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TRANSFORMATION DIGITAL PAYMENT SYSTEMS AND CHANGES IN PUBLIC TRANSACTION BEHAVIOR: A QUALITATIVE STUDY OF E-WALLETS AND QRIS IN TEMBILAHAN

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Abstract

The development of financial technology (fintech) has brought significant changes to the financial system, particularly in digital payment systems. Fintech innovations in the form of digital wallets (e-wallets) and the Quick Response Code Indonesian Standard (QRIS) have encouraged people to shift from cash-based transactions to more practical and efficient non-cash transactions. This transformation of the digital payment system not only impacts the technical aspects of transactions but also influences people's transaction behavior. This study aims to analyze how the transformation of the digital payment system through the use of e-wallets and QRIS influences changes in people's transaction behavior in Tembilahan. This study used a qualitative approach with data collection methods through interviews, observation, and documentation of e-wallet and QRIS users in Tembilahan. The results show that the use of e-wallets and QRIS provides convenience, speed, and flexibility in transactions, thus encouraging people to adopt digital payment systems in their daily lives. Changes in people's transaction behavior are reflected in the increasing frequency of digital payment use, changes in payment method preferences, and reduced dependence on cash. However, this study also found that people's digital literacy levels still vary, and some users still have concerns regarding transaction security and personal data protection. In the local context of Tembilahan, the transformation of the digital payment system is gradual and influenced by community habits, technology experience, and digital payment infrastructure support. This study concludes that e-wallets and QRIS play a strategic role in driving the transformation of the digital payment system and shaping changes in people's transaction behavior. The findings of this study are expected to serve as a reference for the government, digital payment service providers, and future researchers in developing an inclusive and sustainable digital payment system.

1. INTRODUCTION

Background Problem

The development of digital technology has brought significant changes to the lives of modern society, including in the economic and financial sectors. Digital transformation has not only changed the way people communicate and obtain information, but also influenced patterns of economic activity, particularly in payment systems. This change is marked by a shift from a cash-based payment system to a cashless payment system based on digital technology (Rahmatullah, 2025)[1]. This phenomenon has driven the birth of various financial innovations known as financial technology (fintech).

Financial technology is an innovation in the financial services sector that utilizes digital technology to improve the efficiency, security, and convenience of financial services. Bank Indonesia defines fintech as the use of technology in the financial system that produces new products, services, technologies, and/or business models and can impact financial system stability and the smooth operation of the payment system. One form of fintech that is most closely related to people's lives is the digital payment system, particularly through the use of digital wallets (e-wallets) and the Quick Response Code Indonesian Standard (QRIS) (Annisa et al., 2023)[2].

In Indonesia, the development of digital payment systems has experienced very rapid growth in recent years. This is supported by high internet penetration, increasing smartphone ownership, and regulatory support from Bank Indonesia and the Financial Services Authority (OJK) (Rahmatullah, 2025)[1]. Various e-wallet applications such as GoPay, OVO, DANA, ShopeePay, and LinkAja are available as payment alternatives that offer convenience, speed, and various attractive promotions. The presence of QRIS as a national standard for QR code-based payments further expands the use of digital payments because it allows a single code to be used for various e-wallet applications (Bagaskoro, 2025)[3].

The transformation of the digital payment system has not only impacted the technical aspects of transactions but has also brought about significant changes in people's transaction behavior. People are becoming accustomed to cashless payments, instant fund transfers, and relying on digital applications for their daily economic activities. These behavioral changes reflect society's adaptation to developments in financial technology, which are increasingly integrated into social and economic life (Zed et al., 2025)[4].

Previous research shows that the use of *e-wallet* has a positive impact on the efficiency and convenience of public transactions. Digital wallet-based payment systems are considered capable of accelerating transaction processes, minimizing cash use, and facilitating daily economic activities. Furthermore, the use of *e-wallet* also encourages changes in people's transaction patterns towards non-cash and begins to form a digital lifestyle, especially among the younger generation who are familiar with application-based payment technology (Rahmatullah, 2025)[1].

