Determinants of QRIS Adoption Among Students: The Roles of Knowledge, Ease of Use, Financial Literacy, and Perceived Benefits

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ABSTRACT

This study addresses the phenomenon of a significant increase in QRIS usage in DIY (Daerah Istimewa Yogyakarta), despite its suboptimal adoption. The research aims to examine the influence of knowledge, ease of use, financial literacy, and perceived benefits on QRIS usage among students in DIY. Primary data were collected through a questionnaire distributed using a random sampling technique, with a total sample of 200 respondents. The analysis was conducted using multiple linear regression. The results indicate that knowledge and perceived benefits have a positive and significant impact on QRIS usage among students in DIY. Conversely, ease of use and financial literacy exhibit a positive but statistically insignificant effect on QRIS usage. However, when analyzed simultaneously, knowledge, ease of use, financial literacy, and perceived benefits collectively have a positive and significant effect on QRIS usage among students in DIY. The findings of this study contribute to existing literature by providing insights into the factors influencing QRIS adoption. These results serve as a valuable reference for future research and can support initiatives aimed at optimizing the use of QRIS, particularly among students.

Keywords: Use of QRIS; Knowledge; Convenience usage; Literacy finance; Perception benefit.

Faktor Penentu Penggunaan QRIS bagi Mahasiswa: Peran Pengetahuan, Kemudahan Penggunaan, Literasi Keuangan, dan Persepsi Manfaat

ABSTRAK

Penelitian ini dilakukan sebagai respon terhadap fenomena peningkatan penggunaan QRIS yang signifikan di DIY, namun pemanfaatan sistem ini belum optimal. Penelitian ini bertujuan untuk menguji pengaruh pengetahuan, kemudahan penggunaan, literasi keuangan, dan persepsi manfaat terhadap penggunaan QRIS pada pelajar di DIY. Data primer berupa kuesioner dengan menggunakan teknik random sampling dengan jumlah sampel 200 responden, dan menggunakan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa pengetahuan dan persepsi manfaat berpengaruh positif dan signifikan terhadap penggunaan QRIS pada pelajar di DIY. Sementara itu, kemudahan penggunaan dan literasi keuangan berpengaruh positif namun tidak signifikan terhadap penggunaan QRIS pada pelajar di DIY. Secara simultan, pengetahuan, kemudahan penggunaan, literasi keuangan, dan persepsi manfaat berpengaruh positif dan signifikan terhadap penggunaan QRIS pada pelajar di DIY. Hasil penelitian ini diharapkan dapat memberikan kontribusi sebagai dasar pendukung, menambah wawasan, referensi dan beban penelitian bagi pembaca atau peneliti selanjutnya.

Kata Kunci: Use of QRIS; Knowledge; Ease of use; Financial literacy; Perception of benefits.

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INTRODUCTION

Significant changes in daily life have occurred due to the rapid advancement of technology and increasingly complex communication systems (Pasya et al., 2023). Among the most affected sectors is the financial sector, where technological progress has enhanced efficiency in everyday transactions (Octavianingrum et al., 2023). One prominent example of this transformation is the introduction of the "Quick Response Indonesian Standard" (QRIS) by Bank Indonesia, which stands as evidence of digital transformation reshaping human lifestyles in significant ways (Rachmadani & Nursiam, 2019).

The "Quick Response Indonesian Standard" (QRIS) is a payment mechanism that facilitates transactions between parties using QR codes (Pasya et al., 2023). It is widely adopted for public transactions involving various nominal values. Beyond enabling transactions, QRIS also allows users to access transaction histories, providing better control over financial expenditures (Permani & Mujiyati, 2023).

