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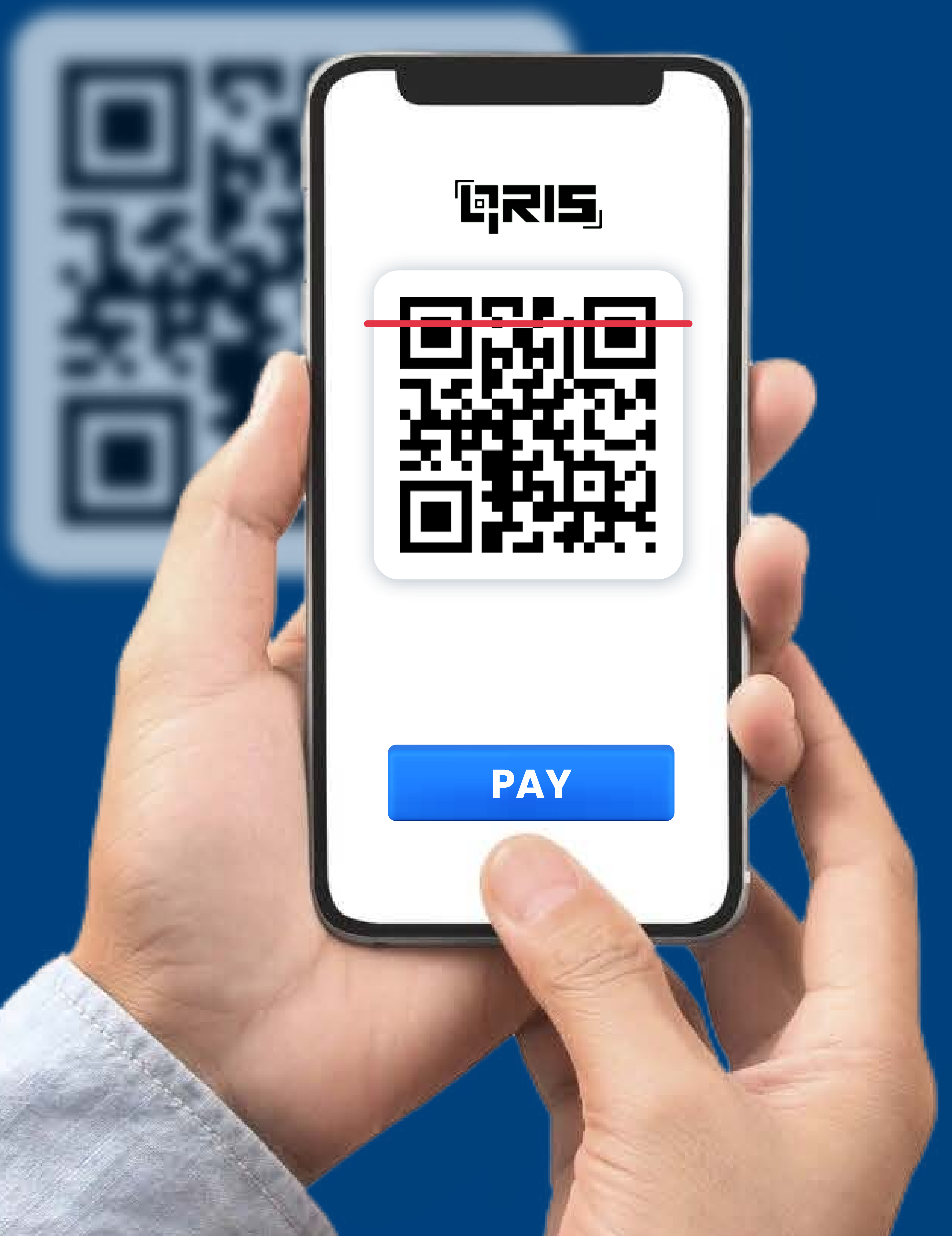
Understanding QRIS Usage and Its Impact on Daily Transaction

June 2024



1.

Demography Profile

N total = **1,092**

Respondent Profiles

The majority of respondents are Gen Z and Millennials, from the upper middle class, working, and mainly live in Java Island.

