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QRIS Among Students: Why Do University of Bengkulu Students Still Choose Non-Cash Transactions?

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Abstract

This research employed a quantitative explanatory approach based on the Technology Acceptance Model (TAM). Primary data were collected through structured questionnaires distributed online to students of the Faculty of Economics and Business, Universitas Bengkulu. Respondents were selected using a simple random sampling technique. The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS to evaluate both the measurement and structural models. The empirical findings reveal that perceived ease of use and perceived efficiency have positive and statistically significant effects on students' intention to use QRIS. Students are more likely to adopt QRIS when they perceive the system as easy to operate, practical, and capable of improving transaction efficiency. In contrast, perceived risk does not have a significant influence on the intention to use QRIS, suggesting that concerns regarding transaction security and potential risks are not the primary determinants of QRIS adoption among the respondents. These findings indicate that functional benefits, particularly convenience and efficiency, play a more important role than perceived risk in shaping students' behavioral intention to use digital payment systems. The findings also offer practical implications for policymakers, financial institutions, and digital payment service providers in designing strategies that emphasize user-friendly features and operational efficiency to encourage broader adoption of QRIS among young consumers.

Keywords: Digital Payment, Perceived Efficiency, Behavioral Intention

INTRODUCTION

The development of digital technology has brought major changes in people's payment systems. One of the innovations that is widely used today is the Quick Response Code Indonesian Standard (QRIS), which is a national QR code standard that facilitates the process of non-cash transactions quickly, practically, and efficiently. The presence of QRIS is

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an important part of the digital transformation of the financial sector in Indonesia because it is able to support transactions that are more accessible to the public, including students.

In the university environment, students are a group that is relatively quick to accept new technology because they have a proximity to digital developments and a fairly high intensity of daily transactions. The use of QRIS among students not only makes payments easier, but also has the potential to form more modern, efficient, and documented transaction habits. At the University of Bengkulu itself, the use of QRIS has become part of efforts to expand digital payments in the campus environment, even the University of Bengkulu received appreciation from Bank Indonesia for the expansion of QRIS.

Students of the Faculty of Economics and Business, University of Bengkulu are an interesting group to study because they have a relatively closer understanding of economic, financial, and digital consumption issues. In this context, students' interest in using QRIS can be influenced by several factors, such as the perception of convenience, the perception of efficiency, and the perception of risk. The perception of convenience relates to the extent to which the technology is considered easy to use, the perception of efficiency has to do with the effectiveness of the time and effort generated, while the perception of risk relates to concerns about security and uncertainty in the use of technology.

Research on interest in using QRIS is important because the results of previous research show interesting findings. A study on students of the Faculty of Economics and Business, University of Bengkulu found that the perception of convenience and efficiency had a positive effect on interest in using QRIS, while the perception of risk had no effect on this interest. On the other hand, other research on the people of Bengkulu shows that financial literacy, ease of use, and benefits affect the decision to use QRIS. These findings show that the interest in using QRIS still needs to be further tested with a specific focus on objects in order to obtain more in-depth and contextual results.

Based on these conditions, this research is important to find out how interested students of the Faculty of Economics and Business, University of Bengkulu are in using QRIS as a non-cash payment transaction system. This research is also expected to provide an empirical picture of the factors that affect QRIS acceptance among students and support the development of digital financial literacy in the university environment. In general, these studies show that QRIS has a strong correlation with the perception of convenience, efficiency, benefits, and risks. However, the results obtained are not completely uniform so additional research with more specific objects and approaches is still needed.

Based on previous research, there are several research gaps that are the basis of this research. Previous research tended to focus on students in general, certain communities such as GENBI, or the people of Bengkulu, so they have not specifically studied students of

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the Faculty of Economics and Business, University of Bengkulu as more specific research objects. Some studies only emphasized convenience and benefits, while this study included efficiency and risk simultaneously to see their effect on interest in using QRIS.

On the other hand, previous research has not all explicitly placed TAM as the main framework to explain QRIS acceptance in students, even though this model is very suitable for analyzing digital technology acceptance. Although QRIS has been widely used at the University of Bengkulu and even received attention from Bank Indonesia, empirical evidence specifically researching the interests of FEB students at the University of Bengkulu is still limited. Thus, this research has novelty in terms of focusing on objects, variables, and strengthening theoretical approaches to explain students' interests in using QRIS.

