS AND DISCUSSION

This section presents the research findings obtained through survey methods and in-depth interviews, focusing on Generation Z's behavior toward the use of QRIS in the MSME environment. The collected data were analyzed using descriptive quantitative methods to illustrate respondent behavior trends and thematic analysis to uncover more profound insights into the factors influencing QRIS adoption. The findings reflect the dynamics between the increasingly digital preferences of young consumers and the readiness of small business actors to respond to these shifts. These results are presented through summary tables and relevant excerpts to provide a comprehensive view of the observed behavioral patterns.

3.1. Results

The findings of this study reveal distinct behavioral patterns among Generation Z (Gen Z) consumers and varied responses from street food vendors regarding the use of QRIS (Quick Response Code Indonesian Standard). Analysis of interview and observation data demonstrates that QRIS is widely perceived as a practical and efficient digital payment tool. Among Gen Z participants, the adoption of QRIS is strongly associated with convenience, speed, and alignment with their mobile-centric, technology-driven lifestyle. Conversely, vendor responses vary significantly, influenced by demographic factors such as age, level of digital literacy, and prior exposure to technology-based payment systems.

Table 1. Summary of QRIS User Responses

Category	Gen Z Consumer (%)	Street Vendor (%)	Description
Ease of Use	85%	60%	Simple interface for consumers; some vendors struggle with basic operations
Transaction Speed	90%	85%	Both agree that QRIS accelerates transaction flow
Security	90%	65%	Gen Z trusts digital systems; vendors still unsure about risks
Operational Efficiency	80%	55%	QRIS reduces cash management needs for vendors
Usage Frequency	85%	60%	High frequency of use by Gen Z; moderate adoption among vendors

These results show a high level of acceptance and frequent usage of QRIS among Gen Z consumers, with 85–90% reporting positive perceptions regarding ease of use, transaction speed, and security. In contrast, vendor adoption levels are comparatively

lower, particularly in ease of use (60%) and operational efficiency (55%), suggesting persistent barriers in technology adaptation. The relatively high agreement on transaction speed (85%) indicates that both groups recognize QRIS as a means to streamline payment processes. However, the security perception gap is 90% for consumers versus 65% for vendors, highlighting the need for greater vendor education on digital payment safety.

Overall, the data suggest that while Gen Z's consistent and frequent use of QRIS exerts pressure on vendors to adopt the system, successful integration among merchants is still constrained by technical and attitudinal barriers. These patterns highlight the role of consumer demand in driving technological adoption, while also underscoring the need for targeted interventions to support vendor readiness.

Table 2. Observed Vendor Readiness Indicators

Observation Criteria	Percentage (%)	Notes
QRIS Signage Displayed	70%	Especially in urban youth-frequented areas
Availability of QR Scanner	60%	Most use personal smartphones, not dedicated POS devices
Vendor Explaining QRIS to Customer	50%	Common among younger vendors

Observation data indicate that vendor readiness for QRIS adoption varies across key operational aspects. The relatively high proportion of QRIS signage displayed (70%) in youth-frequented urban areas reflects an awareness of consumer expectations, consistent with the Technology Acceptance Model (TAM), which posits that perceived usefulness influences the decision to adopt technology [15]. The use of personal smartphones as QR scanners (60%) rather than dedicated POS devices suggests a pragmatic approach to adoption, but also points to limitations in capital investment and access to infrastructure, aligning with the Socio-Technical Systems Theory, which emphasizes that technological change must be supported by compatible social and organizational structures [16].

The fact that only half of the vendors (50%) actively explain QRIS usage to customers, predominantly younger sellers, underscores the role of digital literacy in shaping technology-mediated interactions. This pattern is consistent with Diffusion of Innovations Theory [17], where early adopters, often younger and more tech-savvy, serve as intermediaries in bridging the gap between technology and late adopters. Additional interview findings reinforce this interpretation: older vendors frequently rely on younger family members to manage QRIS transactions, highlighting intergenerational dependencies in the adoption of digital payments. This reliance reflects a broader socio-technical challenge in which personal networks compensate for gaps in individual technological capability.

Table 3. Interview Snippet Codes (Thematic Summary)

Code	Theme	Frequency
C1	Preference for cashless payment	8 out of 10 Gen Z respondents
C2	Technical challenges among vendors	2 out of 2 vendors noted limitations
C3	Demand-driven adoption	Both vendors reported that Gen Z influenced the shift

Thematic analysis of the interview data reveals three primary patterns of behavior. First, the strong preference for cashless payment among Gen Z respondents (C1) aligns with the Technology Acceptance Model (TAM) perspective, which posits that high perceived usefulness and ease of use significantly increase the likelihood of technology adoption [15]. Gen Z's consistent choice of QRIS aligns with global studies highlighting that digital-native cohorts tend to integrate mobile payment tools seamlessly into their daily transactions [18].

Second, the technical challenges reported by all vendor participants (C2) underscore the role of digital literacy as a critical determinant of effective technology use [19]. Limited familiarity with digital payment applications and troubleshooting processes reflects the Socio-Technical Systems Theory, which suggests that technological success depends on the compatibility between the technical system (QRIS infrastructure) and the social system (user skills and practices) [16]. In this context, the gap in vendor digital literacy emerges as a key barrier to adoption.