Gender

Male **50%**

Female **50%**

Marital Status

Single	**54%**
Married with kids	**38%**
Married without kids	**6%**
Widowed/Divorced with kids	**2 %**

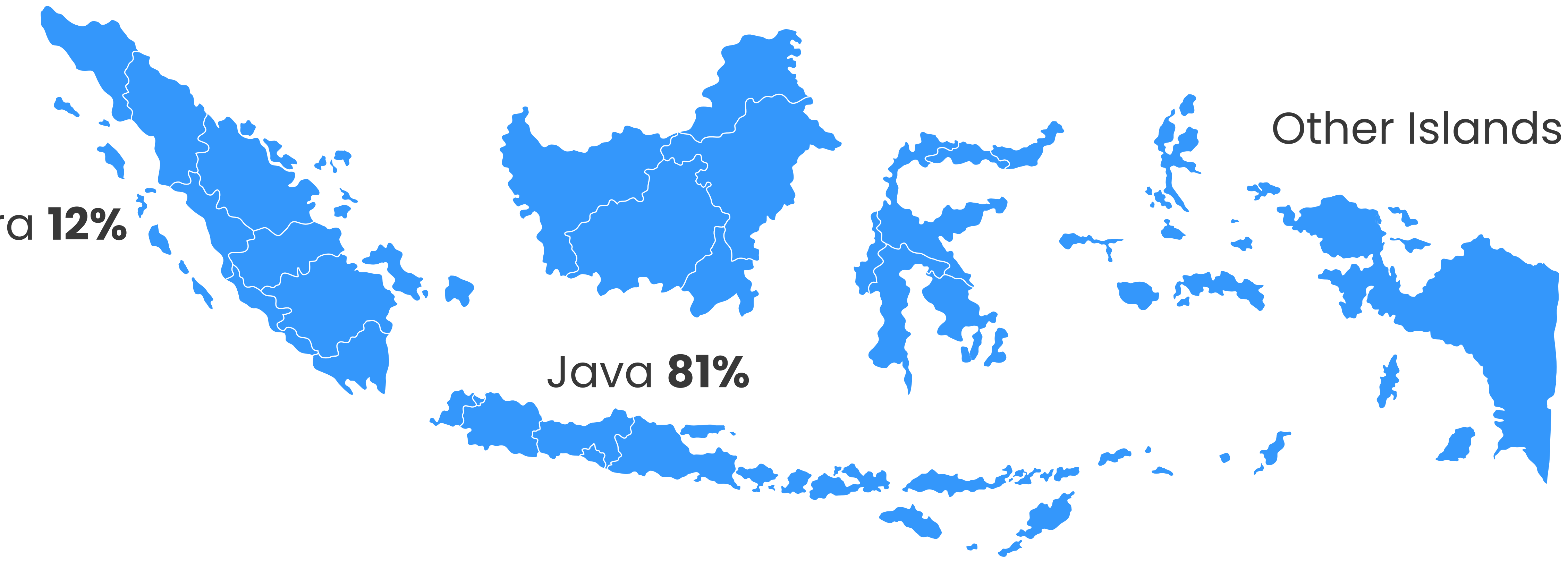
SEC

Upper **36%**

Middle **43%**

Lower **21%**

Area



Age

17 - 25 y.o	**40%**
26 - 30 y.o	**22%**
31 - 35 y.o	**16%**
36 - 40 y.o	**11%**
41 - 45 y.o	**8%**
46 - 50 y.o	**2%**
51 - 55 y.o	**1%**

Occupation

Worker **60%**

Housewife **6%**

Entrepreneur **18%**

Others **5%**

Student **11%**

How to Read the Data?

Data will be provided in **total level, category, brand** and **demographic analysis** can be used to better understand the current and potential findings.

18 - 26 yo	27 - 35 yo	Upper	Middle	NETT - PREMIUM	NETT - NON PREMIUM
(A)	(B)	(A)	(B)	(A)	(B)
347	253	423	177	364	236
76%	**76%**	75%	79%	77%	75%
71%	**79% A**	71%	82% A	73%	77%
73%	66%	68%	**77% A**	67%	**76% A**
70%	70%	69%	73%	69%	72%
69%	66%	62%	82% A	67%	69%

- If you find the **CAPITAL LETTER** with **RED COLOR**
- **RED CAPITAL LETTER** means win sig-test at 95% confidence level to labelled column
- Significance reflects the real differences.

Overall Liking

Very like	**25%**
Like	**66%**
Kinda like	**7%**
Between like and dislike	**2%**
Kinda dislike	**0%**
Don't like	**1%**
Don't like at all	**0%**
Top 2 Boxes	**84%**
Mean score	**4.0**

- **The mean score** is **the average of a group of scores**. The scores added up and divided by the number of scores.
- A **Top 2 Boxes** score (sometimes called T2B) is a way of summarizing the positive responses from a Likert scale survey question. It combines the highest 2 responses (for this report : scale 6 and 7).

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2.

Key Insights

N total = **1,092**

Majority, specifically 7 out of 10, prefer to shop at offline stores rather than online. Additionally, there's a notable discrepancy between the shopping habits of males versus females, with males showing a stronger preference for offline shopping. Similarly, white-collars seem to prefer offline shopping compared to those in other occupations.

