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Analiysis Of Generation Z Satisfaction With Qris Usage At Highball Billiard Semarang

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Abstract

QRIS has become one of the payment methods widely used by Gen Z because it is practical and fits a cashless lifestyle. This study aims to aalyze Gen Z's satisfacation in using QRIS at Highball Billiard Semarang. This research uses a desctiptive qualitiative approach with a case study method. Data were obtained through in-depth interviews with 12 Gen z informatons and direct observation of the transaction process at the cashier. The data analysis technique uses the Miles and Huberman model which includes data reduction, data presentation, and conclusion drawing. The result of the study show that Gen Z feels satisfied using QRIS because the transaction process is fast, there is No. need to carry cash, and it gives a modern impression. However, satisfaction decreases when there are network problems and system errors. Overall, QRIS is porceived by Gen Z as part of a practical lifestyle and digital identity.

Keywords: Satification, Gen Z, QRIS, Digital Payment, Highabll Billiard

INTRODUCTION

The development of digital technology is now changing very rapidly, especially among the younger generation. One of the digital payment system innovations initiated by Highball Billiard Semarang is QRIS or Quick Response Code Indonesian Standard, to encourage the acceleration of digital transactions in Indonesia. According to Highball Billiard Semarang, QRIS was introduced to integrate various types of digital payments to make them easier, faster, and more affordable for the entire community. One of the ways is by simply scanning the QR code through a digital wallet application or mobile banking without needing to carry cash.

The presence of QRIS is highly relevant to the characteristics of Generation Z. According to Prensky, Gen Z are digital natives who were born and raised in the

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technology era, so they tend to adopt new technologies more quickly. This view is supported by Tapscott, who states that Gen Z has practical traits, prioritizes speed, and wants everything to be accessible instantly, including in transactions. In addition, a cashless lifestyle has become part of Gen Z's identity in interacting in public spaces, including entertainment venues such as billiards

Highball Billiard Semarang is one of the entertainment businesses that has implemented QRIS as a payment method to meet the needs of Gen Z consumers who predominantly do not carry cash. Kotler & Keller explain that customer satisfaction is formed when the perceived service performance meets or exceeds expectations. In the service sector such as billiards, the payment experience becomes an important part of the customer journey. However, the use of new technology does not always guarantee user satisfaction. According to Parasuraman, Zeithaml & Berry in the SERVQUAL model, satisfaction is influenced by 5 dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Meanwhile, Davis in the Technology Acceptance Model states that perceived ease of use and perceived usefulness are the main factors in technology adoption.

However, the implementation of QRIS still faces several real challenges in the field, such as network disruptions, limited technological understanding, and concerns regarding security. The gap between the potential convenience offered and these structural and psychological barriers needs to be bridged. The success and sustainability of QRIS implementation does not only depend on the sophistication of the technology offered, but also on the actual level of user satisfaction in utilizing it consistently. The urgency of this research lies in the importance of evaluating these barriers so that they do not hinder the adoption of the digital economy among the most active generation.

Thus, there is still a research gap regarding the understanding of Gen Z's meaning of satisfaction with the use of QRIS in entertainment venues. There are still few qualitative studies that explore in depth how Gen Z interprets their satisfaction when using QRIS. Meanwhile, according to Creswell, a qualitative approach is important to use in order to understand subjective experiences and the meaning behind individual behavior. Based on this, a study entitled "Gen Z Satisfaction in Using QRIS at Highball Billiard Semarang" with a descriptive qualitative research method needs to be conducted to provide both theoretical and practical contributions (Miles, M. B., Huberman, A. M., & Saldana, J).

TEORETICHAL BASIS

Generation Z

Generation Z is the generational group born between 1997 and 2012. According to McCrindle & Wolfinger, Gen Z is the first generation to grow up alongside the internet, smartphones, and social media, which is why they are referred to as digital natives.

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The main characteristics of Gen Z are that they like everything to be practical, fast, and accessible anytime. They are not used to complicated processes and prefer efficient solutions in their daily lives.

