

## Analysis of the Use of Qris as Social Change Among Students

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### Abstract

*Background: This research aims to analyze the use of QRIS as an alternative to digital payments at Hasanuddin University, explore the factors influencing its adoption among students, and provide recommendations for increasing its implementation, while assessing social changes related to the shift from cash to digital money. Objective: This research aims to describe Hasanuddin University students' awareness of the use of QRIS as a digital payment solution and analyze the social changes that occur as a result of the use of QRIS among students. Method: This research uses a quantitative approach with descriptive research type. The population in this study were students registered in the Hasanuddin University FISIP Sociology Masters Program, and the sampling technique in this study was a probability sampling method with types. The type of method used was total sampling where the sample size was the same as the population with the number of research samples being 86 person. Results: The results of this research show that: first, the level of awareness of Hasanuddin University FISIP Masters students regarding the use of the QRIS application as a transaction method is in the "Enough" category with a TCR of 60.093; second, QRIS functions as a social fact that maintains social order by reducing criminal acts and building trust between individuals; third, there are five stages of the innovation diffusion process in the practice of using the QRIS application among students, namely the stages of introduction, persuasion, decision, implementation, and confirmation. Conclusion: Digital awareness in the use of the QRIS application among students of the Master of Sociology FISIP University of Hasanuddin involves seven main aspects: Posthumanism, Human-Machine Interaction, Digital Aesthetics, Fluidity of Identity and Consciousness, Technology and the Evolution of Consciousness, Transcendence of Physical Boundaries, and Interdisciplinarity.*

**Keywords:** QRIS, Social Change, Diffusion, Social Adaptation

## INTRODUCTION

Digital payments, such as QRIS, are increasingly popular in Indonesia as an efficient alternative to cash. Campuses, especially Hasanuddin University, have great potential to implement digital payments, especially among students. Even though there are solutions such as bank transfers and QRIS, the use of cash is still common on campus. It is important to research the factors that cause this, considering that QRIS can be a solution to reduce the less practical use of cash and increase payment efficiency (1). The use of QRIS among Sociology Master's students at Hasanuddin University is still rare, and the reasons are not clear. This research aims to analyze the use of QRIS as a solution for digital payments and social change, as well as providing recommendations for increasing the use of QRIS on campus. In addition, this research is expected to show how technology can drive social change and reduce dependence on paper money, which has a positive impact on the environment.

In this case, this research will become a benchmark to help develop strategies to promote the use of QRIS as a useful digital payment method among students in the future. We can also see the social changes that occur in the student social sphere. In addition, this research looks deeper into the future that the potential of paper money may be replaced by the role of digital money As technology develops increasingly rapidly, many countries around the world have switched to digital payment systems, such as QRIS. Indonesia itself has introduced QRIS as a national payment system that can be used by various institutions, including universities.

However, among Indonesian students, the use of digital payments is still relatively new and has not been fully adopted or implemented. There are several aspects or reasons that I as a researcher want to look for and analyze why students still have not fully implemented it in their environment. Therefore, the use of QRIS as a social change and digital payment solution among students can be considered an interesting new aspect to research

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Therefore, this research can still develop due to the many variables and social changes occurring that influence the development of digital payment technology in Indonesia, especially among students. In the context of ever-changing technological developments and increasingly fierce global competition, this research will be important in understanding user needs and references and help in understanding more effective and innovative digital payments in the future.

The role of technology has now become something very important for society, because technology is now widely used by all groups, both students and ordinary people, therefore this research aims to link technology and social change in society through sociological theory, namely diffusion theory. innovation, by Everett Rogers . This theory focuses on how new innovations or changes are accepted and spread in society. So, through the analysis of this research, this research also looks at a change in the form of QRIS technological innovation, whether it can be accepted by society, especially in this research, masters of sociology students.

## **PARTICIPANTS AND METHODS**

This research uses a descriptive quantitative approach to analyze the factors that influence the use of QRIS among Sociology Masters students at FISIP UNHAS. The research was carried out using two methods: first, offline at the Department of Sociology FISIP UNHAS and several places in Makassar City to get data directly from students. Second, online by distributing questionnaires via Google Form to all Sociology FISIP UNHAS Masters students who are active between 2018-2023. This questionnaire is designed to identify variables that influence students' decisions in using QRIS as a payment method. The data collected from this questionnaire will be tested for validity and reliability before being analyzed. The research population consisted of 86 students, all of whom were used as research samples using the probability sampling method, considering the population was less than 100 people. Of all these respondents, further analysis will focus on students who use QRIS, to understand the reasons behind their choice. Data analysis was carried out using descriptive statistics to provide a general overview of the use of QRIS among students and the factors that influence it. It is hoped that the results of this research can provide useful recommendations for universities and related parties in increasing the adoption of QRIS in the campus environment.