Shopping Offline	**Total**	Male	Female	Gen Z	Millennial	Others	White Collar	Blue Collar	Not Working	Housewife
		(A)	(B)	(A)	(B)	(C)	(A)	(B)	(C)	(D)
Base	**1,092**	**546**	**546**	**436**	**582**	**74**	**792**	**59**	**173**	**68**
Very often	**24%**	23%	25%	27%	22%	22%	24%	24%	19%	31% C
Often	**49%**	53% B	46%	43%	53% A	54%	51% C	49%	43%	43%
Sometimes	**24%**	21%	26% A	26%	22%	22%	21%	22%	34% A	24%
Seldom	**2%**	2%	2%	2%	2%	3%	2%	5%	3%	3%
Very rarely	**1%**	1%	1%	1%	1%		1%		1%	
Top 2 Boxes *(The sum of the first until second box)*	**73%**	76% B	71%	70%	75%	76%	76% C	73%	62%	74%
Bottom 2 Boxes	**3%**	3%	3%	3%	3%	3%	3%	5%	4%	3%
Mean Score	**3.93**	**3.94**	**3.92**	**3.92**	**3.93**	**3.95**	**3.96 C**	**3.92**	**3.76**	**4.01 C**

**Sig test against category CAPITAL LETTER is win sig-test at 95% confidence level to labelled column*

R1. How often do you shop offline (directly to the shop/kiosk/outlet)?

N total = **1,092**

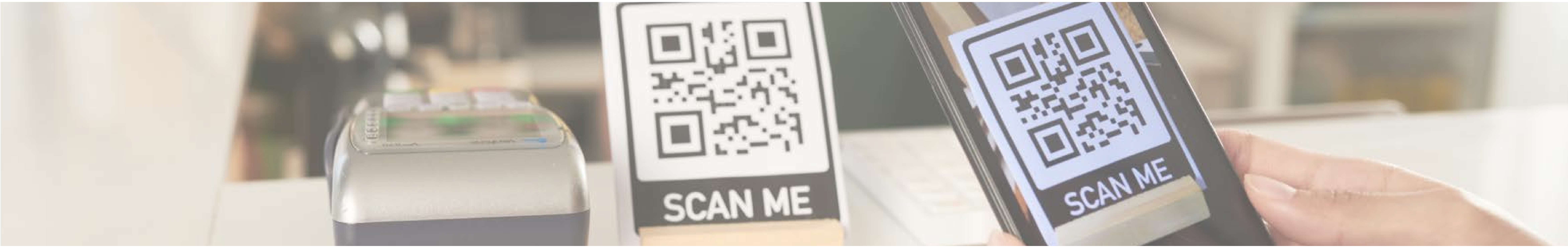
Despite cash being the most common payment method for offline shopping, there's a notable trend among white-collar and Gen Z who significantly prefer using QRIS for their offline purchases.

Payment Method		Male	Female	Gen Z	Millennial	Others	White Collar	Blue Collar	Not Working	Housewife
		(A)	(B)	(A)	(B)	(C)	(A)	(B)	(C)	(D)
Base	**1,092**	**546**	**546**	**436**	**582**	**74**	**792**	**59**	**173**	**68**
Cash/cash	**74%**	76%	73%	**80% BC**	71%	66%	70%	92% AD	86% A	78%
QRIS	**16%**	14%	18%	15%	16%	18%	**19% BCD**	2%	11% B	9%
Debit card	**5%**	5%	6%	3%	7% A	12% A	7% C	2%	1%	6% C
Transfer	**3%**	4%	3%	2%	4% A	0%	3%	3%	1%	7% C
Credit card	**1%**	2%	1%	0%	2%	4% A	1%	2%	1%	0%

Sig test against category *CAPITAL LETTER is win sig-test at 95% confidence level to labelled column*

R2. Please sort the payment methods you use when shopping offline, where ranking 1 means the most frequent method to the least frequent.