Table 1. Statistical data QRIS usage

Information	Transaction Value (Rp)	Users	Percentage
Indonesia:			
2022	99,63 Trillion	26,7 Million	53,6%
2023	229,96 Trillion	45 Million	58,2%
DKI Jakarta:			
2022	11,6 Trillion	4,5 Million	16,85%
2023	24,97 Trillion	5,6 Million	12,44%
DIY:			
2022	1,2 Trillion	475.270	1,78%
2023	1,7 Trillion	810.580	1,80%

Source: Katadata (2023)

Statistical data on QRIS users and transactions in Indonesia from January to December 2022, as shown in Table 1, indicate a consistent increase. According to Katadata (2023), the number of QRIS users in 2022 reached 26.7 million (53.6% adoption rate), of which 91.4% were MSMEs. By 2023, the figure rose to 45 million users (58.2% adoption rate). QRIS transactions in 2022 totaled IDR 99.63 trillion, representing an 86% year-on-year growth.

In the Special Region of Yogyakarta (DIY), data from Harian Jogja and the Bank Indonesia (BI) Representative Office in DIY reported a 3.5-fold increase in total QRIS transactions from 2022 to 2023. Transactions in 2022 amounted to IDR 1.2 trillion, rising to IDR 1.7 trillion in 2023. The number of QRIS users in DIY increased from 475,270 in 2022 to 810,580 in 2023, with a user penetration rate rising from 1.78% to 1.80% year-on-year.

Despite the convenience of using QRIS, the penetration rate in DIY remains relatively low. In comparison, DKI Jakarta has a significantly higher adoption rate, indicating regional differences in QRIS usage. This makes DIY an intriguing area for further research to explore the factors contributing to the slower adoption rate.

Knowledge refers to an individual's understanding of a subject, encompassing their ability to recognize, comprehend, and make decisions based on the information available (Tandio, 2016). Students' understanding of non-cash payment systems like QRIS influences their decision-making regarding its use. Students who are aware of QRIS and its benefits are more likely to adopt it as a

payment method due to the ease of transactions and increased familiarity over time.

Ease of use is defined as the facilitating conditions that make a service simple to adopt and use repeatedly (Ernawati & Noersanti, 2020). Students' decisions to use QRIS are influenced by its user-friendly design, which simplifies transactions. The straightforward interface and accessibility of QRIS make it a preferred choice for students over cash payments.

Financial literacy refers to the ability to understand and manage financial resources effectively. Enhanced financial literacy positively impacts students, as financial management is a critical life skill (Sugiharti & Maula, 2019). Students often choose QRIS over other electronic payment methods due to its lack of minimum spending requirements and the convenience of cashless transactions, which align with prudent financial management practices.

Perceived benefit reflects an individual's assessment of the advantages offered by a new transactional system, such as QRIS (Akhyar & Sisilia, 2020). Students perceive QRIS as beneficial due to its potential to facilitate efficient and practical financial transactions. These benefits not only encourage students to adopt QRIS but also promote a shift from traditional payment methods to digital alternatives, increasing the adoption rate.

This study was conducted in response to the significant growth in the popularity and use of QRIS in DIY, particularly among students. However, despite its increasing prominence, QRIS adoption in DIY remains suboptimal, as evidenced by the low user penetration rate. Therefore, the study aims to analyze the factors influencing QRIS usage to provide strategic insights for enhancing its adoption among students in DIY.

This research is unique in its focus on DIY students, who represent a highly adaptive and educated demographic with a propensity for technology adoption. By integrating four key variables—knowledge, ease of use, financial literacy, and perceived benefits—this study offers a comprehensive examination of the factors influencing QRIS adoption. The research is further supported by statistical data and incorporates recent trends, making it relevant and insightful for understanding QRIS usage among students in DIY.

Several studies have examined the use of QRIS, but the findings vary across different research. Regarding knowledge, Permani & Mujiyati (2023) found that knowledge positively influences the choice to use QRIS. However, Nurdin et al. (2021) reported contrasting results, indicating that knowledge negatively and insignificantly impacts interest in using QRIS, highlighting a gap in the literature.

Concerning ease of use, Anggriani et al. (2023) concluded that ease of use positively and significantly affects QRIS adoption. Conversely, Laloan et al. (2023) found that while ease of use positively influences QRIS adoption, the effect is not statistically significant.