## **FINDINGS**

### **Respondent Identity**

Based on the analysis of the age and gender distribution table of respondents, the majority of Hasanuddin University FISIP Sociology Masters students are in the adult age group, namely 26-35 years, with a total of 67 people or 77.9% of the total respondents. This shows that most students have reached the maturity stage, which can influence their views and needs in using digital payment methods such as QRIS. In addition, there were 11 people or 12.8% of respondents who were in the youth age group, namely 16-25 years, and 8 people or 9.3% in the middle age group, namely 36-45 years. In terms of gender distribution, the data shows that women dominate the population of Master of Sociology FISIP UNHAS students with 51.2% or 44 respondents, while there are slightly fewer men, namely 48.8% or 42 respondents. This difference indicates that, although the difference is small, the Master of Sociology program at FISIP UNHAS is more attractive to women, which can provide a unique perspective in analyzing the factors that influence the use of QRIS among students.

After knowing the identity of the informant based on age and gender, the researcher continued by carrying out cross tabulations to analyze the relationship between these two variables. The results of the analysis show that there is an interesting correlation pattern between age and gender among students of the Master of Sociology FISIP Hasanuddin University. In the youth age group (16-25 years), all respondents were women, totaling 11 people. In the adult age group (26-35 years), there were 32 women and 35 men, indicating that this age group has a more balanced gender distribution. Meanwhile, in the middle age group (36-45 years), the majority of respondents were men, with 7 people, while only 1 woman was in this age group. This pattern shows that although there is a predominance of women in the adolescent age group, the distribution becomes more even in the adult age group, and men dominate in the middle age group. These findings provide further insight into the demographics of FISIP UNHAS Master of Sociology students, which can influence the social and academic

dynamics within the study program.

### Validity AND Reliability Test

#### Validity Test

The validity test is carried out using product moment Pearson correlation with the decision making criteria for each item being declared valid if the significance value is <0.05.

Table 1. Questionnaire Validity Test Results

Awareness Level Variable (X1)						Factor Variable (X2)					
Items	Sig.	Note	Items	Sig.	Note	Items	Sig.	Note	Items	Sig.	Note
X.1	0.034	Valid	X.11	0,000	Valid	X.1	0,000	Valid	X.11	0,000	Valid
X.2	0.006	Valid	X.12	0,000	Valid	X.2	0.015	Valid	X.12	0.040	Valid
X.3	0.023	Valid	X.13	0.033	Valid	X.3	0,000	Valid	X.13	0.010	Valid
X.4	0,000	Valid	X.14	0,000	Valid	X.4	0.007	Valid	X.14	0.001	Valid
X.5	0,000	Valid	X.15	0,000	Valid	X.5	0.001	Valid	X.15	0.010	Valid
X.6	0.040	Valid				X.6	0,000	Valid	X.16	0.001	Valid
X.7	0,000	Valid				X.7	0.023	Valid	X.17	0,000	Valid
X.8	0.038	Valid				X.8	0.014	Valid	X.18	0.001	Valid
X.9	0.002	Valid				X.9	0.014	Valid	X.19	0.006	Valid
X.10	0,000	Valid				X.10	0,000	Valid	X.20	0.001	Valid

Based on the results of the validity test for variables X1 and

#### Reliability Test

Reliability is an indicator that measures the level of reliability or trustworthiness of a measuring instrument. In this research, the reliability test of the questionnaire was carried out using SPSS version 23. The questionnaire was considered reliable if the calculation results had an Alpha value of 0.6 or more.

Table 2. Reliability Test Results

Level of Consciousness X1		Factor X2	
Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
,653	15	,670	20

Based on Table 5.6, the results of the reliability test show that the Level of Awareness variable (X1) with an Alpha value of 0.653 and the Factor variable (X2) with an Alpha value of 0.670 are both declared reliable because the Alpha value is > 0.6.

### Level Awareness of Hasanuddin University FISIP Sociology Masters Students in Using the QRIS Application.

In the discipline of sociology, consciousness involves an individual's or group's understanding of themselves and the world around them, as well as how this understanding is formed through a dialectical process involving externalization, objectivation, and internalization, as explained by Peter L. Berger and Thomas Luckmann. This process continues to develop through interaction with social phenomena, such as the use of QRIS in transactions. QRIS, as an innovation in payment technology, reflects ongoing social changes, where human awareness of new transaction methods becomes part of broader social dynamics (6). Technology, such as QRIS, influences and is influenced by the way humans understand and interact with the world. QRIS, which has been accepted in various aspects of life, including academic environments such as Hasanuddin University's FISIP, offers efficiency and reduces the risk of loss, reflecting the evolution from traditional payment methods to modern electronic systems.

Based on data, the level of awareness of Hasanuddin University FISIP Masters students in using QRIS as a transaction method is in the "Enough" category with a TCR of 60.093. This means the null hypothesis (Ho)

is accepted, indicating that around 60% of students are aware of the use of QRIS, although not as high as researchers initially thought. Even though students are aware of the convenience of electronic payment systems, they still often use conventional payment systems with physical money.