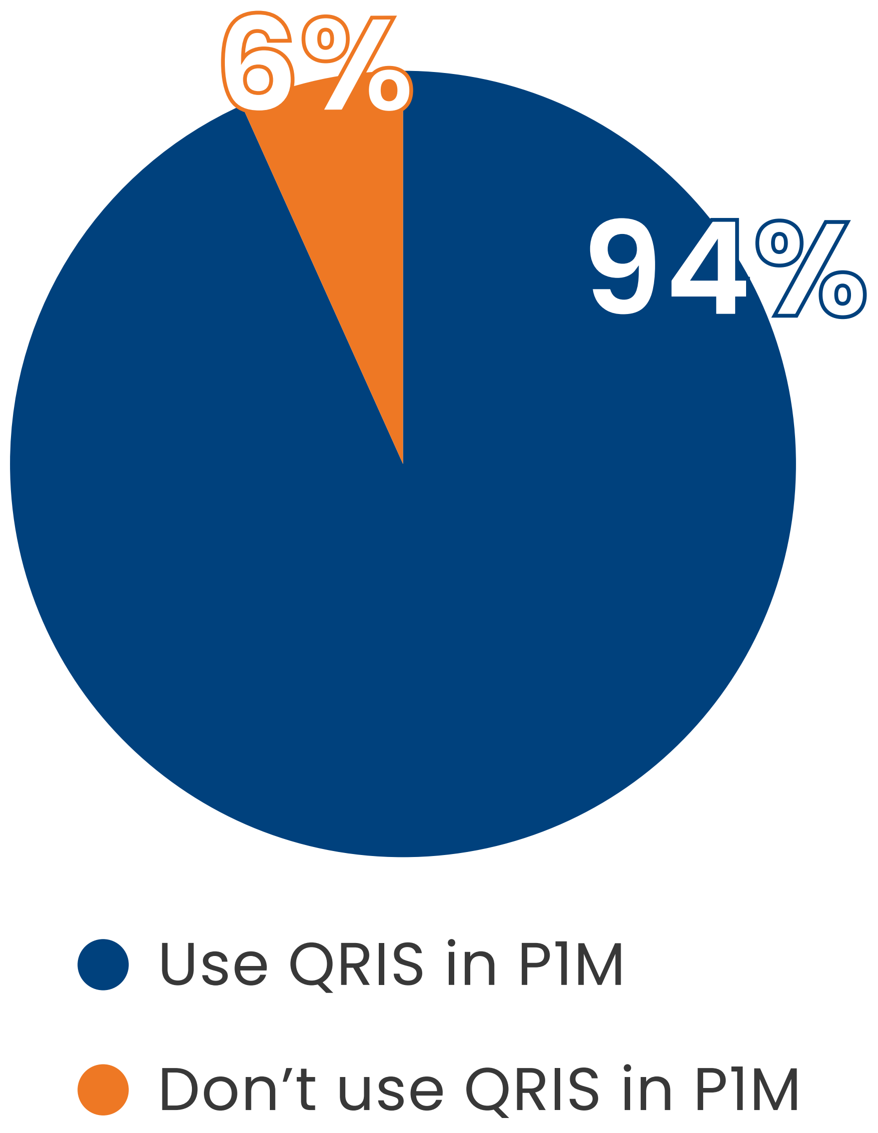
N total = **1,092**



QRIS penetration in offline stores is extensive, as nearly everyone has used QRIS for payment within the past month.

This shows a widespread adoption and acceptance of QRIS among consumers.

QRIS has become a mainstream and widely accepted payment method, likely due to its convenience, ease of use, and potentially incentivized promotions by businesses.



R3. How often have you used the payment method using QRIS when shopping offline in the last month?

N total = **1,092**

QRIS usage is frequent among consumers, with half of them using it at least once a week in offline stores. Notably, white-collar workers are utilizing QRIS several times a week. Additionally, there's a significant presence of QRIS usage among Generation Z who are using QRIS every day.

Frequency of Using QRIS		Male	Female	Gen Z	Millennial	Others	White Collar	Blue Collar	Not Working	Housewife
		(A)	(B)	(A)	(B)	(C)	(A)	(B)	(C)	(D)
Base	**1,092**	**546**	**546**	**436**	**582**	**74**	**792**	**59**	**173**	**68**
50% **Every day**	**10%**	11%	8%	**12%** B	8%	9%	**11%** BD	2%	10% BD	1%
Several times a week	**33%**	33%	33%	31%	34%	35%	**36%** BD	20%	32% D	18%
Once in a week	**7%**	10% B	5%	7%	7%	9%	7%	12%	6%	7%
Several times a month	**24%**	22%	25%	23%	24%	20%	24%	14%	23%	28%
Once a month	**4%**	4%	4%	3%	4%	5%	3%	7%	4%	7%
Less frequently	**17%**	15%	18%	17%	17%	12%	14%	32% AC	20%	29% A
I have never used QRIS	**6%**	5%	6%	6%	5%	8%	5%	14% AC	5%	9%

Sig test against category CAPITAL LETTER is win sig-test at 95% confidence level to labelled column

R3. How often have you used the payment method using QRIS when shopping offline in the last month?

N Those who use QRIS = **1,030**

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Consumers value the simplicity and efficiency of QRIS transactions, which likely contribute to its widespread adoption. Additionally, the availability of promotion further encourages the use of QRIS for offline purchases.

Reason to Use QRIS

Ease of use	**49%**
Transaction speed	**42%**
Special promotions or discounts from QRIS	**33%**
I rarely carry cash anymore	**28%**
Availability in many places	**23%**
Transaction security	**22%**
Special promotions or discounts from stores	**20%**
Can view and monitor expenses through transaction history	**18%**
Don't want to go into credit card debt	**10%**
Recommendations from shop sellers	**9%**
Recommendations from friends or family	**6%**

R4. What are the 3 main factors that made you choose to use QRIS as a payment method?

