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# The Influence Of Habit, Hedonic Motivation, Social Influence, And Digital Financial Literacy On DecisionsUse Of Qris By Students

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**Abstract**

*This research aims to identify and analyze the influence of habits, hedonic motivation, social influence, and digital financial literacy on the decision to use QRIS by students at three private universities in Bandar Lampung City. The method used in this research is a survey with data collection techniques through questionnaires distributed to 100 students using QRIS. The data collected was analyzed using the multiple linear regression method to test the influence of each variable on the decision to use QRIS. The research results show that hedonic motivation and digital financial literacy have a significant positive influence on the decision to use QRIS, while habitual and social influences show a positive but not significant influence. Simultaneously, all independent variables have a significant influence on the decision to use QRIS. These findings provide insight that understanding digital financial literacy and hedonic motivation play an important role in driving decisions to use QRIS among students. We hope that this research can become a reference for developing policies and strategies to expand the application of QRIS among students.*

**Keywords: Habit, Hedonic Motivation, Social Influence, Digital Financial Literacy, QRIS**



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## INTRODUCTION

In the current digital era, the use of non-cash payment systems is growing rapidly, especially through the QRIS method. QRIS is a digital payment system that facilitates non-cash transactions using QR codes, issued by Bank Indonesia (Darmansyah et al., 2020). The ease of carrying out payment transactions and the potential efficiency offered by QRIS makes it a popular choice for the public, including students (Fandiyanto & Radika, 2019). Students, as part of the millennial and gen Z generations who are very familiar with technology, are one of the main users of this digital payment system (Diniyah, 2021). However, even though the use of QRIS shows a positive trend, not all students make full use of this technology (Lestari et al., 2020). Therefore, it is important to understand the factors that influence students' decisions when using QRIS (Adam, 2019). This research focuses on the influence of four main factors on students' decisions to use QRIS, namely habit, hedonic motivation, social influence, and digital financial literacy (Sherina et al., 2022).

Habit or habit is a factor that can influence a person's decision to adopt a technology, including the use of QRIS (Batubara et al., 2020). Students who are accustomed to using digital payments will be more likely to continue this habit (Ullah et al., 2022). Hedonic motivation, which refers to the urge to seek enjoyment or personal satisfaction (Smanda, 2019), can also influence students' decisions to use QRIS, especially if transactions using QRIS provide a pleasant and efficient experience (Ispriandina & Sutisna, 2019). Furthermore, social influence or social influence from peers or the surrounding environment can also play an important role in the decision to use QRIS, because individuals tend to follow trends or habits around them (Patmalasari & Indriyanti, 2021). Finally, digital financial literacy, or digital financial literacy, includes students' understanding and skills in using digital financial technology safely and effectively, which can increase their confidence in using QRIS (Susilowati et al., 2022).

This research aims to analyze in depth the influence of each of these factors on the decision to use QRIS by students at three private universities in Bandar Lampung City (Febriaty, 2019). By understanding the factors that influence QRIS adoption, it is hoped that this research will be able to contribute to the development of strategies to increase the use of QRIS among students, as well as strengthening digital financial literacy among the younger generation (Dini, 2021).


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## RESEARCH METHODS

This research uses a quantitative approach with survey methods to examine the influence of habit, hedonic motivation, social influence, and digital financial literacy on students' decisions to use QRIS. The population studied were students at Bandar Lampung University who had used QRIS as a transaction tool. The sample was determined using a purposive sampling technique with the criteria of respondents having experience using QRIS, and the sample size was calculated using the Slovin formula until the results were 100 respondents. Data was collected through online and offline questionnaires which included demographic information as well as statements related to research variables. Variable measurements are used with a 5-point Likert scale which includes habit, hedonic motivation, social influence, digital financial literacy, and decision to use QRIS.