Regarding financial literacy, Rahmawati & Murtanto (2023) found that financial literacy positively but insignificantly affects QRIS usage. In contrast, Seputri & Yafiz (2022) suggested that financial literacy has a negative and insignificant influence on Generation Z's considerations for using QRIS.

For perceived benefits, Pasya et al. (2023) demonstrated that students' choice to use QRIS is positively influenced by perceived benefits. Similarly, Silaen

et al. (2021) identified significant effects of perceived benefits and ease of use on QRIS adoption decisions.

The Technology Acceptance Model (TAM) provides a widely used theoretical framework to describe user acceptance of technology systems. Introduced by Fred D. Davis in 1989, TAM builds upon the "Theory of Reasoned Action" by Ajzen & Fishbein (1980) and is designed specifically to model technology adoption behavior. The TAM framework explains factors influencing technology adoption by emphasizing ease of use, perceived usefulness, and user attitudes.

TAM is particularly relevant for understanding QRIS adoption among DIY students, encompassing variables such as knowledge, ease of use, financial literacy, and perceived benefits. If the QRIS system provides user-friendly information, supports financial literacy, and delivers clear benefits, its adoption will likely increase.

Based on TAM, knowledge is a critical factor influencing QRIS adoption. Knowledge enables users to understand QRIS payment systems, significantly impacting their adoption decisions (Shohib et al., 2022). Similarly, Syaifuddin & Rahman (2022) found that knowledge positively and significantly influences QRIS usage.

H_1: Knowledge positively and significantly influences QRIS usage among students in DIY.

Ease of use, another component of TAM, facilitates QRIS adoption by simplifying transactions. Pasya et al. (2023) reported that perceived ease of use positively influences students' interest in using QRIS. This finding aligns with Octavianingrum et al. (2023), who concluded that ease of use positively and significantly impacts QRIS usage.

H_2: Ease of use positively and significantly influences QRIS usage among students in DIY.

Financial literacy, as part of TAM, refers to the ability to manage and understand financial resources effectively using QRIS. Octavianingrum et al. (2023) found that financial literacy positively and significantly affects QRIS adoption, a result corroborated by Santoso & Nainggolan (2023), who demonstrated its significant impact on QRIS effectiveness.

H_3: Financial literacy positively and significantly influences QRIS usage among students in DIY.

Perceived benefits, a core TAM construct, reflect users' evaluations of the advantages offered by QRIS. Pasya et al. (2023) and Haq et al. (2023) both found that perceived benefits positively and significantly affect QRIS adoption decisions.

H_4: Perceived benefits positively and significantly influence QRIS usage among students in DIY.

H_5: Knowledge, ease of use, financial literacy, and perceived benefits collectively and significantly influence QRIS usage among students in DIY.