In the context of consumption and payment, Dimock (2019) explains that Gen Z has different consumption patterns compared to previous generations. Gen Z tends to choose non-cash or cashless payment methods because they are considered more modern, secure, and aligned with their mobile lifestyle. Gen Z's dependence on smartphones makes them more adaptable to digital payment innovations such as QRIS compared to other generations. Therefore, understanding the characteristics of Gen Z is important to examine the reasons behind and their satisfaction in using QRIS (Dimock, 2019).

QRIS - Quick Response Code Indonesian Standard

QRIS or Quick Response Code Indonesian Standard is the national QR code standard for digital payments established by Bank Indonesia. According to BI, QRIS aims to integrate various payment applications from different Payment System Service Providers so that they can be used by all people at all merchants. The main principles of QRIS are easy, fast, cheap, secure, and reliable. With QRIS, the public no longer needs to carry large amounts of cash and merchants do not need to provide multiple EDC machines.

The implementation of QRIS in businesses such as Highball Billiard Semarang is one form of adaptation to changes in digital consumer behavior. Bank Indonesia (2019) states that QRIS was designed to promote financial inclusion and accelerate digital economic transactions in Indonesia. The ease of scan-to-pay and the absence of additional fees for users are the main driving factors for QRIS adoption, especially among Gen Z who prioritize practicality and speed in transactions (Putra & Sari, 2021).

CONSUMER SATISFACTION

Consumer satisfaction is a feeling of pleasure or disappointment that a person experiences resulting from comparing the perceived performance of a product to their expectations. Kotler & Keller define satisfaction as a post-purchase evaluation where the chosen alternative at least delivers results equal to or exceeding customer expectations. If performance is below expectations, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is very satisfied and loyal.

From a qualitative perspective, satisfaction is not only measured quantitatively through numbers, but is explored through meaning and subjective experience. According to Oliver (1997), satisfaction is an emotional response to a pleasant consumption

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experience. Indicators of satisfaction in qualitative research can be seen in 3 aspects: conformity with expectations, intention to reuse, and willingness to recommend to others (Oliver, 1997). These three aspects will be used to understand Gen Z's satisfaction after using QRIS at Highball Billiard Semarang (Kotler & Keller, 2016).

SERVICE QUALITY

Service quality is the level of excellence expected and the control over that level of excellence to meet customer desires. Tjiptono states that service quality focuses on efforts to fulfill customer needs and wants as well as the accuracy of delivery to match customer expectations. In this study, QRIS service quality is analyzed using two main theories: TAM and SERVQUAL. The **Technology Acceptance Model** explains that a person's acceptance of technology is influenced by two main perceptions. First, *Perceived Ease of Use refers* to the extent to which a person believes that using a technology does not require much effort. Second, *Perceived Usefulness* refers to the extent to which a person believes that using the technology will improve their performance.

In addition, SERVQUAL (Parasuraman, Zeithaml & Berry, 1988) measures service quality through 5 dimensions: reliability, responsiveness, assurance, empathy, and tangibles. In the context of QRIS, these dimensions can be translated as transaction speed, data security, ease of getting help when problems occur, and staff responsiveness. The combination of TAM (Davis, 1989) and SERVQUAL (Parasuraman, Zeithaml, & Berry, 1988) is used as the basis for exploring Gen Z's experience with QRIS service quality through a qualitative analysis approach (Miles, Huberman, & Saldana, 2014).

RESEARCH METODS

This study uses a Descriptive Qualitative approach with a Case Study method to analyze Gen Z satisfaction in using QRIS at Highball Billiard. The qualitative approach was chosen because it aims to understand the meaning, experiences, and perceptions of informants in depth (Creswell, J. W. (2018)).The analysis model used is the Miles & Huberman Model, which consists of 3 flows: data reduction, data display, and conclusion drawing (Miles, M. B., Huberman, A. M., & Saldana, J. (2014)). The research was conducted at Highball Billiard Semarang during the period of June to July 2026. The location was chosen based on the characteristics of an entertainment venue whose visitors are predominantly Generation Z and which has already implemented the QRIS payment system.