### Factors That Play a Role in Using the QRIS Application

The Industrial Revolution 4.0 blurs the boundaries between physical, digital and biological technologies, creating cyber-physical systems, with QRIS as one of the important innovations in non-cash payments. Launched on 17 August 2019 and effective from 1 January 2020, QRIS simplifies transactions by integrating various QR codes into one national system, making payments easier, reducing costs, and increasing transaction security (7). QRIS benefits consumers by eliminating the need for cash and benefits merchants with cost efficiency and wider customer reach. Among students, QRIS adoption is influenced by convenience, convenience, and incentives, which are the focus of this research.

### Security and Trust

Hasanuddin University FISIP Sociology Masters students show high awareness of the security of the QRIS application, with 100% using security features such as lockscreen, passwords and OTP codes. However, 77.9% felt the need to look after the smartphone manually, while 22.1% trusted the security of QRIS to leave the device unattended. However, 31.4% have experienced losing money in e-wallets, and personal data breach cases involving 34,900,867 million Indonesians have made 81.4% of respondents not believe their data is safe. This distrust reflects the situation of a "low trust society," which influences trust and use of QRIS.

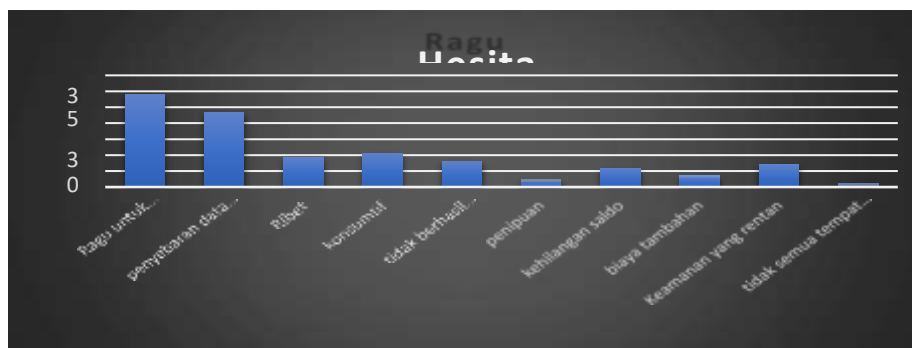
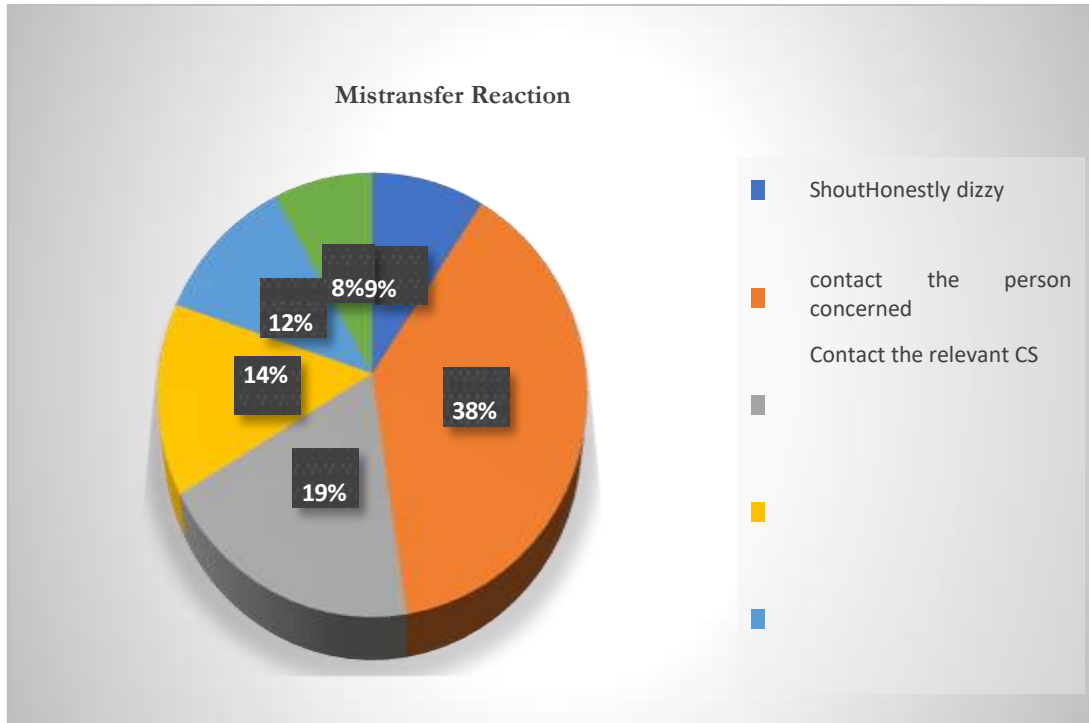


Figure 1. Reasons for Doubt Using Qris

Data shows that the main reason for the uneven use of QRIS among respondents is the fear of saving large amounts of money in e-wallets, which reached 29.1%. This uncertainty relates to the risk of system breaches such as phishing scams, including Quishing, where fake QR codes are used to steal personal data. Meanwhile, the smallest reason for doubt is because not all places or shops accept QRIS, with a percentage of only 1.2%. Among Hasanuddin University FISIP Sociology Master's students, 52.3% of respondents had experienced transfer errors and felt confused about how to return the money, while 47.7% did not experience this problem. The most common reaction was feeling dizzy looking for a solution, with 8.1% not knowing how to handle transfer errors. This data reflects the uncertainty and challenges faced by QRIS users regarding security and handling transaction problems.