THEORETICAL REVIEW

A non-cash payment system is a transaction mechanism that is carried out without using physical money, but through electronic instruments such as debit cards, credit cards, digital wallets, and QR codes. The development of the non-cash payment system is driven by the public's need for fast, safe, efficient, and easy transactions in various conditions. In the context of financial digitalization, non-cash payments are one of the important indicators of changes in the economic behavior of modern society.

QRIS is a form of non-cash payment system developed to simplify QR code-based payment standards. The presence of QRIS makes it easy for users because it is enough to scan one code to make transactions at various merchants that support QRIS. At the University of Bengkulu, QRIS is also part of efforts to expand campus digitalization and has received attention from Bank Indonesia.

QRIS or Quick Response Code Indonesian Standard is the national standard for QR codes to facilitate digital payments in Indonesia. QRIS facilitates transactions because users don't need to carry cash, while merchants can also accept payments from various payment service providers through the same code standard. In practice, QRIS is considered to increase transaction effectiveness and support the digital economy ecosystem.

For students, QRIS is a practical alternative payment because it is in accordance with the needs of daily transactions, such as the purchase of food, beverages, photocopying, transportation, or other campus needs. Therefore, QRIS is not only seen as a means of payment, but also as a technology that needs to be psychologically accepted by users in order to be used sustainably.

The Technology Acceptance Model (TAM) is a model that describes the acceptance of technology by users based on two main beliefs, namely perceived usefulness and

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perceived ease of use. This model is widely used to explain why someone accepts or rejects a technology.

In the context of this research, TAM is relevant because QRIS is a digital payment technology whose acceptance is greatly influenced by user perception. If students find QRIS easy to use and useful, then their interest in using QRIS tends to increase. A number of studies on QRIS show that the perception of ease of use and the perception of benefits have a positive effect on interest or intention to use the technology.

The perception of ease is a person's belief that a technology is easy to understand, easy to operate, and does not require excessive effort. In TAM, the perception of convenience is an important variable because users will be more receptive to technology that is considered simple and uncomplicated.

In this study, the perception of ease is interpreted as the extent to which students of the Faculty of Economics and Business, University of Bengkulu feel that the use of QRIS is easy to learn, easy to use during transactions, and not difficult in daily practice. The higher the perception of convenience, the more likely students are to be interested in using QRIS.

Efficiency perception is a user's assessment of a system's ability to save time, effort, and resources. Efficiency is an important consideration in digital transactions because users tend to choose a system that is fast and practical.

In this study, efficiency refers to the extent to which students assess that QRIS is able to speed up transactions, reduce the hassle of carrying cash, and help payments be made more practically. Previous research on University of Bengkulu students shows that efficiency has a positive influence on interest in using QRIS.

Risk perception is a user's assessment of the possibility of loss, disruption, or uncertainty in using a technology. In digital payment systems, risks can include data security, transaction errors, network limitations, or concerns of an accidental reduced balance. In the context of this study, risk perception is interpreted as the level of students' concern about possible problems when using QRIS. Although some studies have found that risk does not always have a significant effect on the interest in using QRIS, this variable is still important to test because it can affect users' perception of the security of digital transactions.

Interest in using QRIS is a person's psychological tendency to use QRIS as a means of payment in the future. This interest reflects an individual's readiness to embrace technology and is an important predictor of actual usage behavior. In this study, the interest in using QRIS is interpreted as the desire of students of the Faculty of Economics and Business, University of Bengkulu to use QRIS in a sustainable manner in non-cash payment transactions. This interest can arise if students consider QRIS easy, efficient, and has acceptable risks.

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METHOD

Research Design

The approach taken in this study is an associative quantitative research by looking at the relationship between dependent and independent variables through statistical calculation. Research that focuses on testing precise and measurable data by prioritizing the theory acceptance model (TAM) so that it can produce generalized conclusions. The design in this study is the type of research used, namely expatorial, which is explanatory research aimed at examining the relationship between the intention of independent variables and independent variables using hypothesis studies, the author explains from the relationship between the perception of ease, efficiency, and risk perception to the interest of students of the faculty of economics and business, University of Bengkulu using QRIS payment transactions.