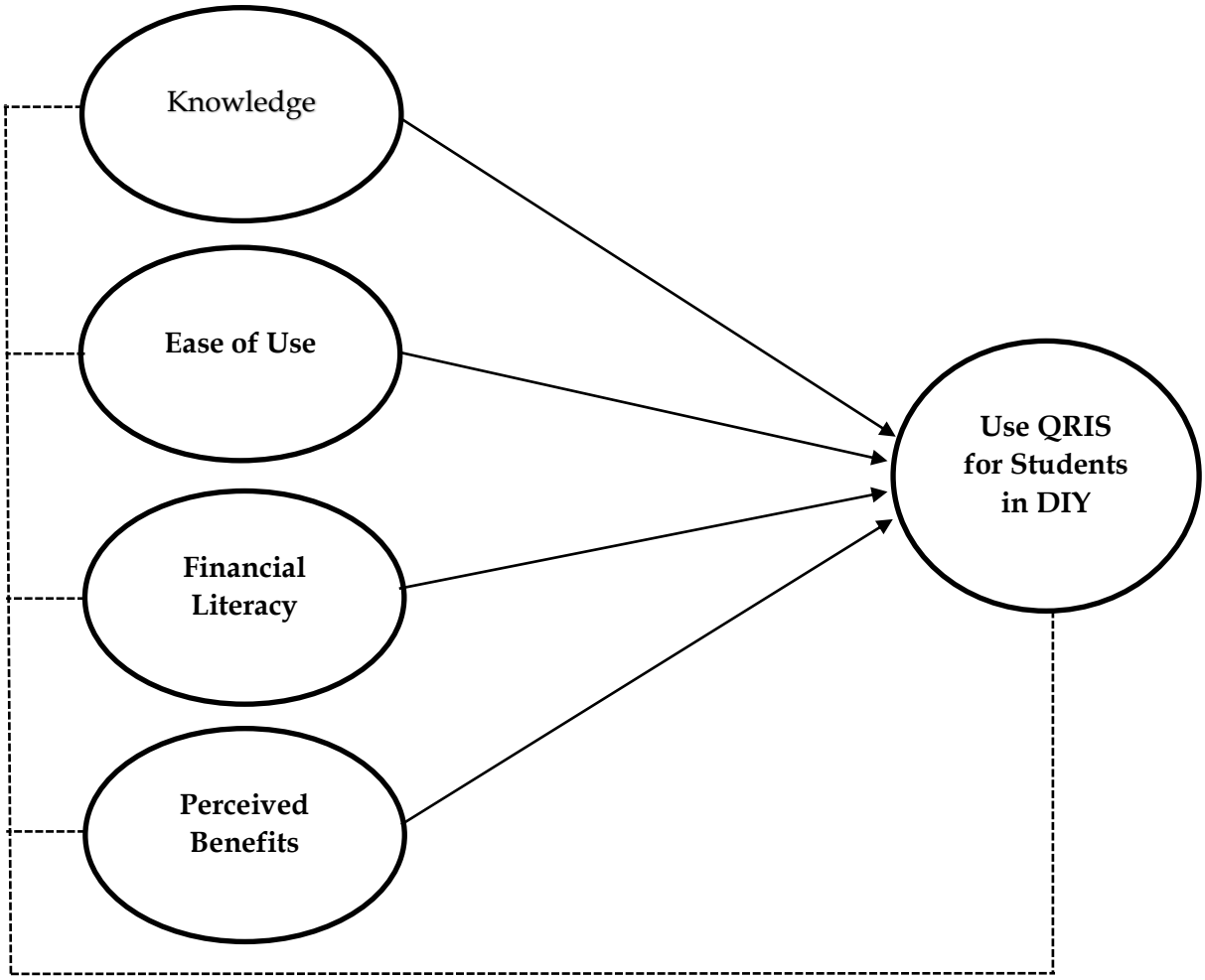

Figure 1. Framework Think

Source: Research Data, 2023

RESEARCH METHODS

Primary data were collected using a quantitative method. The study population consisted of students enrolled in higher education institutions within the Special Region of Yogyakarta (DIY), encompassing both private and public universities. In 2023, DIY had a total of 126 higher education institutions with a combined student population of 147,127. A sample of 200 students was selected for the study using random sampling. The sample size was determined using the Slovin formula:

$$n = \frac{N}{1+N\,(e)^2} \quad \text{.....(1)}$$

Note:

n = Size sample

N= Size population

e = *Margin of error* / limit tolerance

$$n = \frac{147.127}{1+147.127\,(0,1)^2} = 99,9 \text{ or } 100 \quad \text{.....(2)}$$

The sample size for this study was determined to be at least 100 students, using a margin of error of 10% (0.1). However, this research utilized a sample of 200 students, which adequately represents the population of 147,127 students. This larger sample size enhances the reliability and accuracy of the study's results.

Random sampling was employed as the sampling technique, ensuring that every individual in the population had an equal chance of being selected. Primary data were collected through a questionnaire designed with a Likert scale, offering five response options ranging from 1 to 5: "Never," "Rarely," "Neutral," "Often," and "Very Often." The questionnaire was distributed using three methods: direct distribution at several campuses, through personal networks, and via Google Forms.

The independent and dependent variables are detailed in the operational definitions section.