However, most of this research still focuses on large urban areas and uses a quantitative approach that emphasizes levels of usage, interest, and user satisfaction. Research that explores qualitatively the experiences, perceptions, and changes in community behavior, particularly at the district level, is still relatively limited (Rahmatullah, 2025)[1]. Yet, each region has different social, economic, and cultural characteristics in accepting and adapting digital technology.

Indragiri Hilir Regency, particularly Tembilahan City, is one of the areas experiencing growth in the use of digital payment systems. A preliminary survey conducted by researchers revealed that Tembilahan residents, particularly students and young workers, have extensively utilized e-wallets for daily activities such as online shopping, mobile phone credit purchases, bill payments, and QRIS transactions at local merchants. The report indicates that e-wallet use is considered practical, efficient, and helps people save time on transactions.

However, the report also revealed that not all users fully understand the concept of fintech. Some people use e-wallets solely as a means of payment without understanding the underlying systems, risks, or security mechanisms. This situation indicates a gap between high usage rates and low conceptual understanding of digital payment systems (Pancawati et al., 2025)[5]. Furthermore, other challenges remain, such as concerns about data security, the potential for digital fraud, and limited digital literacy among certain groups (Zed et al., 2025)[4].

The implementation of QRIS in Tembilahan is also an interesting phenomenon to study. QRIS has been used by various merchants, including MSMEs and small traders, because it is considered to facilitate transactions

and expand consumer reach (Varina et al., 2025; Ni'mah et al., 2025)[6], [7]. However, on the other hand, this change requires the public and business actors to adapt to new technology, which does not always run smoothly. Long-standing cash habits, limited internet access, and differences in technology acceptance are factors that influence the process of digital payment system transformation at the local level (Pancawati et al., 2025)[5].

Based on these conditions, it can be concluded that the transformation of the digital payment system through e-wallets and QRIS in Tembilahan is not only related to technology adoption, but also involves changes in people's behavior, mindset, and transaction habits. Therefore, research is needed that can deeply explore how people interpret, perceive, and adapt to these changes.

A qualitative approach was chosen for this study because it was deemed capable of providing a more comprehensive understanding of people's subjective experiences using e-wallets and QRIS. Through this approach, researchers were able to explore changes in people's transaction behavior, the drivers and barriers to digital payment adoption, and their implications for the daily economic lives of the Tembilahan community.

Thus, the research titled "Digital Payment System Transformation and Changes in Public Transaction Behavior: A Qualitative Study of E-Wallet and QRIS Usage in Tembilahan" is crucial. This research is expected to contribute academically to the development of fintech and consumer behavior studies, while also providing input for local governments, regulators, and digital financial service providers in formulating policies and strategies for developing an inclusive and sustainable digital payment system.

Problem Formulation

1. What is the transformation of the digital payment system through the use of e-wallets and QRIS in the Tembilahan community?
2. How has the transaction behavior of the Tembilahan community changed since the arrival of e-wallets and QRIS?
3. What are the driving factors for the Tembilahan community to use e-wallets and QRIS as payment methods?
4. What obstacles and challenges do people face in using e-wallet and QRIS digital payment systems?
5. How do people perceive the security, convenience, and benefits of using e-wallets and QRIS in everyday life?

Research purposes

This research aims to:

1. To find out and analyze the transformation of the digital payment system through the use of e-wallets and QRIS in Tembilahan.
2. To understand changes in people's transaction behavior after switching from cash payments to digital payments.
3. To identify factors that encourage people to use e-wallets and QRIS in transaction activities.
4. To examine the obstacles and challenges faced by the community in implementing digital payment systems.
5. To analyze public perceptions of the benefits, ease, and security of using e-wallets and QRIS.

2. LITERATURE REVIEW

Financial Technology

Financial Technology (*fintech*) is an innovation in the financial services sector that integrates digital technology with financial services to improve efficiency, accessibility, and the quality of financial services. Bank Indonesia defines fintech as the use of technology in the financial system that produces new products, services, technologies, and/or business models and can impact the stability of the financial system and the smooth operation of the payment system (Bank Indonesia Communication Department, 2018)[8].