This study aims to describe and find out how the interest and enthusiasm of students of the faculty of economics and business in using QRIS in transacting and providing their financial literacy knowledge to the wider community as a form of support for effective and digitized economic programs by Bank Indonesia.

The time to conduct this research with the title Interest Analysis using the QRIS non-cash transaction system for students of the Faculty of Economics and Business, University of Bengkulu, which takes 4 months for this research, is 4 months within the scope of the Faculty of Economics and Business, University of Bengkulu,

Sampling method

In this study, (3) dependent variables are used and (1) dependent variables with the number of arrows that hit a construct is 3. The researcher expects a sensitivity level of 5% and a minimum R^2 of 0.10, so the sample size obtained is 120 samples. The technique used is *the simple random sampling* technique. The instruments used in the questionnaire used questions along with a likert scale ranging from Strongly (SS) to Strongly (STS) . The analysis technique used help of *the SmartPLS* 2.0 M3 software program with *outer model* and *innernmodel tests.*

In determining the minimum sample in this study, the Cohen (1992) approach was used which considered *statistical power* and *effect size* when determining the minimum sample size as shown in the following table:

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Table 1. Guide to Determining the Minimum Sample of PLS-SEM

Maximum number of con-structs	Level of signiification 1% Minimum R^2				5% Minimum R^2				10% Minimum R^2			
	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75
2	158	75	47	38	110	52	33	26	88	41	26	21
3	176	84	53	42	120	59	38	30	100	48	30	25
4	191	91	58	46	137	65	42	33	111	53	34	27
5	205	98	62	50	147	70	45	36	120	58	37	30
6	217	103	66	53	157	75	48	39	128	62	40	32
7	228	109	69	56	166	80	51	41	136	66	42	35
8	238	114	73	59	174	84	54	44	143	69	45	37

Source: (Cohen, 1992 in solihin and ratmono, 2013)

RESULTS

The responses from the respondents are to find out the minimum, mean, median and maximum values, so that the upper class of the respondent's answers to variables is determined. The variable average results are then classified into four categories by making a range from the smallest value to the largest value obtained by the following formula:

Lowest score :1 (strongly disagree)

Highest score :4 (strongly agree)

The determination of respondents' assessment criteria for research variables was determined through intervals with the formula = (4-1)/4 = 0.75

So the limitations are as follows:

1,0 – 1,75 = strongly disagree

1,76- 2,50 = Disagree

2,51- 3,25 = Setuju

3,26- 4,0 = Strongly Agree

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Table 2. Ease Indicator

No	Statement	STS	TS	S	SS	N	Shoes	Aver-age	Remarks
1	Using the QRIS payment method is easier and does not require a large effort so it is easy to understand.	2	6	79	33	120	380	3,16	Setuju
2	In QRIS, transacting with whom we are going is very clear and accurate.	1	5	88	26	120	379	3,15	Setuju
3	I believe in the data security technology provided by QRIS when making payment transac-tions.	1	7	89	23	120	374	3,11	Setuju
4	The use of QRIS is more eco-nomical and users get many bonuses.	0	14	90	16	120	362	3,01	Setuju
5	It is easier to transact in small amounts such as parking, *fast food, drinks* and others.	1	23	76	20	120	355	2,95	Setuju
6	By using QRIS, we feel more se-cure without worrying about losing money (such as scatter-ing or falling).	0	7	81	32	120	385	3,20	Setuju
	AVERAGE AMOUNT							**3.09**	**SETUJU**

Source: data processed results, 2026

Based on the results of table 2 above, the results of student responses regarding the statement on the ease of using QRIS transactions obtained the highest score of 3.20 in the agree category. This also shows that students understand the function of convenience, while the lowest score in the statement is obtained a value of 2.95 if averaged to get a value of 3.09 is still categorized as agreed, which means that students fully believe in the ease obtained.

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However, the details of transactions can already provide decent convenience, so Bank Indonesia's move to intensify socialization to students is the right step that later students can be used as the first instructors to open the way to the wider community in transacting using QRIS. In the results of this study, respondents agreed, but there are still those who are not convinced of the ease of QRIS transactions.