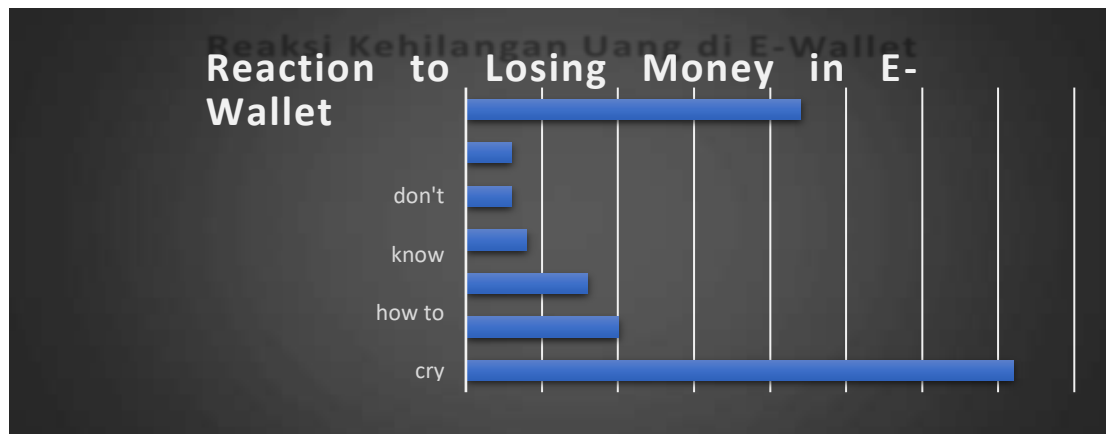
**Figure 2. Wrong Transfer Reaction**

To reduce the risks of using QRIS, users must be vigilant by using official applications, not sharing sensitive information, and activating security features such as two-factor authentication. In addition, improving technical security by the government and organizers as well as public awareness are also important to minimize potential dangers.

### Digital Literacy

Digital literacy is the ability to use technology effectively and ethically in finding, evaluating, and creating information, as well as understanding and managing software and the internet, which is increasingly important in today's digital era (8). The majority of respondents (81.4%) did not receive socialization on using the QRIS application and learning independently, while 18.6% received socialization. The high percentage who did not receive outreach indicates challenges in understanding application features and potential digital security risks. Most respondents (97.7%) did not know the credit system features in QRIS, but 90.7% knew providers of fund top-up services for e-wallets. This reflects the respondents' independent efforts in overcoming problems related to using the QRIS application.

Researchers explored three aspects of socialization: socialization agents, socialization materials, and socialization media. Socialization Agents are individuals, groups, or institutions that influence the socialization process. In the case of using QRIS, the main socialization agents are social media and people closest to them, each influencing 50% of the 16 respondents. Socialization material which is the knowledge conveyed during socialization. Most respondents received information about QRIS features, digital security and the benefits of using QRIS. Socialization media or tools used to disseminate information. Socialization media can be direct, such as face-to-face interaction, or indirect, such as mass media. Both play a role in forming social understanding and identity. Of the 16 respondents who received socialization on the use of QRIS, 50% answered that the socialization method was through short videos on social media and 50% through stories from people closest to them. This shows that the two socialization methods used are the indirect method through social media and the direct method through face-to-face interaction.



**Figure 2.** Reaction to Losing Money in E-Wallet

Respondents' reactions to losing money in e-wallets reflect their level of knowledge and understanding, with reactions that can be categorized as emotional (such as panic or anger), rational (such as searching for information or securing an account), or adaptive (such as evaluation or increasing digital literacy) (9). These reactions indicate how individuals handle situations based on their level of knowledge and preparedness (10). Figure 2 shows that the biggest reaction of respondents when losing money in an e-wallet is to report it to the relevant application, with 41.9% of respondents choosing this action. In contrast, the smallest reactions were crying and sincerity, each chosen by 3.5% of respondents. Reporting to the application reflects the positive impact of digital literacy and understanding of consumer rights and security procedures, demonstrating the respondent's rational reactions and independence in dealing with problems.

72% of respondents use the QRIS application because of discounts, discounts and cashback promos; 24% for practical reasons; and 4% due to the ability to monitor spending directly. It reflects goal-oriented rational motives in respondents' social actions, with profit as the main driver. According to Max Weber, goal-oriented rational social action includes optimizing resources, data-based decision making, economic goals, and balancing risks and rewards.