According to Rahmatullah (2025), the development of fintech is driven by the increasing public demand for fast, practical, and flexible financial services. In the context of payment systems, fintech enables people to conduct transactions without using cash or visiting financial institutions in person, thus supporting the formation of a more efficient and convenient payment system inclusive [1].

Digital Payment System

A digital payment system is a payment mechanism that utilizes electronic technology and internet networks to process financial transactions. This system allows for cashless payments through digital devices such as *smartphone*. Digital payments are considered more efficient because they can speed up transactions, minimize the risk of losing cash, and increase the transparency of financial records (Zed et al., 2025)[4].

In Indonesia, the development of digital payment systems is supported by Bank Indonesia's policy through the implementation of QRIS (*Quick Response Code Indonesian Standard*) as a national standard for QR code-based payments. QRIS is designed to unify various digital payment methods so that they can be used universally by the public and business actors, including MSMEs (Bagaskoro, 2025)[3].

Digital Wallet (E-Wallet)

Digital wallet (*e-wallet*) is a technology-based application that is used to store electronic money and carry out financial transactions digitally, both online and offline. E-wallets allow users to make payments, transfer funds, purchase credit, pay bills, and various other transactions simply through their *smartphone* (Rahmatullah, 2025)[1].

Several studies have shown that e-wallet use provides convenience and speed in transactions, thus encouraging people to shift from cash to non-cash payments. The growth of e-wallets has also contributed to the development of more practical and efficient transaction behavior within digital payment systems (Eliza et al., 2024)[9].

QRIS as a Payment System Innovation

Pinch (*Quick Response Code Indonesian Standard*) is a national standard for QR code-based payments established by Bank Indonesia to simplify and integrate digital payment systems in Indonesia. With QRIS, a single QR code can be used by various payment service providers, making it easier for the public and businesses to conduct transactions (Bagaskoro, 2025)[3].

The existence of QRIS provides significant benefits for MSMEs by simplifying the acceptance of non-cash payments without requiring multiple payment devices. Furthermore, QRIS also encourages increased e-wallet use in the community, including at the district level. However, QRIS adoption is influenced by digital literacy, community habits, and the level of trust in the security of digital payment systems (Rachman et al., 2024)[10].

Behavior Community Transactions

People's transaction behavior refers to the methods, habits, and decisions individuals make when conducting payments and exchanging economic value. Changes in transaction behavior are influenced by technological developments, ease of access, and people's perceptions of the benefits and risks of a payment system (Zed et al., 2025)[4].

The presence of e-wallets and QRIS has driven a shift in people's transaction behavior from using cash to faster and more convenient digital transactions. Digital payment systems are also beginning to shape digital lifestyles, particularly among the younger generation, who have a higher rate of technology adoption (Rahmatullah, 2025; Eliza et al., 2024)[1], [9].

Transformation Digital Payment Systems and Local Context

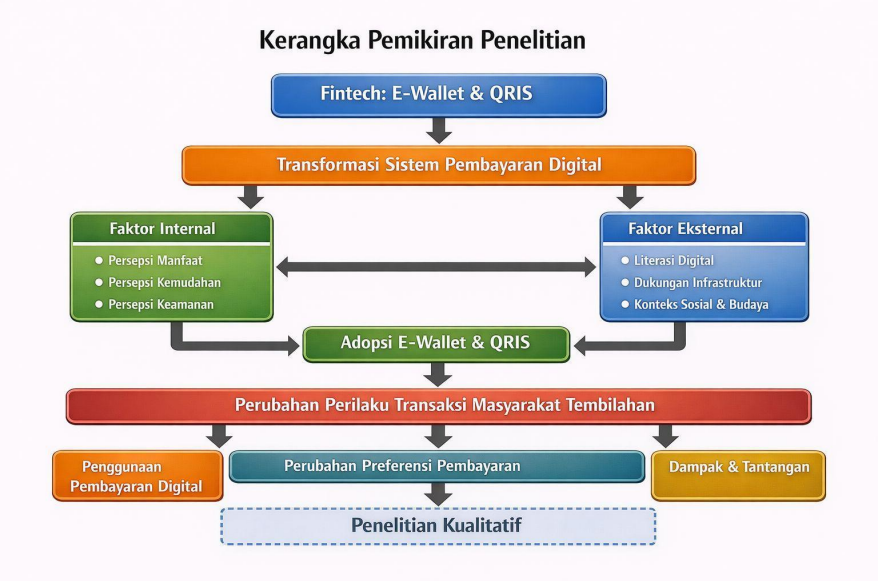
The transformation of digital payment systems is not only occurring in large urban areas, but is also starting to develop in districts such as Tembilahan. This transformation is marked by the increasing use of e-wallets and QRIS in people's daily transactions (Ni'mah et al., 2025)[7].