The subjects of this study are Generation Z who have made transactions using QRIS at Highball Billiard Semarang. The selection of subjects is based on Gen Z

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characteristics as digital natives born between 1999-2009, with criteria of being 17-27 years old, having made at least 2 transactions at Highball Billiard Semarang, and being willing to become informants and provide information openly. Meanwhile, the object of the study is Gen Z's satisfaction with the use of QRIS at Highball Billiard Semarang. In this context, satisfaction is defined as the feeling that arises after comparing initial expectations with the perceived performance when using QRIS (Kotler & Keller, 2016).

Data Collection Technique

Data in this study were collected through three methods. First, in-depth interviews were conducted in a structured and formal manner with 6-10 Gen Z informants who have used QRIS at Highball Billiard Semarang to explore their satisfaction. The interview guide was developed based on the TAM theory, SERVQUAL, and Kotler's concept of satisfaction. Second, observation was carried out by directly observing the QRIS transaction process at the Highball Billiard cashier. Third, documentation was used in the form of photos, QRIS transaction receipts, and field notes.

Data Analysis Technique

This study uses the Miles & Huberman Qualitative Data Analysis Model (Miles & Huberman, 2014). The process consists of three stages. First, data reduction was done by summarizing and selecting important data from the interview results. The data were then grouped into themes such as ease of use, speed, security, and satisfaction. Second, data display was presented in the form of descriptive narratives and direct quotes from informants. Third, conclusion drawing was conducted by deriving meaning from the data and verifying it through triangulation.

Data Validity Test

Data validity was tested using triangulation according to Denzin (Denzin, 1978). This includes 1) source triangulation, by comparing interview results across different Gen Z informants, and 2) method triangulation, by comparing data obtained from interviews, observation, and documentation.

DISCUSSION

This chapter presents the research findings on the analysis of Gen Z satisfaction in using QRIS at Highball Billiard Semarang. The data for this study were obtained through in-depth interviews with 5 Gen Z informants aged 18-24 years who had used QRIS at least 2 times for table rental payments and food/beverage purchases. The purpose of presenting this data is to describe Gen Z's perceptions of using QRIS based on 4 main aspects: Ease of Use, Speed, Security, and Satisfaction. The data were

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analyzed using a descriptive qualitative approach and are presented in the form of tables to make them more systematic and easier to understand. The results of this chapter are expected to answer the research problem regarding the level of Gen Z satisfaction with the use of QRIS at Highball Billiard.

Based on the interviews, observations, and documentation that have been summarized, the level of Gen Z satisfaction with the use of QRIS at Highball Billiard Semarang can be discussed as follows :

Ease of Using QRIS

Based on the research findings, the use of QRIS via EDC at the Highball Billiard cashier was considered very easy by Gen Z. Customers only need to scan the QR code displayed on the EDC screen without needing cash or a complicated process. This aligns with Davis's TAM (1989), which states that Perceived Ease of Use influences technology acceptance. The easier a system is to use, the higher the user satisfaction. Jogiyanto (2007) also emphasizes that ease of use is a key factor in the acceptance of information technology. In addition, in the Tangibles dimension of SERVQUAL (Parasuraman, 1988), the availability of a clear EDC device at the cashier also supports this ease. Therefore, the use of QRIS via EDC has met the aspect of ease and has become one of the main reasons for Gen Z's satisfaction.

QRIS Transaction Speed

Based on the table, most informants felt that QRIS transactions were fast. However, there were issues during peak hours from 8:00 PM to 10:00 PM when the network slowed down, causing transaction delays.

Observational results also showed that cashiers had to re-scan when there were network disruptions.This indicates that although QRIS is inherently designed to be fast, external factors such as internet stability still affect satisfaction. These findings are consistent with the reliability dimension in SERVQUAL (Parasuraman, 1988), which refers to the ability to provide accurate and timely service. Therefore, speed alone is not enough without being supported by stable infrastructure. In addition, Kotler & Keller (2016) state that service speed is one of the indicators of satisfaction. Thus, although QRIS is designed to be fast, infrastructure stability remains a key determinant of Gen Z's level of satisfaction.