Table 3. Efficiency Indicators

No	Statement	STS	TS	S	SS	N	Shoes	Av-er-age	Remarks
1	Transactions using QRIS do not take long.	0	6	78	35	120	387	3,22	Setuju
2	No hassle to give change.	1	4	81	34	120	388	3,23	Setuju
3	It can be used for all payments that users need.	4	30	67	19	120	341	2,84	Setuju
4	More convenient in transacting because only a scan *of the bar-code* can all payments be made.	2	4	79	35	120	387	3,22	Setuju
5	By using QRIS, transaction data is always stored properly so that it is able to control existing fi-nances.	3	9	84	24	120	369	3,07	Setuju
6	The use of QRIS can minimize the circulation of counterfeit money in the community.	2	2	77	39	120	393	3,27	Strongly agree
	AVERAGE AMOUNT							**3.14**	**SETUJU**

Source: data processed results, 2026

Based on the results of table 3 above, the results of student responses regarding statements in efficiency obtained the highest score of 3.27 with the category of very agree. This shows that students strongly agree that efficiency in the use of QRIS can attract users' interest in creating effective and efficient transactions because it covers the latest technology in transacting using QRIS. While the lowest score is obtained with a score of 2.84 if the average is 3.14 while still being categorized as agreed. This shows that users agree but are not completely sure whether all payments can be made in QRIS transactions. In the

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results of this study, respondents strongly believe in the efficiency provided in the use of QRIS.

Table 4. Risk Indicators

No	Statement	STS	TS	S	SS	N	Shoes	Av-er-age	Remarks
1	I was worried about the inadequate network in my place, which made it difficult for me to use the QRIS system	6	37	59	18	120	329	2,74	Setuju
2	I am not yet fully convinced that the QRIS method can shift the existing transaction system, because the use of *mobile phones* has not been fully used by the wider community.	6	32	67	15	120	331	2,55	Setuju
3	The existence of a transaction fee of around 0.7% of the transaction value is the reason why I still haven't used QRIS	5	61	36	8	120	287	2,39	Disagree
4	I am worried about data theft and sudden loss of balance when using the QRIS system	13	41	53	13	120	307	2,50	Disagree
5	Lack of socialization about the use of QRIS can be the main obstacle to the use of QRIS in the wider community	3	13	80	24	120	365	3,04	Setuju
6	Low financial literacy, especially for people in remote areas, can hinder the advancement of the economic transaction system.	1	6	89	24	120	376	3,13	Setuju
								2,47	**Disagree**

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AVERAGE AMOUNT

Source: data processed results, 2026

Based on the results of the table above, the results of student responses regarding statements at risk obtained the highest score of 3.13 with the category of agree. Because the financial literacy of remote communities is very low, therefore it is necessary to continue socialization and appropriate strategic steps so that equality in the financial literacy of urban and village communities is balanced so that the benefits of QRIS will also be felt to all components of society. While the lowest value is 2.47 and if the average is 2.47 with the category of disagree, this is not a problem because transaction fees in QRIS are only applied for very high transactions if for daily expenses there is no determination in the system so that people are still free to transact daily needs. In the results of this study related to the risks and mechanisms in QRIS, respondents disagreed because QRIS has various benefits that are very easy to understand, which they did not agree with, only the lack of public understanding in assessing QRIS.

Table 5. Indicators of Interest

No	Statement	STS	TS	S	SS	N	Shoes	Aver-age	Remarks
1	With the various conveniences of QRIS, I am very interested in using it	0	6	87	27	120	381	3,17	Setuju
2	With all the features that make transactions efficient, I intend to use them	0	8	89	23	120	375	3,12	Setuju
3	I am very enthusiastic about using the QRIS payment method because the transaction time is much faster.	0	6	89	25	120	379	3,15	Setuju
4	With the level of security and the lack of crime in	0	9	85	26	120	377	3,14	Setuju

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	transactions, I am interested in using QRIS								
5	In the end, all transactions to purchase goods and services will move to the use of digital money such as QRIS.	0	16	82	22	120	366	3,05	Setuju
6	The QRIS payment method during the pandemic is very useful to reduce the rate of spread of the virus and I am interested in using it	1	1	78	40	120	397	3,30	Strongly agree
	AVERAGE AMOUNT							**3.15**	**SETUJU**

