

Constructing a Cashless Lifestyle through Word-of-Mouth-Mediated Social Normalization: A Phenomenological Study of QRIS Users at Universitas Negeri Jakarta

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ABSTRACT

This study examines how word-of-mouth (WOM) communication constructs a cashless lifestyle through the Quick Response Code Indonesian Standard (QRIS) among Universitas Negeri Jakarta students. Unlike previous research that mainly treats WOM as a quantitative predictor of technology adoption, this study views WOM as a lived interpersonal process through which payment meanings, norms, and routines are negotiated. Using Moustakas's transcendental phenomenology, data were collected through in-depth interviews and non-participant observations with eight active QRIS users aged 18–22 years. Analysis involved epoché, horizontalization, thematic clustering, and synthesis of textural and structural descriptions. The findings reveal a recurring process: peers provide initial social proof, users validate QRIS through shared transaction experiences, and satisfied users become recommenders who reinforce cashless norms. This process normalizes QRIS while students continue negotiating infrastructural constraints and mixed financial consequences. The study introduces the concept of WOM-mediated social normalization, showing that WOM not only predicts adoption but also functions as a norm-producing mechanism that transforms QRIS into an ordinary campus practice. The findings extend interpersonal communication and innovation-diffusion perspectives and support peer-based financial literacy initiatives.

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1. Introduction

Digital financial services have shifted everyday transactions from cash to platform-based payments. In Indonesia, the Quick Response Code Indonesian Standard (QRIS), a national QR-code payment standard established by Bank Indonesia, allows users of different payment applications to transact through a single code and has become an important entry point into the digital-payment ecosystem (Bank Indonesia, n.d.). Its expansion across merchants, public facilities, and universities means that adoption is increasingly embedded in routine social settings rather than confined to occasional technology use.

University campuses are especially relevant because students combine intensive smartphone use with dense peer interaction. QRIS is used for food, transportation, printing, organizational activities, and other daily needs. Yet describing students as digitally capable does not explain how a payment method becomes taken for granted. The shift from cash to QRIS involves not only evaluations of usefulness and ease but also repeated encounters in which students see how peers pay, discuss promotions, compare experiences, and adjust their own routines.

Communication therefore functions as a constitutive part of adoption. Interpersonal interaction reduces uncertainty, supplies social validation, and establishes what is considered appropriate within a group (Littlejohn & Foss, 2011; Rogers, 2003). In this setting, WOM includes explicit recommendations and less explicit communicative cues, such as observing a successful QRIS transaction. These exchanges can turn an individual trial into a shared campus norm.

Research on digital-payment adoption can be organized into three overlapping streams. Technology-acceptance studies emphasize usefulness, ease of use, trust, risk, and behavioral intention (Nguyen-Tan & Le-Hoang, 2024; Putri, 2024; Venkatesh et al., 2012). Lifestyle-oriented studies connect QRIS use with cashless identity, attitudes, and routine consumption (Barends & Baridwan, 2024; Mulyani et al., 2024). Communication-oriented studies identify WOM or e-WOM as influential because peer information is perceived as credible and can

accelerate the diffusion of mobile financial services (Chung et al., 2023; Haque, 2023; Linh & Chau, 2024).

Across these streams, however, WOM is usually operationalized as an antecedent variable in a linear model: a recommendation is expected to influence intention, trust, or use. This approach reveals whether an association exists but says little about how communication is experienced, how observation becomes persuasion, or how adopters later become recommenders. It also treats communication as an input to adoption rather than as an ongoing process that produces and reproduces social norms.

Mixed empirical findings reinforce this limitation. Some studies report a positive WOM effect, whereas others find no significant direct effect on QRIS or e-wallet decisions (Himawati & Firdaus, 2021; Yasar et al., 2022). Instead of indicating that WOM is simply effective or ineffective, these inconsistencies suggest that its influence may be relational, contextual, and indirect. WOM may work through trusted ties, visible peer behavior, reciprocal exchange, and the normalization of a practice rather than through a single causal path.

Two gaps follow from this literature. First, the lived interpersonal process through which students interpret and negotiate QRIS use remains underexplored. Second, existing work rarely explains how repeated communication transforms QRIS from a payment option into a routine component of a cashless lifestyle, including the tensions that accompany this process, such as impulsive spending and infrastructural dependence.