N Those who use QRIS = **1,030**

QRIS can be even more widely adopted, if more merchants offer this payment option, as well as infrastructure improvements to ensure smooth and fast transactions.

Barrier to Using QRIS

Merchants do not accept payments via QRIS	**51%**
Slow networks often result in payments being interrupted	**50%**
Technical problems with payment applications	**35%**
Insufficient funds	**22%**
Feel more wasteful	**21%**
Can't make installments	**11%**
Never had any difficulties	**10%**
Don't understand how to use QRIS	**5%**

R5. What are the obstacles when using QRIS?

N Those who use QRIS = **1,030**

E-wallet and digital payment apps are the most commonly used platforms for making payments through QRIS systems. QRIS is particularly popular for smaller, everyday transactions, especially in the food and beverage sector.

Source of Funds

E-wallet	**77%**
Digital Bank	**50%**
Conventional Banks	**30%**
Paylater	**8%**

Average Spending

< Rp 500.000	**82%**
Rp 500.000 - Rp 1.000.000	**14%**
Rp 1.000.001 - Rp 3.000.000	**3%**
Rp 3.000.001 - Rp 5.000.000	**1%**
> Rp 5.000.000	**0%**

Product Purchased

- Restaurant (food & drink) **42%**
- Grocery **19%**
- Fashion and accessories **9%**
- Beauty care **8%**
- Mother & Baby necessities **5%**
- Kitchen equipment **4%**
- Electronic **4%**
- Household appliances **3%**
- Hobbies & Collections **3%**
- Health **2%**
- Others **1%**

R6. When using QRIS, what apps do you usually access? | R7. In an average of 1 transaction, how much nominal do you usually spend using QRIS?
R8. What product category did you buy using QRIS with a nominal value?

N Those who use QRIS = **1,030**

The largest transactions using QRIS can go up to 3 million IDR, primarily for restaurant bills and grocery purchases. This indicates that while QRIS is commonly used for smaller, everyday transactions, it is also capable of handling larger payments for essential expenses like dining out and grocery shopping.

Source of Funds

E-wallet	**77%**
Digital Bank	**50%**
Conventional Banks	**30%**
Paylater	**8%**

Highest Spending

< Rp 500.000	**57%**
Rp 500.000 - Rp 1.000.000	**30%**
Rp 1.000.001 - Rp 3.000.000	**9%**
Rp 3.000.001 - Rp 5.000.000	**3%**
> Rp 5.000.000	**1%**

Product Purchased with Highest Spending

Restaurant (food & drink)	**29%**
Grocery	**15%**
Fashion and accessories	**12%**
Electronic	**12%**
Beauty care	**9%**
Household appliances	**6%**
Hobbies & Collections	**5%**
Mother & Baby necessities	**4%**
Kitchen equipment	**3%**
Health	**2%**
Others	**1%**

R6. When using QRIS, where do you usually source your funds from? | R10. In 1 transaction, what is the BIGGEST amount you have ever spent using QRIS?
R11. What product categories have you purchased using QRIS with a nominal value?

N Those who use QRIS = **1,030**

QRIS payment channels are readily available across various types of sellers, including mini markets, restaurants, shopping centers, and supermarkets.

Easiness to Find Sellers with QRIS

Base	1,030
Very easy	36%
Easy	45%
Just normal	16%
Hard to find	3%
It is very difficult to find traders who use QRIS	0%
Top 2 Boxes *(The sum of the first until second box)*	81%
Bottom 2 Boxes	3%
Mean score	4.12

Place to Transact with QRIS

- Mini markets **65%**
- Restaurants **61%**
- Shopping center (mall) **55%**
- Supermarket **53%**
- Stores outside shopping center **27%**
- Street vendors **17%**
- Beauty clinic **15%**
- Salon **11%**
- Hospital **8%**

R12. How easy is it now for you to find sellers who have QRIS? | R13. Where do you usually use QRIS?

N Those who use QRIS = **1,030**

More than half of consumers express their willingness to use QRIS if merchants offer this option. In addition, consumers likely to make more frequent and larger transactions using this payment method as it becomes more widely available.

Future Usage

I will definitely use QRIS if the seller provides the QRIS option	**56%**
I sometimes use QRIS even though the seller provides the QRIS option	**36%**
I rarely use QRIS even though the seller provides the QRIS option	**8%**

Future QRIS Frequency

73% **There will be more and more transactions with QRIS in the future**

26% Just the same

1% There will be fewer transactions with QRIS in the future

Future QRIS Value

65% **The nominal value of transactions with QRIS will be greater in the future**

34% Just the same

1% The nominal value of transactions with QRIS will be smaller in the future

R14. Which of these statements best describes you | R15. Approximately, how will the number of transactions you carry out with QRIS now differ from the future?
R16. Approximately, what is the difference in the nominal transactions you make with QRIS now and in the future?