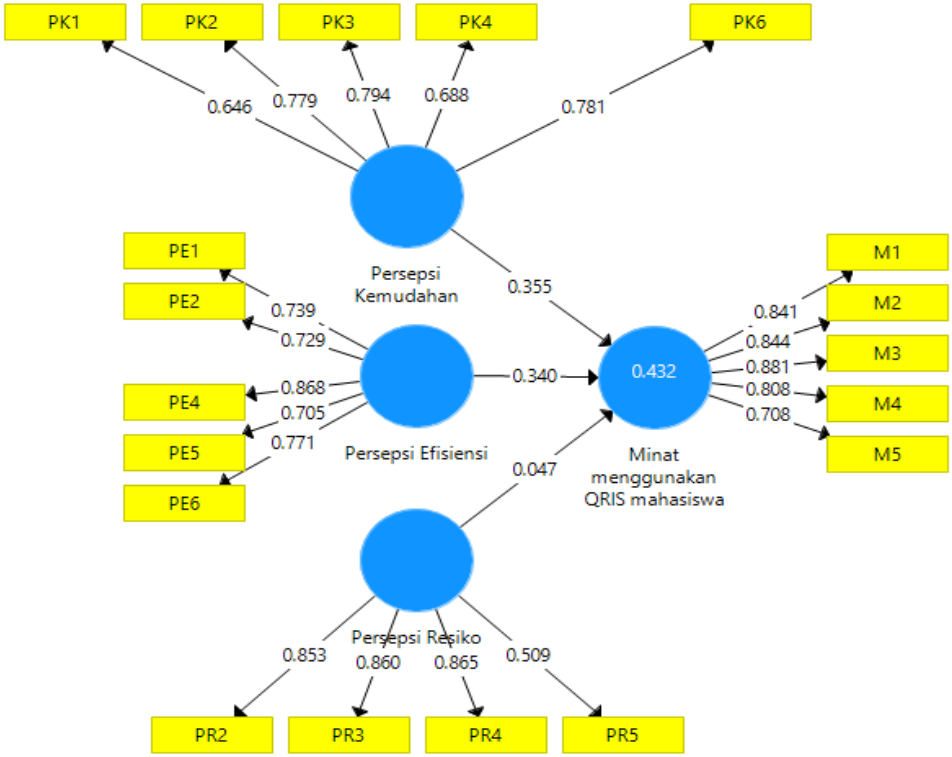
Source: data processed results, 2026

Based on the results of table 5 above, the results of student respondents' responses regarding statements in interest obtained the highest score of 3.30 with the category of strongly agree. This shows that the use of QRIS during the pandemic is very effective to prevent the excessive spread of the virus to be able to attract massive QRIS users. Meanwhile, the lowest score on the statement was obtained with a score of 3.05 and is still categorized as agreed. This is because the various features provided in QRIS are believed to later become a future payment method in all buying and selling transactions in community life. In the results of this study, interest is something that is able to attract people to use QRIS in transactions.

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Gambar 1. ***Loading factor***



This questionnaire item indicator has a loading factor value above 0.7 except for items PK1, PK4, PR5 which have values (0.646), (0.688), (0.509). The result is still acceptable because it has a value of more than 0.5. So it can be concluded that the conditions in the questionnaire are fulfilled with the validity of the conference.

To measure the quantities of different variables and to measure whether an item can be used inadvertently in a variable not intended for to measure, the value criterion used is From this value, it shows the high relationship between the indicator and the block of each construct. According to Gepen and Straub (2015) quoted in Indrawati et al., (2017:70) the value of *the discriminant validity* indicator can be seen based on the AVE value if square root *value* of AVE each variable is greater *discriminant validity.*

Table 7. ***Discriminating Validity*** **Between Variables**

Remarks	Interest in using	Perception of efficiency	Perception of convenience	Risk perception
Interest in Using	0.818			

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Perception of Efficiency	0.609	0.765		
Perception of Ease	0.614	0.741	0.740	
Risk Perception	0.146	0.138	0.148	0.787