This study addresses these gaps through transcendental phenomenology and introduces the concept of WOM-mediated social normalization. The concept describes a recursive process in which students move from social exposure, to experiential validation, to reciprocal recommendation, and finally to conditional routinization. Unlike prior studies that position WOM only as a predictor of technology adoption, this study treats WOM as a norm-producing interpersonal practice through which meanings of convenience, legitimacy, and appropriate payment behavior are collectively formed.

Accordingly, the study asks: How do Universitas Negeri Jakarta students experience WOM communication as a process that constructs

and normalizes a cashless lifestyle through QRIS? By answering this question, the study contributes a processual explanation to interpersonal communication and innovation-diffusion scholarship and offers practical insight for campus-based digital-payment literacy.

2. Method

This study employed a qualitative design grounded in Moustakas's transcendental phenomenology to describe the shared essence of students' lived experiences with WOM communication and QRIS (Moustakas, 1994). This tradition was selected because the study seeks to return to participants' accounts of what they experienced (textural description) and how the social and situational context shaped that experience (structural description), before synthesizing the common meaning of the phenomenon. The analytical focus was therefore not on estimating causal effects but on interpreting how cashless practice became meaningful and routine in everyday campus life.

The study was conducted at Universitas Negeri Jakarta (UNJ), Indonesia. Participants were selected through criterion-based purposive sampling: active undergraduate students aged 18–22 years, active QRIS users, users with campus transaction experience, and volunteers willing to participate. Eight students from eight faculties participated. Sample adequacy was evaluated using information power rather than statistical representation: the study had a focused aim, a specific participant group, sustained interview dialogue, and an in-depth case-oriented analysis (Malterud et al., 2016). Recruitment was considered sufficient when later interviews repeated established meaning units and did not substantially alter the experiential structure.

Data were collected between February and April 2026 through semi-structured in-depth interviews and nonparticipant observations. Each interview lasted approximately 40–60 minutes. The interview guide elicited concrete episodes rather than general opinions, including the first encounter with QRIS, occasions of receiving or giving recommendations, changes in spending awareness, and moments when cash remained necessary. Follow-up probes asked participants to explain the context, feelings, reasoning, and consequences attached to each episode. Observations in cafeterias and

student-service facilities documented how QRIS use, peer presence, and transaction conditions appeared in natural campus settings. Consistent with *epoché*, the researchers documented assumptions about digital-payment efficiency and peer influence in reflexive notes before and during analysis. These notes were revisited when interpretations appeared to reproduce the researchers' expectations, and alternative readings were discussed within the research team. This reflexive procedure, together with an audit trail of coding decisions, was used to distinguish participants' meanings from the researchers' prior views.

All interviews were audio-recorded with participants' consent and transcribed verbatim. Analysis followed Moustakas's sequence: (1) horizontalization, in which each relevant statement was initially treated as having equal value; (2) elimination of repetitive or irrelevant statements; (3) clustering invariant meaning units into themes; (4) preparation of individual textural and structural descriptions; and (5) synthesis across participants to articulate the essence of WOM-mediated social normalization. Observational notes were used to contextualize, not replace, participants' accounts. The final themes concerned social exposure, reciprocal communication, financial ambivalence, conditional cashlessness, and the overarching essence linking them.

Trustworthiness was supported by triangulation of interview and observation data, member checking with several participants, peer discussion of thematic interpretations, and an audit trail. Dependability and confirmability were strengthened by documenting coding and theme development, while transferability was supported through a description of participants and campus contexts. Participants gave informed consent, identities were anonymized with codes I1–I8, and data were handled confidentially.

3. Results and Discussion

3.1. Characteristics of Participants

This study involved eight active undergraduate students aged 18–22 years who routinely used QRIS in the UNJ campus environment. The sample comprised six women and two men from eight faculties, with all participants reporting more than one year of QRIS use. The

cross-faculty composition was not intended for statistical comparison; it broadened the range of campus situations through which a shared experience of cashless practice could be examined.