N total = **1,092**

White-collar professionals are more receptive to digital payment methods and are likely to lead the way in the adoption of QRIS technology.

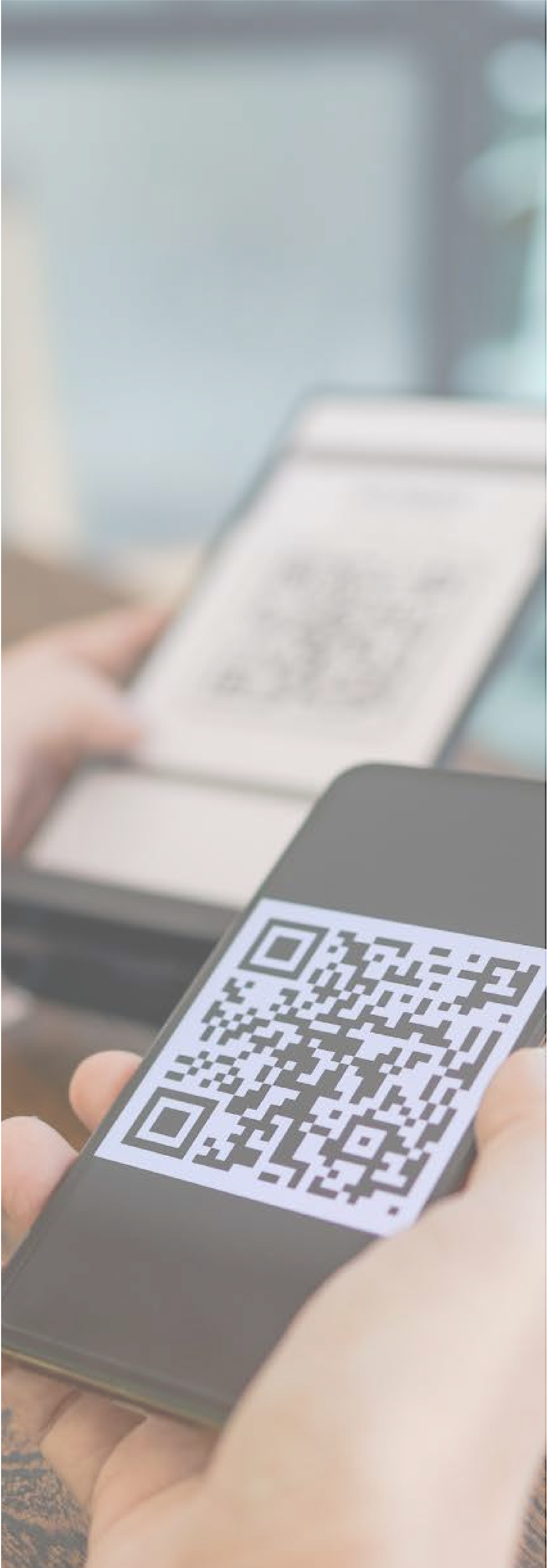
Future Plan	Total	Male	Female	Gen Z	Millennial	Others	White Collar	Blue Collar	Not Working	Housewife
		(A)	(B)	(A)	(B)	(C)	(A)	(B)	(C)	(D)
Base	**1,092**	**546**	**546**	**436**	**582**	**74**	**792**	**59**	**173**	**68**
Will definitely	**57%**	56%	58%	55%	58%	64%	60% BD	39%	55% B	43%
Maybe yes	**32%**	34%	30%	34%	31%	28%	31%	41%	34%	40%
Don't know	**10%**	9%	11%	11%	10%	7%	9%	20% A	10%	16% A
Maybe no	**0%**	1%	0%	0%	0%	1% A	0%	0%	0%	1%
Definitely will not	**0%**	0%	0%	0%	0%	0%	0%	0%	0%	0%
Top 2 Boxes *(The sum of the first until second box)*	**90%**	91%	89%	89%	90%	92%	**91% BD**	80%	90%	82%
Bottom 2 Boxes	**0%**	1%	0%	0%	0%	1% A	0%	0%	0%	1%
Mean Score	**4.47**	**4.47**	**4.47**	**4.44**	**4.48**	**4.54**	**4.51 BD**	**4.19**	**4.45 BD**	**4.24**

*Sig test against category CAPITAL LETTER is win sig-test at 95% confidence level to labelled column

R17. Do you plan to make transactions using QRIS in the future?

3.

Summary



1. **Consumer Behavior Insights**

   Offline shopping preference reflects nuanced consumer behavior, while gender and occupational differences highlight varied shopping priorities and influences.

2. **Digital Payment Trends**

   QRIS adoption signifies broader trends in digital payment acceptance driven by convenience, security, and technological advancements.