Source: *smart PLS output results*

Table 8. *Discrimant Validity* with *Cross Loading*

	Interest in Using	Perception of Efficiency	Perception of Ease	Risk Perception
M1	**0.841**	**0.514**	**0.529**	**0.162**
M2	**0.844**	**0.498**	**0.520**	**0.089**
M3	**0.881**	**0.540**	**0.553**	**0.126**
M4	**0.808**	**0.510**	**0.494**	**0.100**
M5	**0.708**	**0.423**	**0.402**	**0.121**
PE1	**0.535**	**0.739**	**0.684**	**0.074**
PE2	**0.451**	**0.729**	**0.489**	**0.180**
PE4	**0.483**	**0.868**	**0.645**	**0.120**
PE5	**0.393**	**0.705**	**0.519**	**0.143**
PE6	**0.441**	**0.771**	**0.459**	**0.018**
PK1	**0.366**	**0.662**	**0.646**	**0.108**
PK2	**0.436**	**0.459**	**0.779**	**0.055**
PK3	**0.504**	**0.523**	**0.794**	**0.159**
PK4	**0.471**	**0.483**	**0.688**	**0.200**
PK6	**0.474**	**0.642**	**0.781**	**0.020**
PR2	**0.140**	**0.095**	**0.128**	**0.853**
PR3	**0.120**	**0.146**	**0.143**	**0.860**
PR4	**0.124**	**0.123**	**0.122**	**0.865**
PR5	**0.026**	**0.055**	**0.019**	**0.509**

Source: *smart PLS output results*

Based on the principle, it is to test the influence of variables and between variables let lai. The test is conducted based on the number of the value *path* and see whether it has a significant effect or not, it can be seen from the value of t and *path.* In addition, it can also be seen that the *path* Presentation described in R^2 for the variatables

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that are formed affect independent latent variables. This study tested the value of the variable in one direction using a hypothesis one (*one tailed*) in a significance of where must higher than *T table*. Judging from the data t table obtained the number significant, namely 1% of 2,365, 5% of 1,660 and 10% of 1,290.

Table 9 Summary *of Path Coefficients*

Correlation between variables	Original sample	Friendly	Standard deviation	T statistics	P Values	Hipotesis
Perception of efficiency > Interest in using	0.355	0.355	0.133	2.666	0.004*	**Accepted**
Perception of ease > Interest in using	0.340	0.364	0.181	1.881	0.030**	**Accepted**
Risk perception > Interest in using	0.047	0.056	0.048	0.561	0.288	**Rejected**
R Square	0.432		Adjusted R Square	0.417		

Source: *smart PLS output results*
Description:
Significance of 1% ""*
*Significance of 5% "**"*

It can be seen from the relationship between the latent variable construct that there is 1 relationship that is declared to have no significant effect, so the hypothesis is rejected, namely the perception **of risk > interest.** Then in the study, the R^2 value of 0.432 can also be around 43.2% and the adjusted R^2 of 0.417 is 41.7% which means it is included in the **moderate category.**

Discussion

Perception of convenience

Based on the results of hypothesis one (H1) is the perception of ease of interest in using QRIS of Bengkulu University students who show positive results and are able to

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influence interest in using QRIS based on grades The original value of the sample as large. 0.340 with a value *t-statistic* 1,881 > *T-Table* 1,660 > and *p-value* by 0.030 > 0.05. Then the results showed that the perception of convenience had a positive and significant influence of 59.6% with a 95% confidence level towards interest in using QRIS.

This is in accordance with the research of Ayatulloh M.M., namely the perception of convenience has the most significant influence on the interest in using It shows its use *mobile Payment* can be easier. So users want to continue using the application. The biggest factor is the presence of *continuous improvement* from service providers *mobile Payment*, thus making *mobile payment* to be better (Wijayanti & Pasaribu, 2025).

Perception of Efficiency

The results of the second hypothesis test, namely (H2) are the perception of efficiency on the interest in using QRIS at the University of Bengkulu which shows positive results and which most affects the interest in using QRIS based on the value The original value of the sample was 0.355 with a value of *t-statistic* 2,666 > *T-Table* 2,365 and *p-value* by 0.004 > 0.01. These results show that the perception of efficiency has a significant positive relationship of 66.5% with a percsyssn level of 95% towards interest in using QRIS.