Table 1. Characteristics of Participants

Informant	Gender	Faculty	Duration of QRIS Use	Main Transaction Activities
I1	Female	Faculty of Social Sciences and Law	>2 years	Food and beverages
I2	Female	Faculty of Economics and Business	>2 years	Daily expenses
I3	Male	Faculty of Engineering	1–2 years	Campus facilities
I4	Female	Faculty of Education	>2 years	Food purchases
I5	Female	Faculty of Sports Science	>1 year	Food and beverages
I6	Male	Faculty of Languages and Arts	>2 years	Daily transactions
I7	Female	Faculty of Mathematics and Natural Sciences	>2 years	Academic needs
I8	Female	Faculty of Psychology	>2 years	Food and transportation

Participants used QRIS for food and beverages, daily expenses, campus facilities, academic needs, transportation, and other routine transactions. Their sustained use allowed them to describe how QRIS moved from an observed peer practice to a default payment orientation and how that orientation remained subject to financial and infrastructural negotiation.

3.2. Encountering QRIS through Peers: From Social Exposure to First Use

Participants' first QRIS use was experienced as a socially situated moment. Four participants emphasized peer observation or fear of

missing out, while four foregrounded efficiency and practicality. These motives were intertwined: convenience became credible because it was witnessed in the routine behavior of trusted peers.

Informant 8 described the contrast between being the person who still used cash and watching a friend pay with QRIS as the moment that made non-use feel increasingly anomalous:

The participant recalled:

"Alasannya jujur karena pertama kali itu pas main sama temen. Dia bayarnya pakai QRIS, sedangkan aku masih pakai uang tunai. Dari situ aku berpikir kenapa aku tidak menggunakan QRIS juga." (Informant 8)' ["Honestly, it started when I was out with a friend. My friend paid with QRIS while I was still using cash. That made me wonder why I was not using QRIS too."]

For Informant 5, the same movement was expressed as fear of missing out, although continued use indicates that social pressure initiated rather than fully explained the practice:

"Mungkin lebih ke FOMO, karena waktu itu hampir semua teman sudah pakai QRIS. Akhirnya saya mencoba dan sampai sekarang terus menggunakannya." (Informant 5) ["It was probably more about FOMO because almost all of my friends were already using QRIS. I eventually tried it and have continued using it until now."]

These accounts show social exposure as the opening phase of normalization. Participants did not first compare technical attributes in isolation; they encountered QRIS as something already performed and accepted by peers. Observation reduced uncertainty, while the desire to remain aligned with the group made the first trial socially meaningful. Practical advantages were then evaluated through experience.

3.3. From Recommendation to Reciprocal Advocacy

After initial adoption, WOM became cyclical. Three participants recalled direct recommendations, three described recommending QRIS to others, and two emphasized learning primarily through observation. These patterns were not mutually exclusive

categories; together they describe movement from receiver, to user, to communicator.

Promotional information often provided the immediate reason to try QRIS. Informant 5 recalled that a friend's suggestion changed the payment decision at the point of purchase:

The participant explained:

"Awalnya saya ingin bayar tunai, tetapi teman bilang kalau bayar pakai GoPay lewat QRIS ada potongan harga. Akhirnya saya ikut menggunakan QRIS." (Informant 5)
[*"At first I wanted to pay in cash, but a friend said that paying with GoPay through QRIS gave a discount. So I ended up using QRIS."*]

Positive experience subsequently repositioned some participants as recommenders. Informant 1 linked practical ease and rewards to an active desire to persuade others:

"Saya justru sering menyarankan teman menggunakan QRIS karena lebih praktis dan bisa mendapatkan poin." (Informant 1)
[*"I often recommend that friends use QRIS because it is more practical and can provide reward points."*]

For participants who did not receive an explicit recommendation, repeated observation still communicated that QRIS was safe, ordinary, and expected. WOM therefore operated verbally and nonverbally. Each successful transaction became visible evidence, and each satisfied user could become a new source of validation. This reciprocal movement is the core of WOM-mediated social normalization: communication does not end when adoption occurs; adoption generates further communication.

3.4. Experiencing Frictionless Payment: Convenience and Financial Ambivalence

QRIS changed not only how participants paid but also how they sensed spending. Five participants associated it with easier or more impulsive expenditure, whereas three emphasized the usefulness of digital transaction records. The same frictionless quality produced opposing meanings: diminished awareness at the moment of payment and improved visibility after payment.