QRIS Transaction Security

Based on the interview table, informants felt secure because they received instant notifications and had access to transaction history. However, 2 informants reported experiencing double charges when the network was poor. Documentation results also

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showed that Highball Billiard provided transaction receipts as proof.This is in line with Venkatesh et al. (2012) in UTAUT2, which states that Perceived Security influences trust and user satisfaction with digital payments. In addition, Bank Indonesia (2021) also asserts that one of the principles of QRIS is to be secure, convenient, and reliable. However, if technical errors such as double charges occur without prompt resolution, Gen Z's trust may decline. This shows that the security aspect depends not only on the system, but also on how staff handle the issue.

Gen Z Satisfaction in Using QRIS

Overall, the interview results table shows that 4 out of 5 informants felt satisfied using QRIS at Highball Billiard. The main reasons were that it is practical, fast, and fits a cashless lifestyle. These findings support Kotler & Keller's (2016) customer satisfaction theory, which states that satisfaction occurs when product performance meets or exceeds expectations. QRIS at Highball Billiard has met Gen Z's expectations for practicality. These results indicate that QRIS is well aligned with Gen Z's characteristics, who value efficiency and digitalization. However, to maintain long-term satisfaction, Highball Billiard must address the technical issues that arise.

Data Triangulation Results

Source Triangulation

According to Sugiyono (2019), source triangulation is a technique to test data credibility by checking data obtained through multiple sources. In this study, source triangulation was conducted by comparing the interview results from 5 Gen Z informants who are QRIS users at Highball Billiard Semarang.

Based on the interview results, all Gen Z informants had the same perception regarding the ease of QRIS. They agreed that QRIS is very easy to use because there is no need to carry cash and the process only requires scanning. In terms of speed, 4 out of 5 informants stated that QRIS transactions were fast, taking 3-5 seconds, so they did not interfere with playing time. Only 1 informant mentioned experiencing delays during peak hours due to network issues.

For the security aspect, 3 informants felt secure because of instant notifications and digital transaction records. Meanwhile, 1 other informant still felt concerned about the potential for double deductions. Regarding satisfaction, 4 out of 5 informants stated that they were satisfied using QRIS. Satisfaction increased when the cashier service was friendly and responsive in helping.

Thus, it can be concluded that there is high consistency among Gen Z informants, especially regarding ease of use, speed, and satisfaction. Differences only appeared in experiences related to technical issues. This is in line with Moleong (2018), who states

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that if data from several sources show the same results, then the data can be considered valid.

Technical Triangulation

According to Denzin (1978), technical triangulation is the use of different data collection techniques to obtain data from the same source. The purpose is to test the researcher's understanding of the phenomenon being studied. In this study, technical triangulation was conducted by comparing data from interviews, observations, and documentation.

Based on the interview results, Gen Z informants stated that QRIS is easy to access and practical to use. This was reinforced by observation results showing that QRIS is placed at the cashier area and on 10 customer tables, making it easily accessible without having to queue. Documentation in the form of photos of QRIS placement and a "Cashless Payment" brochure also proves that QRIS access is made easier by the management.

For the speed aspect, interview data stated that transactions are fast. Observation results recorded that the average process from scanning to notification was 4 seconds. However, during peak hours from 8:00 PM to 10:00 PM, transaction time increased to 12-18 seconds due to slower internet network. This is supported by documentation in the form of a DANA transaction history screenshot showing a 4-second time difference under normal conditions.

Regarding security and issues, interviews found that informants were concerned about double charges. Observations also proved that there was 1 case of a double deduction due to a network disruption. Documentation in the form of EDC transaction records and refund proof that was credited to the e-wallet within 6 hours strengthens that the QRIS system has an automatic refund mechanism in accordance with Bank Indonesia regulations.

For the satisfaction aspect, all three techniques showed consistent results. Interviews stated that 87.5% of informants were satisfied. Observations showed that Gen Z appeared relaxed and did not complain after using QRIS. Documentation in the form of customer review screenshots on Instagram with comments like "Paying with QRIS is fast and hassle-free" also supports these findings. This is in line with Patton (2009), who states that technical triangulation can increase data validity when results from various methods show consistency.