These results are in accordance with the research on the perception of efficiency having Positive Influence signifikan against Interest variable using electronic money services. Matter This shows more and more Benefits accepted and obtained, the higher its use will be (Andini & Pasaribu, 2025). Therefore, the higher the perception of efficiency that users feel, the greater their interest in using QRIS as a means of payment (Fatihah & Pasaribu).

Risk perception

The results of the third hypothesis test, namely (H3) are the perception of risk to interest in using QRIS of Bengkulu University students who show negative results and are unable to affect interest in using QRIS based on values The original value of the sample was 0.047 with a value of *t-statistic* 0.581 < *T-Table* 1,881 and *p value* by 0.288 > 0.01. These results show that risk perception does not have a positive relationship but has a negative relationship.

Research results This is in line with research that risk perception plays the most important role in Consumer Interest take part in transactions so that the perception of risk will be greater to the negative number in the transaction (Popovska, 2014).

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CONCLUSION

The perception of convenience has a positive and significant effect on students' interest in using QRIS. The results of the study show that the higher the perception of students towards the ease of use of QRIS, the higher their interest in using the payment system. The ease of registration process, application access, QR code scanning, and ease of understanding the available features can increase student acceptance of digital payment technology. These findings support the Technology Acceptance Model (TAM) which states that ease of use is a major factor driving the acceptance of a technology.

The perception of efficiency has a positive and significant effect on students' interest in using QRIS. Students consider that the use of QRIS is able to provide efficiency in making transactions, both in terms of time, practicality, and ease in the payment process. QRIS allows transactions to be carried out faster, without having to carry cash or wait for change, thus providing a more effective transaction experience.

Risk perception does not have a significant effect on students' interest in using QRIS. The results of the study show that risk perception is not a factor that determines students' interest in using QRIS. This condition indicates that students as a generation familiar with digital technology tend to have a fairly high level of trust in the security of electronic payment systems. In addition, the existence of regulations, supervision by Bank Indonesia, and security systems implemented by digital payment service providers also increase users' sense of security so that risk perception is not the main obstacle in the use of QRIS.

Overall, the perception of convenience and the perception of efficiency are the dominant factors that encourage students' interest in using QRIS. These findings show that the success of the implementation of digital payment systems is not only determined by security aspects, but is more influenced by the extent to which the technology is easy to use and able to provide real benefits in improving the efficiency of daily transaction activities. Thus, the increase in the adoption of QRIS among students needs to be directed at the development of services that are increasingly simple, practical, fast, and provide a comfortable transaction experience for users.

Recommendations

Bank Indonesia and digital payment service providers are expected to continue to improve the ease of use of QRIS through simplification of the transaction process, improvement of the quality of the application interface, and improvement of system speed and stability. Given that the perception of convenience and efficiency has proven to be the main factors driving interest in using QRIS, service innovation should be focused on a more practical, fast, and convenient user experience. In addition, continuous efforts are needed to

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expand education on the benefits of QRIS, including security features, user data protection, and secure transaction procedures. Continuous education will increase digital financial literacy and strengthen public trust in the non-cash payment system.

The University of Bengkulu is expected to support the payment digitization program by expanding the implementation of QRIS in various services in the campus environment, such as canteen payments, cooperatives, parking, academic administration, and student activities. The wider use of QRIS will shape students' habits in using digital transactions while improving financial literacy in the academic environment.

Business actors, especially MSMEs around the campus environment, are advised to further optimize the use of QRIS as an alternative payment. The convenience and efficiency felt by users can be an added value in improving the quality of service to consumers while speeding up the transaction process. The more merchants that provide QRIS facilities, the higher the opportunity to increase the use of non-cash payments in the community.

Limitations and suggestions for further study

This study has several limitations that should be considered when interpreting the findings. First, the study focused exclusively on students from the Faculty of Economics and Business at the University of Bengkulu. Consequently, the findings may not be fully generalizable to other demographic groups, such as students from different academic disciplines, the general public, or business owners who may exhibit different patterns of QRIS adoption. Second, this study examined only three determinants of behavioral intention, namely perceived ease of use, perceived efficiency, and perceived risk. Although these variables explain important aspects of technology adoption, other influential factors such as perceived usefulness, trust, social influence, facilitating conditions, financial literacy, promotional incentives, and habit were not incorporated into the research model. Including these variables could provide a more comprehensive understanding of digital payment adoption behavior.

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