

Determinants Of Financial Technology Use: QRIS (Quick Response Code Indonesian Standard) PRODUCTS IN GEN Z (Study on Private University Students in Bandar Lampung)

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Abstract

This research focuses on the role of QRIS as a digital payment tool in replacing cash. QRIS, released by Bank Indonesia, aims to provide facilities in the form of non-cash transactions, especially among Generation Z students. Investigate the influence of perceived benefits, ease of use, and risk on the interest of private students in Bandar Lampung when using QRIS as a means of payment. Quantitative research methods were conducted on 85 students from 5 universities and 7 study programs. The results show that perceived benefits do not have a significant impact on interest in using QRIS, while perceived convenience has a positive and significant effect. Perceived risk also has a positive and significant impact on interest in using QRIS, indicating that students who have a high awareness of risk are more likely to choose QRIS as a payment method. The conclusions of this study can be the basis for increasing understanding and acceptance of QRIS among Generation Z students as a means of payment.

Keywords: QRIS, GenZ, Perceived Benefits, Perceived Ease, Perceived Risk, Usage Decision.

INTRODUCTION

Technological developments in the field of payment systems have changed the role of cash to be more inclined to non-cash methods (Ramadani Silalahi et al., 2022).



Changes in information technology, trade, and payment systems have resulted in the emergence of new innovations in the use of currency as a means of payment. One form of innovation is the existence of a digital payment tool known as QRIS (Quick Response Code Indonesian Standard). With the aim of facilitating electronic digital financial transactions, Bank Indonesia has launched QRIS, a national QR code standard. QRIS is a QR code standard that has been officially activated since January 1, 2020 for payments through server-based e-wallet or mobile banking applications. In 2023, (Bangsa & Khumaeroh, 2023) stated that the use of QRIS as a means of payment is an official government step in supporting the revolution of the payment system in Indonesia in the current digital era. Many people have decided to use digital payment services compared to making cash transactions, because it can be done quickly and conveniently in various places and times, without the hassle of carrying cash (Hendriyawan & Mayangsari, 2022).

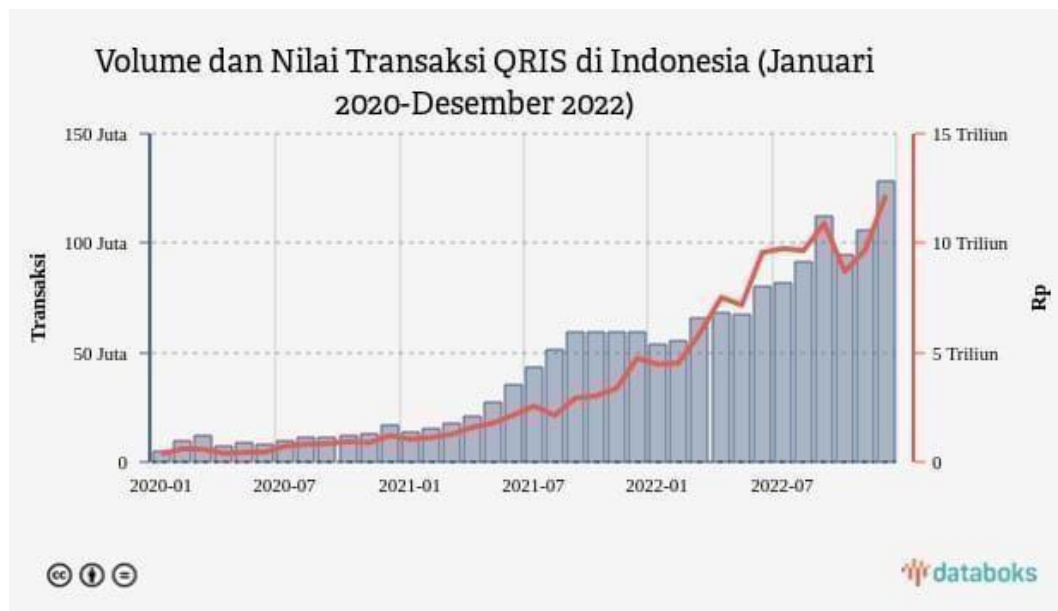


Figure 1: Development of QRIS Transaction Volume and Value in Indonesia

Based on data from the Indonesian payment system association (ASPI) system in January 2020, the volume of QRIS transactions from a national perspective only reached 5 million times with a transaction value of 365 billion. After that, it increased significantly throughout the year until the end of December 2022, there were 125 million transactions