Informant 6 contrasted the physical sensation of cash leaving the hand with the almost effortless act of scanning:

The participant stated:

"Kalau pakai uang tunai masih terasa uangnya keluar. Kalau QRIS tinggal scan, jadi rasanya lebih gampang mengeluarkan uang." (Informant 6)

["With cash, I can still feel the money leaving. With QRIS, I only scan, so it feels much easier to spend."]

Informant 1 experienced the transaction history as a form of retrospective control:

"Semua transaksi tercatat, jadi saya lebih mudah mengontrol pengeluaran dibandingkan saat menggunakan uang tunai." (Informant 1)

["All transactions are recorded, so it is easier for me to control my spending than when I use cash."]

The lived experience of cashlessness was therefore ambivalent rather than uniformly beneficial. QRIS reduced transactional friction, but this convenience could weaken the immediate salience of spending. At the same time, recorded transactions enabled monitoring and reflection. A cashless lifestyle was constructed through the interaction of technological ease, peer-normalized use, and individual financial self-regulation.

3.5. Living Cashless Conditionally: Negotiating Infrastructure and Cash Backup

Four participants described QRIS as their near-exclusive payment method, while four retained cash. This split did not represent two fixed user types; it revealed the conditional character of routinization. QRIS had become the default, but cash remained a contingency for parking, unstable connections, or merchants without QRIS. Informant 8 described carrying only a minimal cash reserve:

The participant explained:

"Saya hanya membawa uang tunai sekitar dua ribu rupiah untuk parkir. Selebihnya hampir semua transaksi menggunakan QRIS." (Informant 8)

["I only carry about two thousand rupiah in cash for parking. Almost all other transactions use QRIS."]

Informant 4 highlighted the infrastructural uncertainty that prevented complete dependence:

"Saya tetap membawa uang tunai karena kadang sinyal hilang atau ada pedagang yang belum menerima QRIS." (Informant 4)

["I still carry cash because the signal sometimes disappears or some merchants do not yet accept QRIS."]

These accounts show that normalization is not equivalent to total substitution. Participants experienced themselves as cashless because QRIS oriented most transactions, even while cash functioned as a backup. The cashless lifestyle was thus negotiated at the intersection of social expectations, infrastructure, merchant readiness, and risk management.

3.6. The Essence of the Lived Experience: WOM-Mediated Social Normalization

Across participants, the essence of using QRIS was a movement from being exposed to a peer practice to inhabiting and reproducing that practice as ordinary. Students first encountered QRIS through a trusted social field in which friends' words and visible actions made digital payment appear legitimate. A successful first use converted social proof into personal validation. Repetition then turned personal validation into reciprocal advocacy, allowing users to recommend QRIS and display its normality to others.

This movement remained conditional. Students simultaneously experienced freedom from cash, reduced transactional friction, potential loss of spending awareness, improved transaction monitoring, and dependence on connectivity and merchant infrastructure. Cashlessness was therefore not experienced as the absolute absence of cash but as a socially validated default orientation. The shared meaning can be summarized as follows: QRIS became a lifestyle when

communication made it socially credible, experience made it personally useful, repetition made it habitual, and contingency management made it sustainable.

Table 2. WOM-Mediated Social Normalization of QRIS

Phase	Lived Experience	Communicative Mechanism	Outcome
Social exposure	Seeing peers use QRIS or hearing recommendations	Social proof and uncertainty reduction	First trial becomes socially legitimate
Experiential validation	Testing QRIS in everyday transactions	Personal confirmation of convenience and rewards	Repeated use and growing confidence
Reciprocal advocacy	Sharing benefits and displaying successful use	User shifts from receiver to recommender	Cashless norms are reproduced among peers
Conditional routinization	Using QRIS as default while retaining cash	Negotiation of infrastructure, spending awareness, and risk	A normalized but incomplete cashless lifestyle

3.7. Discussion

The findings explain QRIS adoption as a communicative normalization process rather than a one-time decision. WOM-mediated social normalization consists of four linked phases: social exposure, experiential validation, reciprocal advocacy, and conditional routinization. The process is recursive because participants who were initially influenced by others later became the communicators who reproduced the same norm. This processual explanation is the principal theoretical contribution of the study.