## RESULTS AND DISCUSSION

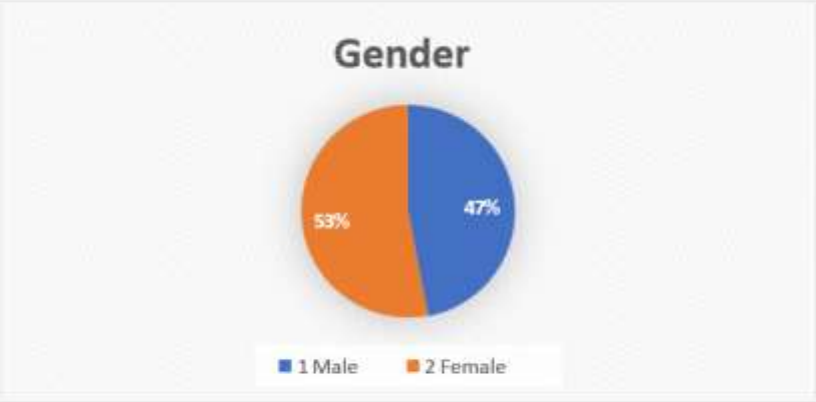



**Figure 1.** Percentage of Respondents Based on Gender
***Source** of data processed by researcher, (2024)*

This research revealed that the number of female respondents reached 53 people, which is equivalent to 53%, while there were 47 male respondents with a percentage of 47%.


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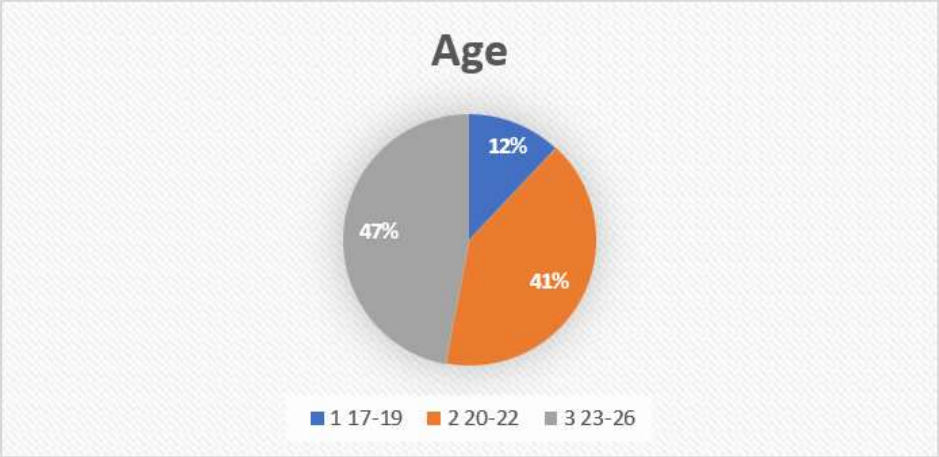



**Figure 2.** Percentage of Respondents Based on Age
***Source** of data processed by researcher, (2024)*

Figure 2 illustrates that the most dominant age group in this study was respondents aged between 23 and 26 years.

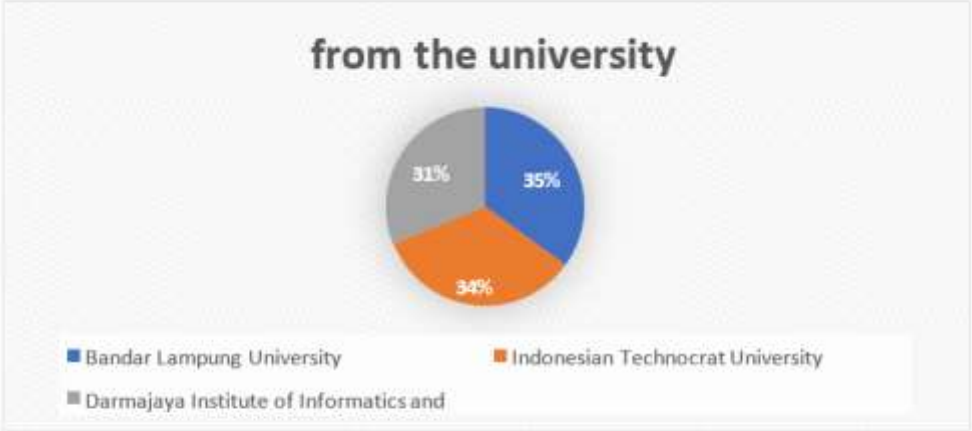



**Figure 3.** Percentage of Respondents Based on from the university
***Source** of data processed by researcher, (2024)*

Based on Figure 3, the results of questionnaire distribution conducted by researchers at three private universities in Bandar Lampung City show that the majority


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of respondents are students from Bandar Lampung University, with a total of 35 respondents or the equivalent of 35% of the total respondents.