### Social and Environmental Factors

Social and environmental factors greatly influence human life and society. The social environment, which includes support and interaction from the surroundings, is an important aspect for individual development (11). Without support from the surrounding environment, a person may experience difficulty in developing optimally. Data shows that 92% of respondents started using the Qris application because they were invited by friends. Friends often have a big influence in getting others to use a new application because of the good relationship and trust that exists. Recommendations from friends are effective because they can provide live demonstrations and testimonials based on personal experience, which increases trust and knowledge about the Qris application. Data shows that 76% of respondents do not use Qris as a payment method, while only 24% use it. Even though Qris offers various conveniences and benefits, the majority of respondents have not chosen Qris as their main method. Factors influencing this decision include lack of outreach and education, limited infrastructure, preference for traditional payment methods, concerns about security, limited internet access, and perceived high transaction costs.

### Facilities and Accessibility Factors

Facilities and accessibility factors in the QRIS application are important to ensure ease of use for all, including people with disabilities and communities in 3T (frontier, remote and underdeveloped) areas. As many as 64% of respondents used supermarkets and 36% used M-banking to top up e-wallet funds on the QRIS application, indicating that respondents' knowledge was limited to these two options or that the accessibility of these two places was more common in their daily lives. As many as 84% of respondents liked the scan code feature in the QRIS application because of its convenience, speed, security and efficiency in payments. This feature

enables fast and easy payments with a single QR code, reducing the need for additional devices, and increasing security and cost efficiency.

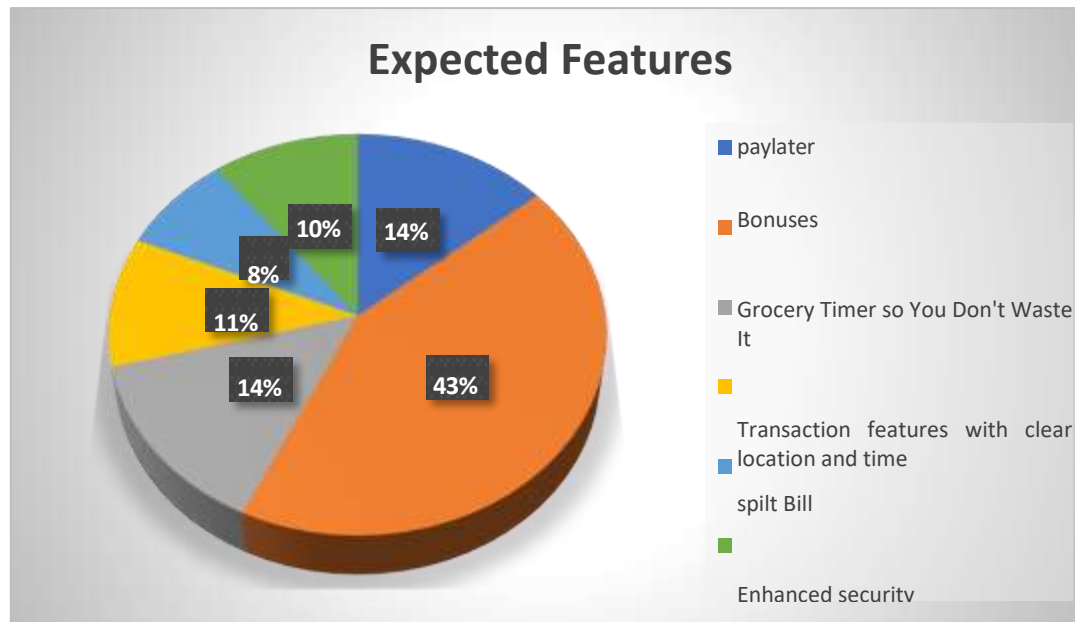


Figure 3. Expected Features

As many as 43% of respondents expect more bonus features in the QRIS application, while 14% want spending reminder features or maximum limits and paylater features. The QRIS feature update is expected to improve the user experience by offering a more practical, efficient and secure payment solution. Data shows that 100% of respondents find it easy to use and learn the QRIS application. Even though ease of use is high, 76% of respondents have not made QRIS their main choice of payment method, possibly because they still doubt the security credibility of the application. The Technology Acceptance Model (TAM) explains that ease of use influences technology acceptance, but security credibility also plays an important role in usage decisions.

Data shows that QRIS has been widely accepted, with 97.7% of respondents reporting that places at FISIP Hasanuddin University provide this payment method. QRIS is also used in various off-campus locations, including restaurants (36%), shops (40.7%), and transportation (23.3%). This wide distribution of QRIS reduces access challenges and makes it a social fact that reflects new norms and values in society, in accordance with Emile Durkheim's concept. QRIS functions as a tool to maintain social order by increasing trust and reducing suspicion, as well as reducing the potential for crime such as theft and fraud, supporting social stability and cohesion by increasing trust between individuals and business actors.