However, this transformation process has not been without obstacles. Some of the challenges faced include people's habit of using cash, limited digital literacy, and concerns about the security of digital transactions. These conditions indicate that the transformation of digital payment systems is heavily influenced by the social and cultural characteristics of local communities (Rachman et al., 2024; Zed et al., 2025)[10], [4].

Thinking Framework

The development of digital technology is driving a transformation in the payment system through the emergence of financial technology, particularly e-wallets and QRIS, as a more practical and efficient alternative to cashless payments. The presence of e-wallets and QRIS marks a shift in the payment system from cash-based transactions to digital transactions, which are increasingly accepted by the public.

The transformation of the digital payment system has influenced people's transaction behavior, as reflected in the increasing use of digital payments and changes in payment method preferences. The adoption of e-wallets and QRIS is influenced by internal factors, such as perceived benefits, convenience, and security, as well as external factors such as digital literacy, infrastructure support, and sociocultural context. In the context of the Tembilahan community, this study positions e-wallets and QRIS as the primary drivers of changes in transaction behavior through a qualitative approach.



RESEARCH PROPOSITION

Based on the framework of thought and literature review regarding financial technology, digital payment systems, and changes in people's transaction behavior, the working hypothesis (proposition) in this study is as follows:

a. The use of e-wallets and QRIS as part of the digital payment system has driven a transformation in the payment system, which has influenced changes in people's transaction behavior in Tembilahan.
b. The convenience and speed of transactions offered by e-wallets and QRIS are the main factors driving the Tembilahan community to switch from cash to digital transactions.
c. Perceptions of benefits and security regarding the use of e-wallets and QRIS influence level of public acceptance in using digital payment systems.
d. The transformation of digital payment systems through e-wallets and QRIS has changed the frequency, preferences, and ways people conduct transactions in their daily lives.
e. Changes in the transaction behavior of Tembilahan residents in using e-wallets and QRIS occurred gradually and were influenced by the social and cultural contexts, as well as experience using digital technology.

3. RESEARCH METHOD

This study uses a qualitative approach to deeply understand the transformation of digital payment systems and changes in people's transaction behavior following the introduction of e-wallets and the Indonesian Standard Quick Response Code (QRIS) in Tembilahan. A qualitative approach was chosen because this study focuses on people's experiences, perceptions, and the meanings they perceive in using digital payment systems in their daily lives.

Types and Approaches of Research

This research is qualitative with a descriptive approach. This approach is used to systematically describe the transformation of digital payment systems and changes in people's transaction behavior without statistically testing hypotheses. The research seeks to explore the social realities within the Tembilahan community related to the use of e-wallets and QRIS as payment instruments.

Location and Time of Research

The research was conducted in Tembilahan District, Indragiri Hilir Regency. The location was selected based on the consideration that Tembilahan is an area experiencing the development of digital payment systems, particularly e-wallets and QRIS, both among the general public and small businesses. This research was conducted within a timeframe consistent with field data collection as outlined in a previous research paper.