The first phase extends Rogers's (2003) diffusion perspective. Interpersonal channels did more than transmit information about an innovation; they supplied social proof that QRIS was a legitimate and appropriate way to transact. Participants often encountered QRIS through peers before articulating its usefulness. This sequence suggests that social acceptance can precede and frame technological

evaluation, complementing the social-influence construct in UTAUT2 (Venkatesh et al., 2012).

The second and third phases clarify why WOM cannot be reduced to explicit recommendation. Observing peers scan QR codes communicated competence, safety, and normality without a direct persuasive statement. Once participants validated these meanings through their own transactions, they circulated them through advice about promotions, points, and convenience. This finding aligns with transactional views of communication as co-created meaning (Littlejohn & Foss, 2011) and with evidence that positive consumption experiences motivate voluntary information sharing (Hennig-Thurau et al., 2004). It also explains why quantitative findings on the direct effect of WOM may be inconsistent: communication can operate through observation, relational trust, and norm reproduction rather than only through reported recommendations.

The fourth phase shows that normalization is conditional rather than complete. Students could identify with a cashless lifestyle while retaining cash for infrastructural failure. This finding shifts the analytical focus from adoption versus non-adoption to the practical negotiation of a default payment orientation. It also reveals financial ambivalence: the same reduction in payment friction that supports routine use can weaken spending awareness, while digital records can strengthen monitoring. Cashless practice is therefore shaped by technological affordances and users' self-regulation.

Compared with prior studies that model WOM, usefulness, trust, and lifestyle as separate predictors (Barends & Baridwan, 2024; Haque, 2023; Nguyen-Tan & Le-Hoang, 2024; Putri, 2024), this study identifies their processual relationship. Peer communication makes usefulness visible; direct experience validates it; reciprocal WOM converts individual satisfaction into a group norm; and infrastructure determines whether the norm can be enacted consistently. The study thus contributes to communication scholarship by conceptualizing WOM as a norm-producing social mechanism, not merely a variable preceding behavioral intention.

The findings also have practical implications. Universities and payment providers should not rely solely on promotional campaigns or infrastructure expansion. Peer-based communication can support

adoption, but it should be paired with digital financial literacy that addresses spending awareness, budgeting, privacy, and contingency planning. Campus merchants and administrators should also reduce connectivity and acceptance gaps because infrastructural interruptions weaken the continuity of a normalized practice.

Interpretively, the single-campus setting and eight-participant sample support depth but limit claims of transferability. The proposed process should therefore be treated as an empirically grounded conceptual explanation rather than a universal sequence. Further studies can compare campuses, socioeconomic groups, and regions; examine e-WOM in social media; and test whether the four phases appear in other digital-payment contexts.

Overall, the study moves the discussion from whether WOM influences QRIS use to how communication organizes the lived transition into cashlessness. The phenomenological evidence shows that a payment technology becomes a lifestyle when it is repeatedly interpreted, displayed, endorsed, and negotiated within everyday relationships.

4. Conclusion

This study answered how WOM communication constructs a cashless lifestyle among UNJ students by showing that QRIS becomes routine through WOM-mediated social normalization. Students move from observing or hearing about QRIS, to validating it through their own transactions, to recommending it to others, and finally to treating it as the default while retaining cash for contingencies. The contribution is therefore not another claim that WOM predicts adoption; it is a processual explanation of how verbal recommendation, visible peer behavior, reciprocal advocacy, and repeated experience collectively produce a payment norm.

Theoretically, the findings extend interpersonal communication and innovation-diffusion perspectives by positioning users as both recipients and producers of normalization. Practically, universities, payment providers, and policymakers should combine peer-based communication and reliable QRIS infrastructure with digital financial literacy that addresses impulsive spending and responsible monitoring. Future research should verify the proposed four-phase

process across different universities and social groups, examine the role of e-WOM and platform algorithms, and use longitudinal designs to trace how cashless routines change over time.

Declaration of Conflicting Interest

The authors declare that there is no conflict of interest regarding the publication of this article.

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