### Diffusion of Social Change in the Practice of Using QRIS

Social change includes significant transformations in social structures, interaction patterns, and societal institutions, often driven by factors such as technology, economics, demographics, and culture. Technology, as the main driver of social change, changes the way individuals and groups interact and act (13). In Indonesia, QRIS (Quick Response Code Indonesian Standard) is an example of technological innovation that affects electronic transactions. Introduced by Bank Indonesia and ASPI in 2019, QRIS simplifies and integrates various digital payment platforms by enabling transactions via QR code scanning, to increase financial inclusion, transaction efficiency and support the digital economy (14). Rogers identified five stages in the innovation diffusion process: introduction, persuasion, decision, implementation, and confirmation. In the context of using the QRIS application among Master of Sociology students at FISIP Hasanuddin University, these stages are clearly visible.

Preliminary Stage: Involves initial steps such as communication and promotional strategies carried out by Bank Indonesia. Using social media to communicate the value and benefits of QRIS is part of this stage. Social

media, with major platforms such as Facebook, Instagram, Twitter, and TikTok, allows direct access to large audiences and creates personal relationships that build trust and loyalty.

Persuasion Stage: in the innovation diffusion process is when individuals begin to form attitudes towards the innovation after learning about its existence. At this stage, respondents evaluate the information received to determine the relevance and benefits of the innovation. In the case of QRIS, challenges arise due to the inequality of information, which causes dual attitudes among respondents. Although QRIS offers relative advantages, such as being a single player without comparable technological alternatives, as well as compatible features that users prefer, patchy information hinders positive attitudes. QRIS is designed with low complexity, making it easier to understand and use, which influences positive attitudes, but limited information can hinder full adoption.

The negative aspects of the QRIS application are related to security, where concerns about loss of funds and misuse of user profile data affect the adoption of the application. Even though QRIS has a layered security system, 77.9% of respondents still feel the need to monitor their smartphones manually. Distrust in data security is high, with 81.4% of respondents doubting the security of their data. This reflects society's distrust of digital technology, in line with Kashmir Hill's views on privacy in the digital age and Frank Pasquale on the risks of using AI in workplace decisions, highlighting the need for regulation and public awareness to protect privacy and individual rights.

Hill and Pasquale's views regarding the loss of privacy due to misuse of data align with the findings of this study, which shows that privacy in the digital world is increasingly threatened because user information is widely accessible (15). QRIS could be one of the gateways to the loss of privacy in the future, with the possibility of its security system evolving from passwords to facial recognition technology (16). Although there is a dualistic attitude towards QRIS applications, this uncertainty will likely decrease over time due to the absence of comparable alternatives, leading to QRIS' dominance in the market and increasing its power in determining policy and product development (17).

### **Digital Awareness in QRIS Use Practices**

In the era of globalization and rapid technological progress, digital awareness has become a crucial element for individuals and society, including a deep understanding of the impact of digital technology on life and how to use it wisely. Digital awareness includes understanding and the ability to use technology effectively, safely, and ethically (18). According to Pepperell, aspects of digital consciousness include Posthumanism, Human-Machine Interaction, Digital Aesthetics, Fluidity of Identity and Consciousness, Technology and the Evolution of Consciousness, Transcendence of Physical Boundaries, and Interdisciplinarity. These aspects are also found in the practice of using the QRIS application among master of sociology students at FISIP Hasanuddin University.

#### **The First Aspect, Posthumanism.**

Posthumanism is a concept that challenges traditional views of humanity by exploring how technology, biology, and culture can change or expand the boundaries of what is considered human, overcoming anthropo-centric views. Data shows that 60.5% of respondents often obtain information about the QRIS application every day, which influences their understanding of digital transaction methods and security. As a result, 68.6% of respondents use digital payment methods more frequently, reflecting a shift from viewing digital transactions as an enabler to a primary transaction, thanks to the convenience, speed and increased security applications offer.

#### **The Second Aspect, Digital Aesthetics**

Digital aesthetics is a branch of aesthetics that explores the beauty that emerges from the use of digital technology in art, design, and media, as well as how humans interact with and interpret digital products as works of art (19).