Research Subjects and Informants

The research subjects were Tembilahan residents who have used e-wallets and QRIS in their daily transactions. Informants were selected using purposive sampling, based on specific criteria: those with direct experience using digital payment systems, either as individual users or as businesses or merchants accepting payments through QRIS. Informant selection was carried out until the data obtained was considered saturated (data saturation).

Data Collection Techniques

Data collection is carried out using several techniques, namely:

a. In-depth interviews were conducted semi-structured with informants to explore their experiences, perceptions, and views regarding the use of e-wallets and QRIS, changes in transaction behavior, and the obstacles they face.
b. Observations were conducted to directly observe the practice of using digital payment systems in the community and business premises that have implemented QRIS.
c. Documentation, used to complete research data in the form of supporting documents, reports, and written sources relevant to the research topic.

Data Analysis Techniques

Data analysis was conducted qualitatively using an interactive analysis model, which included data reduction, data presentation, and conclusion drawing. Data obtained from interviews, observations, and documentation were classified based on research themes relevant to the research problem formulation, such as the transformation of digital payment systems, changes in transaction behavior, driving factors, and obstacles to e-wallet and QRIS use.

Data Validity

To ensure data validity, this study employed triangulation techniques, including both source and method triangulation. Triangulation was conducted by comparing data obtained from various informants and data collection techniques, resulting in more accurate and reliable research results.

Reporting Techniques

The research results are presented descriptively and narratively, accompanied by direct quotes from informants to strengthen the research findings. The data is presented systematically and in accordance with scientific journal writing standards.

4. RESULTS AND DISCUSSION

Transforming the Digital Payment System through the Use of E-Wallets and QRIS in Tembilahan

Based on field research, the transformation of the digital payment system in the Tembilahan community is evident in the shift from cash-based transaction methods to digital payment systems such as e-wallets and QRIS. Field findings indicate that most respondents have used e-wallets as a means of payment for daily activities, such as online shopping, purchasing phone credit and data packages, transferring funds, and transactions at local merchants that offer QRIS.

This transformation is marked by the increasing frequency of cashless transactions and the widespread use of QRIS across various sectors, particularly small and medium-sized businesses. QRIS simplifies transactions because a single code can be used across multiple e-wallet applications, making transactions more convenient and efficient. This demonstrates that the transformation of the digital payment system in Tembilahan is not merely technical but also reflects a systemic change in the way people conduct economic transactions.

These findings indicate that the presence of e-wallets and QRIS has accelerated the digitalization process of payment systems at the local level and become part of the economic activities of the Tembilahan community.

Changes in Transaction Behavior of Tembilahan Residents Following the Arrival of E-Wallets and QRIS

The research results show a change in transaction behavior among Tembilahan residents following the introduction of e-wallets and QRIS. People who were previously accustomed to using cash are shifting to digital payments, especially for small to medium-sized transactions. This change is evident in the increased frequency of e-wallet use and the public's preference for digital payments over cash.

People's transaction behavior has also changed in terms of habits and preferences. Respondents stated that they feel more comfortable using e-wallets and QRIS because they eliminate the need to carry cash and can conduct transactions more quickly. Furthermore, the transaction recording available in e-wallet apps helps people control spending.

This behavioral shift indicates that digital payments are no longer considered an alternative but are beginning to become the primary choice for transactions. However, some people still use cash for certain situations, indicating that the shift in transaction behavior is occurring gradually.

Driving Factors for the Use of E-Wallets and QRIS in the Tembilahan Community

Based on field findings, several key factors encourage Tembilahan residents to use e-wallets and QRIS as payment methods. The most dominant factor is convenience and speed of transactions. Respondents stated that digital payments shorten transaction times and are more practical than cash payments.

Furthermore, functional benefits such as ease of transfers, bill payments, and purchasing digital necessities are other driving factors. Several respondents also cited promotions and cashback as initial attractions for using e-wallets, although they continued using them long-term due to the perceived convenience.