3. **Generational Dynamics**

   Higher QRIS usage among Generation Z showcases a digital-first approach influenced by tech familiarity and comfort.

4. **Merchant Influence**

   Merchant adoption of QRIS is crucial in shaping consumer behavior and driving widespread usage, indicating the importance of businesses in facilitating digital payment transitions.

5. **Incentive-driven Behavior**

   QRIS popularity is not only about functionality but also convenience and incentives, showcasing the impact of practicality and rewards on consumer choices.

6. **Socioeconomic Factors**

   White-collar professionals' receptivity to QRIS highlights socioeconomic patterns in digital payment adoption, showing correlations between income levels, occupation, and technology acceptance.

Food for thought

Financial Institutions (E-wallet Apps, Digital Bank Apps,Conventional Banks)

1. **Partnerships and Promotion**

   Forge strategic partnerships with offline merchants, invest in marketing campaigns to raise awareness, and incentivize QRIS adoption among consumers.

2. **Infrastructure and Insights**

   Invest in infrastructure improvements for faster transactions, leverage data analytics for insights into consumer behavior, and drive data-driven decision-making to optimize offerings and marketing strategies.

For Offline Merchants

1. **QRIS Integration**

   Ensure that QRIS payment options are available at your store, making it convenient for customers who prefer digital payment methods.

2. **Promotional Campaigns**

   Offer promotions and discounts to incentivize customers to use QRIS for their transactions, encouraging adoption and increasing sales

2. **WiFi Accessibility**

   Provide WiFi access for customers to avoid connectivity issues during QRIS transactions, ensuring a smooth and seamless payment experience that enhances customer satisfaction.

4.

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Panel Quality
Criteria based recruiting | Panel selection | Panel engagement

Basic Demographic
Gender | Age | Marital status | Highest education level

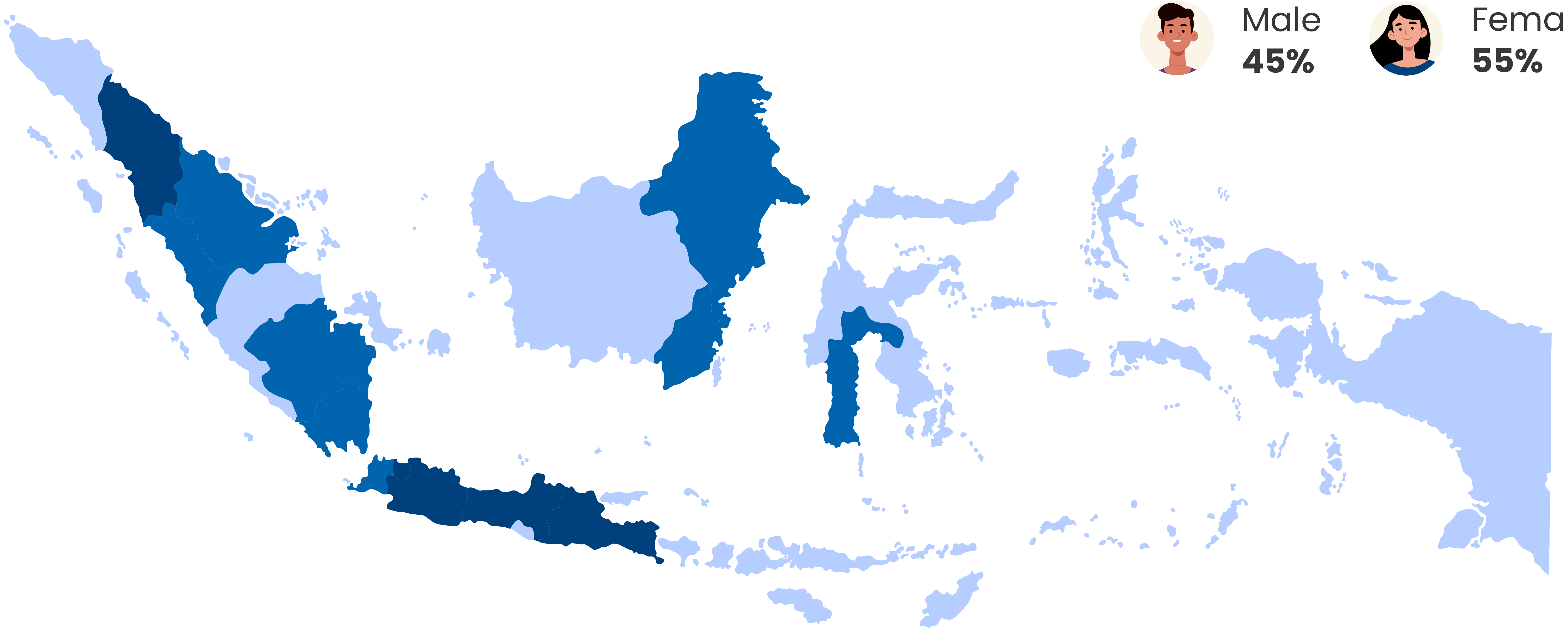
Finance
Monthly income | Monthly expense | Bank transcation frequency | E-Wallet