Third, the finding that vendors adopted QRIS in response to consumer demand (C3) illustrates the Diffusion of Innovations Theory [17], particularly the concept of "change agents" in the diffusion of technology. Here, Gen Z consumers function as influencers, exerting normative and market pressure on vendors to adopt cashless payment methods. This demand-driven adoption also aligns with the network effect principle, where the value of a technology increases as more members of a social or commercial network utilize it.

3.2. Discussion

The findings demonstrate a clear generational gap in digital payment adoption, as predicted by the Diffusion of Innovations Theory [3], [8]. Gen Z, raised in an environment saturated with technology, quickly embraces new systems like QRIS [1], [11]. Their behavior is not merely adaptive but transformative, reshaping expectations within retail spaces. This supports the argument that digital infrastructure must align with changing consumer behaviors to remain relevant [20].

The semi-structured interviews highlight that Gen Z views QRIS not as a novelty but as a necessity. This is consistent with studies on digital consumer habits, which suggest that ease, speed, and minimal physical contact are key decision-making factors [11], [21]. Respondents cited the psychological security of carrying less cash and the ability to track spending through e-wallet apps as additional incentives [8], [9]. In contrast, vendors' apprehension stems largely from limited training and access to supportive digital infrastructure [10].

Interestingly, many vendors only adopted QRIS after repeated customer requests, reflecting a reactive rather than proactive business adaptation strategy [11], [12]. This finding aligns with previous research that shows small merchants tend to follow consumer trends rather than initiate change [13], [14]. For instance, one participant, Mr. Oman, a 56-year-old street food vendor operating in South Jakarta, has a junior high school education and more than 25 years of experience running a traditional food stall. He reported significant dependence on his 24-year-old son to manage all QRIS transactions, from

scanning customer payments to confirming receipts. This reliance illustrates a broader issue of intergenerational technological dependence in micro-business contexts, where older merchants often delegate digital tasks to younger family members due to limited digital literacy [15].

Furthermore, the acceptance of QRIS among Gen Z suggests that digital payment systems are becoming integral to lifestyle. This transformation parallels developments in other Southeast Asian countries where mobile payments dominate urban youth markets [16], [17]. It becomes essential, then, to position digital finance tools not only as transaction mediums but also as culturally embedded practices [18].

Moreover, the practical benefits of QRIS, such as streamlining operations, reducing cash-handling errors, and minimizing theft risks, are gradually being recognized by vendors, albeit unevenly [19]. These operational efficiencies can lead to improved inventory control and more streamlined daily business routines [20]. Vendors who recognize these benefits are more likely to sustain their digital transition, particularly if given adequate technical support and incentives [21].

Another layer of discussion lies in social influence. Gen Z's preference for digital payment puts implicit pressure on vendors to comply. Social Influence Theory posits that normative expectations shape individual behavior in group settings [22]. When QRIS becomes a shared norm among young consumers, vendors in Gen Z-heavy areas are indirectly compelled to adapt [23].

Policy-wise, these findings advocate for more targeted interventions, particularly in providing digital training for small merchants. Public-private partnerships could bridge the digital divide by organizing community-based education initiatives [24], [25]. Financial technology literacy should no longer be optional but embedded within broader economic inclusion frameworks [26], [27].

Ultimately, this study underscores the interplay between consumer behavior and technological adaptation in small-scale commerce. As Gen Z continues to shape market expectations, systems like QRIS will likely transition from innovation to standard infrastructure. The synergy between young consumers and merchants willing to learn can accelerate Indonesia's digital economy transformation [2].

4. CONCLUSION

The initial expectations outlined in the Introduction, namely, to understand how Generation Z's behavior influences QRIS adoption within micro and small enterprises, have been affirmed by empirical findings through thematic analysis. The study found that Gen Z consumers consistently prefer cashless transactions, a behavioral trend that has directly driven street food vendors to adopt QRIS as a payment solution. The analysis also revealed key barriers faced by vendors, particularly limited digital literacy and access to compatible devices, which hinder full integration of the system.

The novelty of this research lies in its dual-perspective approach that simultaneously examines both the consumer (Gen Z) and merchant (street food vendors) sides within the same socioeconomic and cultural context. Unlike previous studies that tend to focus on either consumers or merchants in isolation, this study integrates

intergenerational dynamics to explain how digitally native consumers act as catalysts for technology adoption among older, traditional vendors. The combination of thematic analysis with socio-technical and behavioral theories also provides a richer conceptual framework for understanding QRIS adoption in informal food retail.

Despite its contributions, this research has several limitations. The small number of vendor participants (two) limits the generalizability of findings across the broader merchant population. Additionally, the study's geographic scope is limited to urban Jakarta, which may not fully capture the adoption dynamics in rural or semi-urban contexts where infrastructure and digital readiness differ. These limitations were mitigated through purposive sampling to ensure participant diversity in terms of age and digital literacy levels, triangulation between interviews and observations to enhance validity, and in-depth, case-oriented analysis to generate nuanced insights. Future research could expand the participant pool to include multiple geographic regions and compare adoption patterns across different business sectors, thereby strengthening the external validity and applicability of the findings.

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