Table 2. Definition Operational

Variable	Definition	Indicator	Source
Use of QRIS (Y)	The use of the "Quick Response Indonesian Standard" (QRIS) is described as mechanism payments that facilitate transaction between party with use QR code (Pasya et al., 2023).	1. For transaction 2. Will make priority and continue used 3. Recommend	Simatupang & Ramadhani (2023)
Knowledge (X1)	All something that can understood or studied from all that is known about a subject considered as knowledge (Tandio, 2016).	1. Knowledge 2. Understand 3. Application	Siregar et al. (2021)
Ease of Use (X2)	Ease of use is a facilitating conditions somebody in use service for transact as well as use it return (Ernawati & Noersanti, 2020).	1. Easy studied 2. Easy used 3. Clear	Davis et al. (2019)
Financial Literacy (X3)	Capacity For succeed understand and manage finance known with term literacy finance (Sugiharti & Maula, 2019).	1. Basic personal finance 2. Management finance 3. Savings	Kusumawardhani et al. (2020)
Perceived Benefits (X4)	Perceived benefit is desire somebody For No use or use system service transaction new especially service QRIS (Akhyar & Sisilia, 2020).	1. Useful 2. Make it easier and faster transaction payment 3. Give profit	Davis et al. (2019)

Source: Research Data, 2023

Sample data study processed with use analysis multiple linear regression based on SPSS through tool measuring equality proportion:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \quad \text{(3)}$$

Y = Use of QRIS
α = Constant
β = Coefficient regression
X_1 = Knowledge
X_2 = Ease of use
X_3 = Financial literacy
X_4 = Perceived benefits
ε = Error

RESULTS AND DISCUSSION

Table 3. Validity Test Results

Variable	Instrument	Calculated r value	Table r value
Use of QRIS (Y)	P1Y	0.776	0.1388
	P2Y	0.735	0.1388
	P3Y	0.727	0.1388
	P4Y	0.612	0.1388
	P5Y	0.658	0.1388
	P6Y	0.742	0.1388
Knowledge (X_1)	P1X_1	0.635	0.1388
	P2X_1	0.692	0.1388
	P3X_1	0.721	0.1388
	P4X_1	0.731	0.1388
	P5X_1	0.698	0.1388
	P6X_1	0.716	0.1388
Ease of Use (X_2)	P1X_2	0.648	0.1388
	P2X_2	0.751	0.1388
	P3X_2	0.610	0.1388
	P4X_2	0.668	0.1388
	P5X_2	0.731	0.1388
	P6X_2	0.714	0.1388
Financial Literacy (X_3)	P1X_3	0.682	0.1388
	P2X_3	0.667	0.1388
	P3X_3	0.701	0.1388
	P4X_3	0.741	0.1388
	P5X_3	0.536	0.1388
	P6X_3	0.685	0.1388
Perceived Benefits (X_4)	P1X_4	0.685	0.1388
	P2X_4	0.701	0.1388
	P3X_4	0.709	0.1388
	P4X_4	0.680	0.1388
	P5X_4	0.745	0.1388
	P6X_4	0.698	0.1388

Source: Research Data, 2023

Validity test results with use 5% significance indicates that all over valid question because r value count more big from r table value.

Table 4. Reliability Test Results

Variable	*Cronbach's Alpha*	*Rule of Thumb*
Use of QRIS (Y)	0.802	0.6
Knowledge (X_1)	0.790	0.6
Ease of Use (X_2)	0.775	0.6
Financial Literacy (X_3)	0.753	0.6
Perceived Benefits (X_4)	0.795	0.6

Testing reliability with use *Cronbach's alpha* stated that all over variable reliable because more from 0,6. Data can summarized and presented in a way more organized and understood with using statistical tests descriptive. Minimum, maximum, mean, and standard values deviation is applied values in testing this. Test results shown in table following.