**Figure 4.** Percentage of Respondents Based on Supporting Applications QRIS Payment

***Source** of data processed by researcher, (2024)*

Based on Figure 4, the most dominant application used for payments via QRIS is mobile banking, with a percentage of 58%. This shows that of the total respondents, as many as 58 students at three private universities in Bandar Lampung City use QRIS more often through various mobile banking applications, such as Brimo, Wondr By BNI, Livin, BSI Mobile, and My BCA, which are available on cellphones. they. Meanwhile, 42% of respondents used QRIS via e-wallet, which means 42 students preferred to make payments using e-wallet services.



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**Table 1.** Multiple Linear Regression Analysis

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.256 | 2.333 | | .967 | .336 |
| | Habit | .127 | .068 | .162 | 1.880 | .063 |
| | Hedonic Motivation | .242 | .110 | .228 | 2.207 | .030 |
| | Social Influence | .141 | .103 | .126 | 1.367 | .175 |
| | Digital Financial Literacy | .410 | .096 | .374 | 4.261 | .000 |
| a. Dependent Variable: KEPUTUSAN PENGGUNAAN | | | | | | |

***Source:*** *Appendix*

$$Y = a + B1\,X1 + B2\,X2 + B3\,X3 + B4\,X4 + e$$
$$Y = 2,256 + 0,127X1 + 0,242X2 + 0,141X3 + 0,410X4 + e$$

**Table 2. Test Results *Kolmogorov Smirnov One-Sample Kolmogorov-Smirnov Test***

| One-Sample Kolmogorov-Smirnov Test | | |
|---|---|---|
| | | Unstandardized Residual |
| N | | 100 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | 2.63887204 |
| Most Extreme Differences | Absolute | .071 |
| | Positive | .062 |
| | Negative | -.071 |
| Test Statistik | | .071 |
| Asymp. Sig. (2-tailed) | | .200[c,d] |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

***Source:*** *Appendix (2024)*


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Based on the SPSS version 2.5 output results, it is known that the resulting significance value is 0.200. This value is > 0.05, so it can be concluded that the residuals produced in this study are normally distributed.

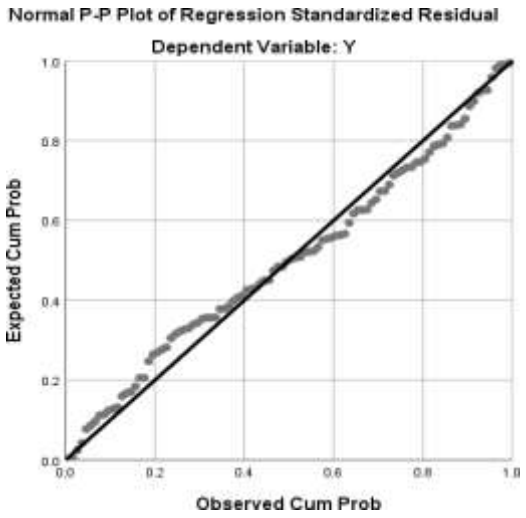



**Figure 5.** P-P Plot Regression Test Results
**Source :** Appendix (2024)

Based on the picture above, it can be seen that the variables tested in this study are normally distributed.

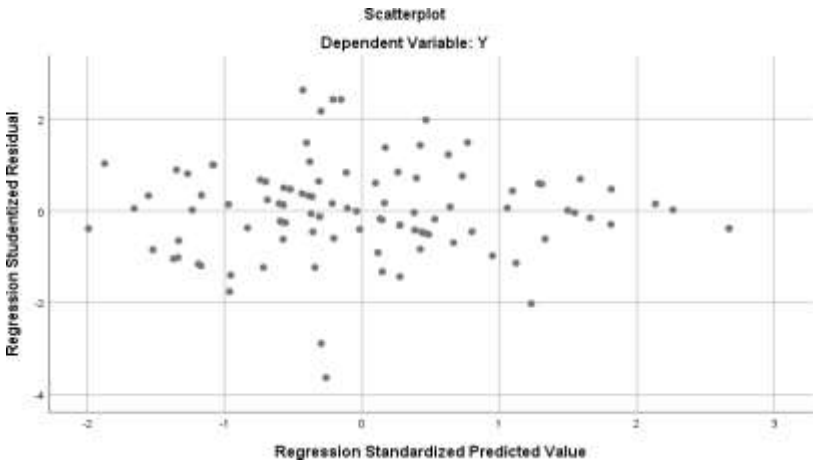



**Figure 6.** Heteroscedasticity Test Results
**Source:** *Appendix (2024)*


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Based on the results of the heteroscedasticity test shown in Figure 6, it can be concluded that in this study there was no heteroscedasticity.