500K+ Panel Size

Panel SES

Upper	Middle	Lower
29%	56%	15%

Male	Female
45%	55%



Panel Age

<18	9.8%
18 - 21	45.7%
22 - 28	23.8%
39 - 38	14.4%
39 - 55	5.6%
>55	0.7%

Hobby, Lifestyle & Appearance
- Smoking
- Pet
- Workout frequency
- Hijab Usage

Media & Entertainment
- Media preference
- Phone brand
- Social media
- Data provider

Spending Behaviour
- E-commerce
- Shopping frequency
- Payment preference
- Household spending

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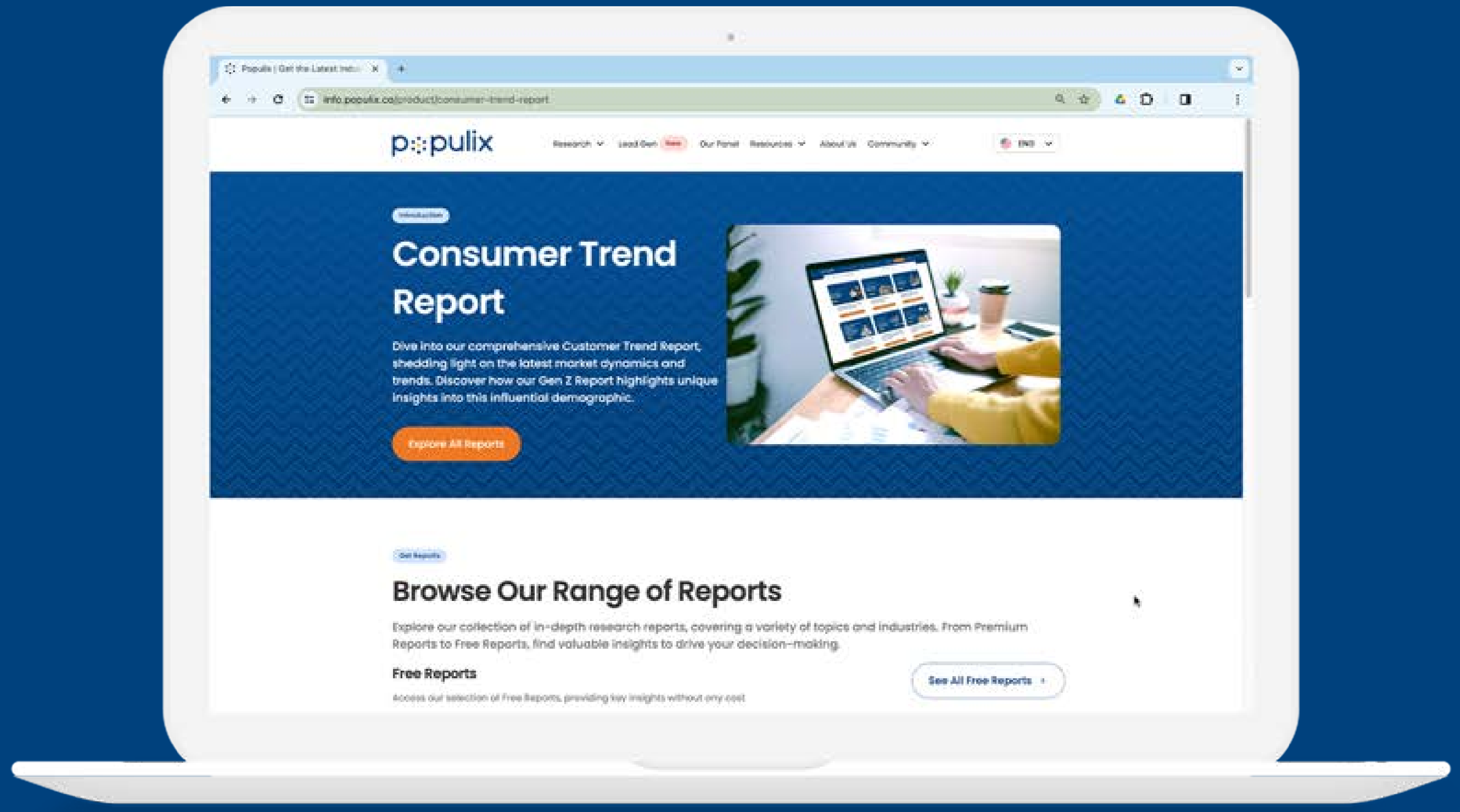

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