Table 5. Statistical Test Results Descriptive

Variable	N	Min	Max	Mean	Std. Deviation
Use of QRIS (Y)	200	10	30	23,64	3,663
Knowledge (X_1)	200	7	30	23,88	3,418
Ease of Use (X_2)	200	12	30	24,72	3,168
Financial Literacy (X_3)	200	10	30	23,73	3,260
Perceived Benefits (X_4)	200	10	30	24,09	3,451

From the results of testing, each of these variables consists of 200 respondents. The use of QRIS (Y) has a minimum value of 10, a maximum value of 30, and an average value of 23.64 > standard deviation of 3.663, indicating that the data lacks diversification. Knowledge (X1) has a minimum value of 7, a maximum value of 30, an average value of 23.88, and a standard deviation of 3.418, which states that the data lacks diversification because the standard deviation is < average value. Ease of use (X2) has a minimum value of 12, a maximum value of 30, and an average value of 24.72 > standard deviation of 3.168, which also indicates that the data lacks diversification.

Financial literacy (X3) has a minimum value of 10, a maximum value of 30, an average value of 23.73, and a standard deviation of 3.260, indicating that the data lacks diversification because the standard deviation is < mean value. Perceived benefits (X4) have a minimum value of 10, a maximum value of 30, an average value of 24.09, and a standard deviation of 3.251, indicating that the data lacks diversification because the average value is greater than the standard deviation.

This shows that the table proves all variables exhibit standard deviation values smaller than their respective average values, ensuring that the data and information collected for this study are evenly distributed.

Testing next namely the normality test where study this based on value test Kolmogorov-Smirnov (KS) residuals. *Asymp. Sig. (2-tailed)* more big of 0,05 then the KS normality test is considered normal. Testing the produce mark significance 0,200 > 0,05 so can taken conclusion that the data being tested with this model normal dissemination.

Table 6. Kolmogorov-Smirnov

		Understandardized Residual
N		200
Normal Parameters [ab]	*Mean*	0.000
	Std. Deviation	2.212
Most Extreme Differences	*Absolute*	0.056
	Positive	0.056
	Negative	-0.055
Test Statistics		0.056
Asymp. Sig. (2-tailed)		0.200 [cd]

Source: Research Data, 2023

Table 7. Analysis Multiple Linear Regression

Variables	*Unstandardized Coefficients*		*Standardized Coefficients*	t	*Sig.*
	B	*Std. Error*	*Beta*		
(Constant)	0.947	1.455		0.651	0.516
Knowledge (X1)	0.591	0.073	0.566	8.062	0.000
Ease of Use (X2)	0.073	0.084	0.63	0.868	0.387
Financial Literacy (X3)	0.114	0.074	0.103	1.546	0.124
Perceived Benefits (X4)	0.177	0.076	0.165	2.336	0.021

Source: Research Data, 2023

Big or small influence of the independent variables on the dependent variable is determined through the determination test. The coefficient of determination (R^2) is expressed as a percentage between 0% and 100% or in the range of 0 to 1. With an R^2 value of 0.694 (69.4%) for this test, it can be stated that 69.4% of QRIS usage is influenced by knowledge, ease of use, financial literacy, and perceived benefits, while 30.6% is influenced by other factors not examined in this study.

Referring to Table 5, the resulting multiple linear regression equation is:

$Y = 0.947 + 0.591X_1 + 0.073X_2 + 0.114X_3 + 0.177X_4 + \varepsilon$

Based on testing, the calculated t-table value is 1.97220, and each variable was tested individually:

Testing shows that all variables have a positive influence. Knowledge has a coefficient of 0.591 with a significance level of 0.000 (< 0.05), so H_0 is accepted. This indicates that QRIS usage cannot be optimized without a foundational understanding of the system.

Adequate knowledge about QRIS allows students to gain confidence and reduces errors during transactions. With a strong understanding, they can utilize QRIS features effectively. Furthermore, sufficient knowledge helps students optimize QRIS usage, enhancing comfort and efficiency in transactions. These findings align with the Technology Acceptance Model (TAM), which identifies knowledge as a key element in reducing psychological and technical barriers to adopting new technology (Davis, 2019). Without sufficient understanding, the potential of QRIS cannot be maximized.