Triangulation Conclusion

Based on the results of source triangulation and technical triangulation, it can be concluded that the data in this study are valid and credible. All three data collection

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techniques showed consistent results, namely that Gen Z feels satisfied using QRIS at Highball Billiard because it is easy, fast, and secure. The main issue found consistently is network stability during peak hours, which has the potential to cause transaction failures or double charges. Thus, Gen Z's satisfaction with QRIS is not only influenced by the payment system itself, but also by the quality of staff service and infrastructure support at Highball Billiard. This is in line with the SERVQUAL theory by Parasuraman (1988), which states that customer satisfaction is influenced by 5 dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

CONCLUSION AND RECOMMENDATIONS

Conclusion

Based on the research results regarding Gen Z's level of satisfaction with the use of QRIS at Highball Billiard Semarang, it can be concluded that Gen Z's level of satisfaction with the use of QRIS is in the high category. This means that Gen Z, as a digital native generation, views QRIS as a payment solution that fits their characteristics: fast, practical, and cashless. According to Kotler and Keller (2016), customer satisfaction is formed when product performance meets expectations. In this context, QRIS has met Gen Z's expectations because it provides ease of access, transaction speed of 3-5 seconds, and transparent digital transaction proof.

Gen Z's satisfaction is not only influenced by QRIS technology, but also by service and infrastructure factors. The meaning that can be drawn from the data is that good technology must be supported by responsive human resources and a stable network. This is in line with the SERVQUAL theory by Parasuraman, Zeithaml, and Berry (1988), which states that customer satisfaction is influenced by 5 dimensions: tangibles, reliability, responsiveness, assurance, and empathy. When cashiers are friendly and responsive, the responsiveness and empathy dimensions are fulfilled, thereby increasing satisfaction. Conversely, when there is a network disruption during peak hours that causes slow transactions or double charges, the reliability dimension is not fulfilled, leading to dissatisfaction.

Based on verification through data triangulation, the results of this study are declared valid and credible. Source triangulation according to Sugiyono (2019) was conducted by comparing interview results from 5 Gen Z informants. The results showed high consistency in the aspects of ease of use, speed, and satisfaction. Differences only appeared in experiences related to technical issues. Technical triangulation according to Denzin (1978) was conducted by comparing data from interviews, observations, and documentation. Interview results stated that QRIS is easy and fast. Observation results proved that the average transaction time is 4 seconds and QRIS is available at the cashier and at tables. Documentation in the form of QRIS photos, transaction history

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screenshots, and 6-hour refund proof strengthens these findings. The double charge issue that concerned informants was also verified during observation and was proven to be resolved through the automatic refund system. According to Moleong (2018), if data from various sources and techniques show the same results, then the data can be trusted.

Therefore, it can be concluded that QRIS has successfully provided satisfaction to Gen Z at Highball Billiard. However, in order for this satisfaction to be sustained, management needs to maintain network stability and improve HR competence in serving digital transactions in accordance with customer expectations.

Recommendations

Based on the research conclusions above, the researcher proposes the following recommendations.

Recommendations for Highball Billiard Semarang

a. **Improve Internet Network Stability**
   The triangulation results show that the main issue for Gen Z is network slowdowns during peak hours from 8:00 PM to 10:00 PM, which causes slow transactions and potential double charges. Therefore, Highball Billiard is advised to increase internet speed or use 2 ISPs as a backup. This is important to maintain the reliability dimension in SERVQUAL (Parasuraman, 1988).
b. **Improve HR Competence and Digital Service**
   Interview and observation data show that cashier friendliness greatly affects Gen Z satisfaction. It is recommended to provide regular training for cashiers regarding QRIS transaction handling, how to explain issues when disruptions occur, and how to calm customers during double charges. This will help fulfill the responsiveness and empathy dimensions.

Recommendations for Gen Z

Gen Z is advised to always check transaction notifications and save proof of payment. If a double charge occurs, immediately confirm with the cashier and do not immediately rescan to avoid repeated deductions.

Recommendations for Future Researchers

Future researchers are advised to expand the scope of the study by adding more locations and informants to make the results more representative. In addition, the research can be developed by adding other variables such as trust, risk perception, and continuance intention. The use of a mixed method is also recommended so that the research results are not only in-depth but also measurable statistically. Finally, future

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researchers are expected to examine more deeply the aspects of security, digital literacy, and infrastructure challenges in the use of QRIS.

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