**Table 3.** Multicollinearity Test Results

| Standardized Coefficients | t | Sig. | Collinearity Statistiks | |
|---|---|---|---|---|
| Beta | | | Tolerance | VIF |
| | .967 | .336 | | |
| .162 | 1.880 | .063 | .724 | 1.381 |
| .228 | 2.207 | .030 | .505 | 1.982 |
| .126 | 1.367 | .175 | .639 | 1.565 |
| .374 | 4.261 | .000 | .701 | 1.427 |

a. Dependent Variable: Usage Decisions

***Source:*** *Appendix (2024)*

Based on the results of the multicollinearity test presented in table 13, it is known that the four variables have a tolerance value > 0.1 and a VIF value < 10. Therefore, it can be concluded that in this study there is no multicollinearity.

**Table 4.** Partial Test Results

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.256 | 2.333 | | .967 | .336 |
| | Habit | .127 | .068 | .162 | 1.880 | .063 |
| | Hedonic Motivation | .242 | .110 | .228 | 2.207 | .030 |
| | Social Influence | .141 | .103 | .126 | 1.367 | .175 |
| | Digital Financial Literacy | .410 | .096 | .374 | 4.261 | .000 |

a. Dependent Variable: Usage Decisions

**Source :** *Appendix (2024)*



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The results of the t test calculations in this research on the digital financial literacy variable show that tcount > ttable with a significance value of 0.000 < 0.05. Ha4 is accepted and Ho3 is rejected.

**Table 5.** Simultaneous Test Results

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 653.909 | 4 | 163.477 | 22.527 | .000[b] |
| | Residual | 689.401 | 95 | 7.257 | | |
| | Total | 1343.310 | 99 | | | |

a. Dependent Variable: Usage Decisions

b. Predictors: (Constant), Digital Financial Literacy, Habit, Social Influence, Hedonic Motivation

***Source :** Appendix (2024)*

This means that the variables habit (X1), hedonic motivation (X2), social influence (X3), and digital financial literacy (X4) together (simultaneously) are known to have a significant influence on the decision variable for using QRIS by student.

**Table 6.** Coefficient of Determination Test Results

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .698[a] | .487 | .465 | 2.694 |

a. Predictors: (Constant), Digital Financial Literacy, Habit, Social Influence, Hedonic Motivation

***Source :** Appendix (2024)*

Based on table 6, the R value of 0.698 shows that there is a strong relationship between the decision to use QRIS by students with the independent variables, namely habit, hedonic motivation, social influence, and digital financial literacy. Furthermore, the $R^2$ value was recorded at 0.465 or 46.5%. This indicates that the contribution of the independent variables to the decision to use QRIS was 46.5%, while the remaining 53.5% was likely influenced by other factors not examined in this study, such as perceived trust.



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## CONCLUSION

The following conclusions can be drawn:

1. The habit variable (X1) shows an insignificant positive influence on the decision to use QRIS by students at three private universities in Bandar Lampung City (Y). This proves that although habit is thought to influence the decision to use QRIS, the influence is not significant enough. Therefore, hypothesis Ha1 is rejected.
2. The hedonic motivation variable (X2) has a significant positive influence on the decision to use QRIS by students at three private university campuses in Bandar Lampung City (Y). These findings strengthen the suspicion that hedonic motivation does influence the decision to use QRIS, with a positive and significant influence in the partial test. Therefore, the Ha2 hypothesis is accepted.
3. The social influence variable (X3) has a positive but not significant influence on the decision to use QRIS by students at three private universities in Bandar Lampung City (Y). Although social influence is thought to influence the decision to use QRIS, the influence is not significant. Therefore, hypothesis Ha3 is rejected.
4. Based on the results of data analysis, the digital financial literacy variable (X4) is proven to have a significant influence on the decision to use QRIS by students at three private universities in Bandar Lampung City (Y). This shows that digital financial literacy significantly influences the decision to use QRIS in the partial test. Therefore, hypothesis Ha4 is accepted.
5. The results of data analysis show that the variables habit, hedonic motivation, social influence, and digital financial literacy simultaneously have a significant influence on the decision to use QRIS by students at three private universities in Bandar Lampung City (Y). Simultaneous test results show almost the same contribution from each factor in supporting the decision to use QRIS. Therefore, hypothesis Ha5 is accepted. Apart from that, testing the coefficient of determination shows that there is a strong relationship between the independent variables on the decision to use QRIS.

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