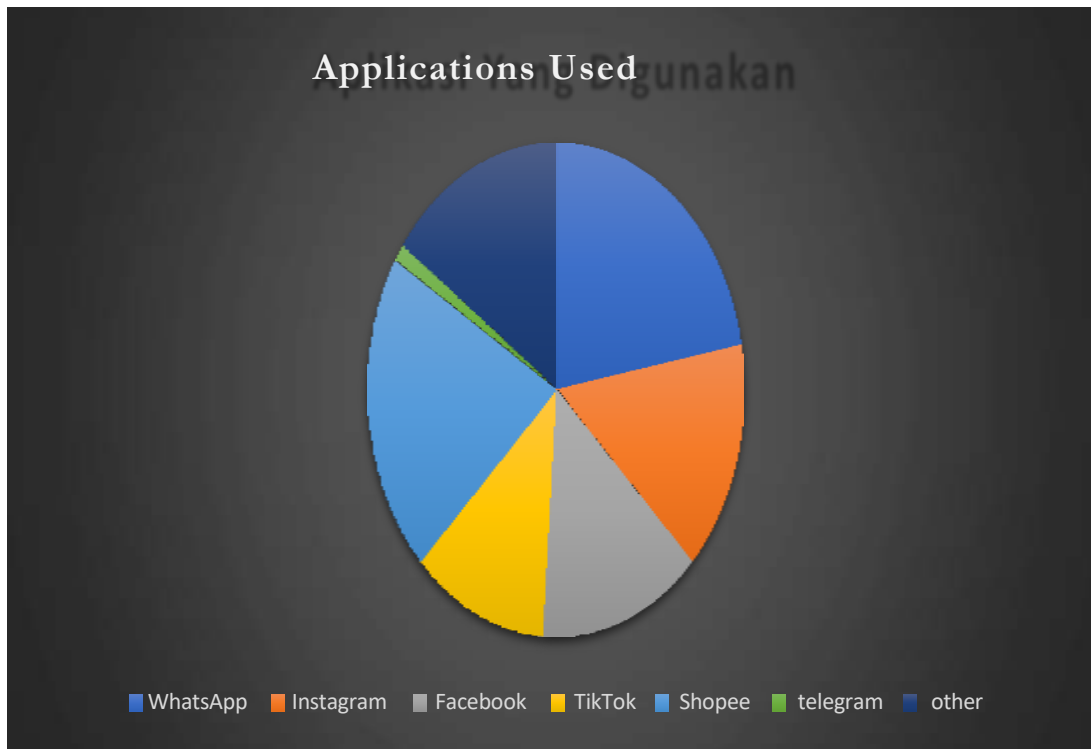
**Table 3. QRIS Design Scale**

Frequency	Percentage	
Not attractive	1	1.2 %
Quite interesting	35	40.7 %
Interesting	50	58.1 %
Total	86	100.0 %

Data shows that 58.1% of respondents considered the QRIS application design attractive, while 40.7% considered the design quite attractive. This experience shows that the design of the QRIS application has contributed to respondents' shift from conventional payment transactions to digital payments, because an attractive design influences the user experience in transactions.

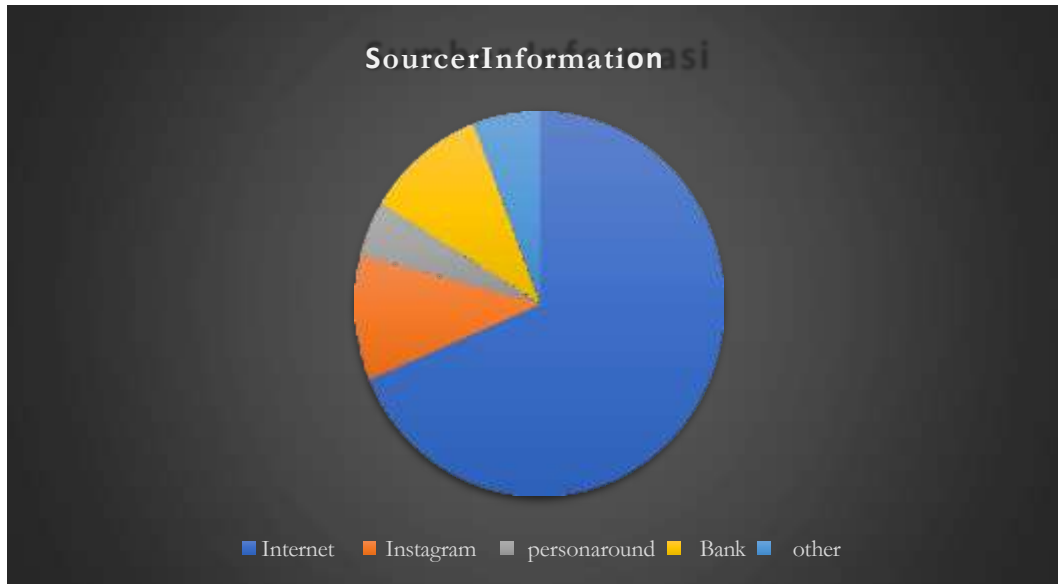
**The third aspect, human-machine interaction.**

Data shows that 93% of respondents use digital applications other than QRIS, indicating a high level of intensity in human interaction with digital technology outside the QRIS application. Details of the digital applications used can be seen in the following image.



**Figure 4. Applications Used**

Data shows that 22.1% of respondents use WhatsApp, 15.1% use Instagram, and 20.9% use Shopee in addition to QRIS, with 73% of respondents intensively using these digital applications, indicating that interaction with digital applications has become an important part of their daily life. This interaction, as mentioned by Pepperell as bodily technology, shows that digital technologies such as social media and QRIS have become an integral part of life, combining human consciousness with artificial intelligence. This intensity of interaction provides benefits in the form of efficiency, effectiveness, more inclusive access and more reliable information.