Meanwhile, ease of use has a coefficient of 0.073 and a significance level of 0.387 (> 0.05), so H_1 is rejected. These findings align with Laloan et al. (2023), who found that ease of use has a positive but insignificant impact on QRIS adoption.

This may be due to students' limited understanding of QRIS functionality, affecting their decision to continue using the system.

Students report difficulties in understanding how QRIS works and in interpreting the information it provides. A lack of clear and user-friendly features may hinder their experience. Therefore, improving the user experience with features like transaction simulations, especially for students, could enhance adoption.

Similar to ease of use, financial literacy has a coefficient of 0.114 and a significance level of 0.124 (> 0.05), so H_1 is rejected. Questionnaire results indicate that financial literacy positively but insignificantly affects QRIS usage. These findings align with Rahmawati & Murtanto (2023), who reported similar results. Students often struggle with basic financial management skills, which reduces their confidence in using QRIS effectively for managing finances.

This lack of financial literacy highlights the need for deeper educational efforts to equip students with the necessary skills to manage their finances optimally in daily life.

Perceived benefits have a coefficient of 0.177 and a significance level of 0.021 (< 0.05), so H_0 is accepted. These findings are consistent with Haq et al. (2023), who found that students' enthusiasm for adopting QRIS is significantly influenced by its perceived benefits.

TAM theory supports this, suggesting that perceived benefits significantly influence users' intentions to adopt technology by offering efficient and relevant solutions to their needs. Students who recognize the convenience and speed of QRIS transactions are more motivated to use the system consistently, reinforcing positive habits in payment methods.

Simultaneously, knowledge (X_1), ease of use (X_2), financial literacy (X_3), and perceived benefits (X_4) have a combined significance level of 0.000 (< 0.05) and an F-statistic of 84.817 (> 2.42, F-table), supporting the conclusion that H_0 is accepted. This result reflects the phenomenon observed in 2023, where QRIS users and transactions increased compared to 2022.

These results indicate that knowledge, financial literacy, ease of use, and perceived benefits significantly influence QRIS adoption. The findings also emphasize the importance of education and financial literacy in encouraging users to switch to QRIS payment methods. Efforts to increase knowledge about QRIS can enhance perceptions and encourage continuous usage.

This study provides a novel approach to understanding QRIS usage by integrating financial literacy as a variable supported by empirical data from 2023, focusing on DIY students. These findings are expected to contribute valuable insights, references, and comparisons for readers and future researchers.

CONCLUSION

Based on the tests conducted, several conclusions can be drawn. Knowledge and perceived benefits have a positive and significant influence on the use of QRIS among students in DIY. Without foundational knowledge of the QRIS payment system, students are unlikely to effectively operate it. Additionally, perceived benefits play a crucial role, as students are more likely to use QRIS when they perceive substantial advantages.

Ease of use and financial literacy show a positive but insignificant influence on QRIS usage among students in DIY. When analyzed simultaneously, knowledge, ease of use, financial literacy, and perceived benefits collectively have a positive and significant impact on QRIS usage. The limited understanding of QRIS usability among students affects their decision to continue using the system. Similarly, students often perceive that QRIS does not adequately help them manage or save their daily expenditures, reducing its appeal.

This study has limitations, particularly in the size of the sample, which is relatively small compared to the overall population. The use of a 10% margin of error may limit the generalizability of the findings, necessitating cautious interpretation of the results. To enhance the applicability of future studies, researchers are encouraged to use a smaller margin of error (e.g., 5%) to obtain more accurate results. Including additional variables such as perceived risk and security could also provide a more comprehensive understanding of QRIS adoption.

Future research should consider updating the data and extending the research period to at least five years to ensure relevance and accuracy. Expanding the scope beyond DIY to regions with lower QRIS adoption rates could yield valuable insights. Additionally, shifting the focus from students to service providers, customers, and regulators could provide a broader perspective on QRIS usage.

The findings of this study are expected to contribute to the literature by providing a foundational basis, offering new insights, and serving as a reference for future research. These contributions can aid in understanding QRIS adoption and support strategies for improving its usage at a national level.

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