Other factors driving the use of e-wallets and QRIS are the availability of QRIS merchants in Tembilahan and the increasing demand for digital transactions, particularly since the pandemic. This suggests that internal and external factors simultaneously influence the adoption of digital payment systems.

Obstacles and Challenges in Using Digital Payment Systems

Despite the increasing use of e-wallets and QRIS, this study identified several obstacles and challenges faced by the Tembilahan community. The most frequently cited obstacle was network or system disruptions, which caused delayed or failed transactions. Furthermore, respondents expressed concerns about balance transfer errors and the risk of digital fraud.

Another challenge that arises is limited digital literacy among some, especially those less familiar with technology. This leaves some people hesitant or in need of assistance in using e-wallet and QRIS applications.

However, these obstacles and challenges did not significantly hinder the use of e-wallets and QRIS. Most respondents continued to use digital payments with greater caution, indicating a process of adaptation to the risks of using digital technology.

Public Perceptions of the Security, Convenience, and Benefits of Using E-Wallets and QRIS

The research results show that Tembilahan residents' perceptions of e-wallet and QRIS use are generally positive. In terms of convenience, respondents considered e-wallet applications easy to use and facilitated daily transactions. This convenience is the primary reason people maintain their use of digital payments.

In terms of benefits, people experience time efficiency, practicality, and ease in managing financial transactions. Automatic transaction recording in e-wallet applications helps users monitor spending.

Meanwhile, in terms of security, some respondents stated they felt quite safe using e-wallets and QRIS as long as they followed the correct procedures. Although concerns persist regarding data security and the risk of fraud, public trust in digital payment systems is relatively good.

This positive perception of convenience, benefits, and security strengthens the position of e-wallets and QRIS as part of the digital payment system accepted by the Tembilahan community.

5. CONCLUSION

The development of financial technology, particularly e-wallets and QRIS, has brought significant changes to the payment system in Tembilahan. These digital payment systems offer convenience, speed, and efficiency, encouraging a shift from cash to cashless transactions in daily activities.

The research results show that the Tembilahan community has accepted and utilized e-wallets and QRIS for various transaction needs. However, this use is driven primarily by perceived practical benefits, while the public's theoretical understanding of fintech concepts remains limited. This suggests that the adoption of digital payments is functional and pragmatic.

Besides forming new transaction habits, the use of e-wallets and QRIS also faces challenges such as data security concerns, the risk of transaction errors, and differences in digital literacy levels. Overall, e-wallets and QRIS play a strategic role in transforming the digital payment system and changing transaction behavior in Tembilahan.

6. SUGGESTION

Based on the research results and conclusions that have been described, several suggestions that can be given are as follows:

a. For the Government and Related Authorities

The government and relevant authorities, such as Bank Indonesia and local governments, are expected to enhance digital financial education and literacy programs for the public. This education should focus not only on how to use e-wallets and QRIS, but also on understanding transaction security, personal data protection, and the potential risks associated with using digital payment systems.

b. For E-Wallet and QRIS Service Providers

Digital payment service providers are advised to continuously improve system quality, particularly in terms of security and service stability. Furthermore, they need to simplify application features to make them more accessible to all levels of society, including users with low digital literacy levels.

c. For Business Actors and MSMEs

Businesses, particularly MSMEs in Tembilahan, are expected to utilize QRIS and e-wallets as alternative payment systems that can improve transaction efficiency and expand consumer reach. Training and mentoring support for MSMEs in utilizing digital payments also needs to be increased.

d. For the Community

The public is expected to increase their vigilance and caution when using digital payment systems, such as maintaining the confidentiality of personal data and understanding secure transaction procedures. Furthermore, the public is also expected to continue improving their digital literacy so they can optimally utilize payment technology.

e. For Further Researchers

Future research is recommended to expand on this study using a quantitative or mixed methods approach to more objectively measure the impact of e-wallet and QRIS usage on changes in consumer transaction behavior. Further research could also involve a wider range of informants, such as traditional traders, MSMEs, and older adults, to obtain a more comprehensive picture of the transformation of digital payment systems at the local level.

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