**Figure 5. Sources of Information Regarding the QRIS Application**

Data in figure 5 shows that 69% of respondents got information about the QRIS application from the internet, while only 5% relied on other people as a source of information. This shows a shift from humans as the center of knowledge to technology such as the internet, which is now the main source of information and knowledge.

**Fourth aspect, Identity Fluidity.**

Identity fluidity describes the instability of identity in a digital context, where identities are no longer fixed as in the physical world, but are more fluid and flexible, allowing individuals to present themselves in various ways and modifications (20).

**Table 4. E-wallet ownership**

	Frequency	Percentage
Yes	5	5.8
No	81	94.2
Total	86	100.0

In figure 5. data shows that 81% of respondents do not have more than one account on the same digital wallet application. This is consistent with the data in figure 5.12, which shows that 69% of respondents have 1-2 e-wallets.

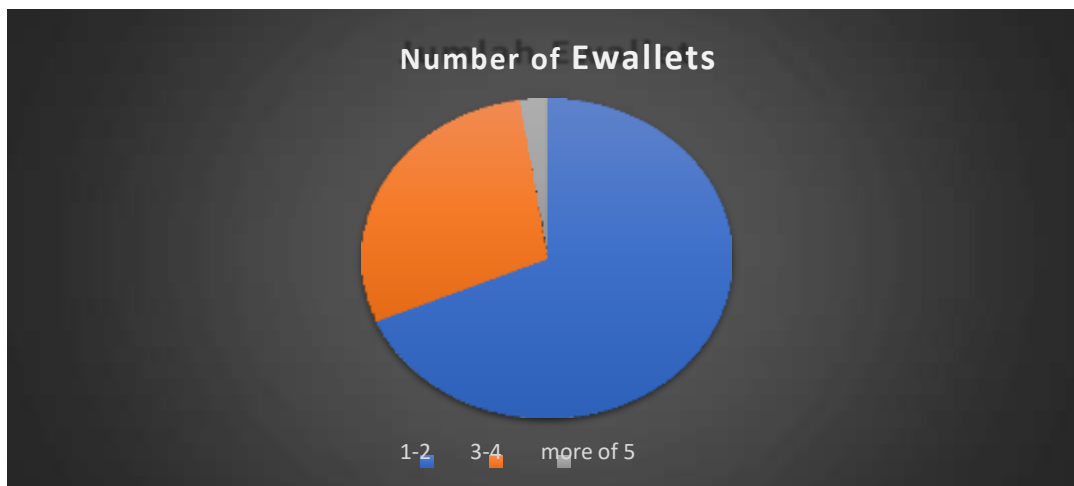


Figure 5.12 Number of E-wallets

The data shows that although in the digital environment identities can be easily changed, respondents tend to maintain a firm view on the authenticity and genuineness of the identity of the e-wallet account holder. This attitude reflects trust and concern for single identities as a form of prevention against identity fraud and unethical online behavior. Having different identities in the digital and real world can cause internal and external conflicts, especially when it comes to managing those identities.

#### **Fifth aspect, Technology and the Evolution of Consciousness.**

In the digital era, technology has not only changed the way we work and communicate, but has also deeply influenced human consciousness, both individually and collectively. Digital awareness includes an understanding of the use of technology, its impact on life, as well as the ability to adapt and interact with the digital world.

Data regarding the meaning of non-cash transactions shows that 72.1% of respondents define non-cash transactions as transactions without cash, 9.3% consider them as payments via the internet, and 8.1% see them as payments using digital money. Meanwhile, the meaning of cash transactions according to respondents was that 64% answered using money directly, and 15.1% said using cash. This data reflects the evolution of awareness among respondents, where their understanding of transaction methods has shifted from cash to non-cash, influenced by the use of technology such as the Qris application.

#### **Sixth aspect, Transcendence of Physical Limits.**

Transcendence of physical boundaries refers to the attempt to transcend physical boundaries through technology, innovation, or thought, enabling humans to overcome their natural limitations and create new opportunities for the expansion of human experience in an increasingly connected and sophisticated world (22). Data regarding the transcendence of physical boundaries shows that 46.5% of respondents hope that there will be a refund feature in the Qris application to overcome errors such as forgetting or being careless. This reflects an attempt to overcome natural human limitations by using technology as a medium to reduce errors and increase accuracy in transactions.

#### **Seventh aspect, interdisciplinary.**

Interdisciplinarity in the digital world refers to collaboration between various scientific disciplines to understand and overcome the complexity that arises in the digital environment, including technological, social, cultural, economic and ethical aspects (23). Data shows that neither QRIS nor e-wallets have been fully utilized in an interdisciplinary manner. QRIS, which was designed to unify various digital payment methods, was still known by 95.3% of respondents only as a payment method, with only 3.5% knowing of other uses such as transfers and 1.2% for parking payments. Likewise with e-wallets, which the majority of respondents (69.8%) use as virtual money storage, and 22.1% do not know of other functions apart from storing transaction funds. This shows that digital literacy regarding QRIS and e-wallets is not yet optimal, so respondents tend to search for information independently and use applications according to their main function.

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