with a total transaction value of 12.5 trillion rupiah. Gen Z is a generation that makes demands on all factors of its life, one of which is when making transactions. The cashless society lifestyle is turning into a trend that is increasingly experiencing development among Indonesian audiences, especially Gen Z. The fundamental reasons why Gen Z transacts using a cashless system are convenience and efficiency, helping to allocate capital, many promotions offered to prioritize the principle of savings, security and convenience appear in the scope of international payments (Kurniawati et al., 2021).

This is in line with what has been explained (Ulf, 2020), If there is convenience when making transactions, the use of non-monetary transactions should ideally bring efficiency and freedom to demand management. Furthermore, today's technological developments and the development of the digital era help people access goods more conveniently and simply. QRIS-related phenomena involve a number of issues, including the difficulty of financial services in accepting payments through QRIS, low public awareness of QRIS, data and transaction security risks, limited infrastructure and accessibility in rural areas, and additional fees added by merchants or service providers. This can affect the perceived benefits, ease, and risks of using QRIS as well as overall usage interest. QRIS adoption is also uneven across all levels of society, where factors such as digital literacy, trust in electronic transaction security, infrastructure availability, and preference for traditional payment methods are important to uncover in research on QRIS usage.

Several researchers have conducted research related to the impact of perceived benefits, perceived ease of use and perceived risk on interest in using QRIS. Research that has been conducted by (Ningsih et al., 2021), (Akhyar1 & Sisilia, 2023) suggest that perceived benefits have a significant positive effect on QRIS usage decisions. While (Lestari, 2022) suggests that perceived benefits do not affect interest in using QRIS. Perceived ease of influence in a positive way on QRIS usage decisions is shown by the results of research by (Prihartini, 2022) and (Annisa, 2023). However, the results of the research proposed by (Laloan et al., 2023) cannot prove the effect of perceived convenience on interest in using QRIS. Furthermore, research conducted (Ningsih et al., 2021), (Laloan et al., 2023) gives a statement if the perception of risk affects in a significant way the interest in using QRIS. However, other researchers (Kholifah, 2023) revealed that risk perception does not affect the decision to use QRIS.

As a digital currency-based payment solution, QRIS has the potential to be incorporated with existing innovative technologies to facilitate cashless transactions



among Generation Z, especially those who are technologically inclined. Nonetheless, it is important to assess one's considerations in choosing a QRIS. Therefore, this study aims to explore the impact of perceived usefulness, perceived ease of use, and perceived risk on college students' interest in adopting QRIS as a payment method. This study aims to provide an understanding of the interest in using QRIS by Generation Z students at a private university in Bandar Lampung, by identifying influence factors such as perceived benefits, convenience, and risk. The findings provide recommendations to increase QRIS adoption and support the development of more effective marketing and education strategies.

LITERATURE REVIEW

Digital Payments

Digital payments refer to any type of payment that does not use cash. The term can also be used to describe digital payment transactions that occur between buyers and sellers over the internet or electronic business networks (Mun *et al.*, 2017). ATMs, e-money, internet banking, credit cards, debit, telephone payments, mobile banking, and QR codes are among the types of digital payments (Milly *et al.*, 2021) (Nazaruddin & Septiani, 2021).

Technology Acceptance Model (TAM)

First introduced by Freed Davis in 1996, the Technology Acceptance Model (TAM) is useful for conveying explanations to ensure that it is generally related to computer acceptance and can explain the behavior or attitudes of users in a population (Amna *et al.*, 2024). (Akhyar1 & Sisilia, 2023) Stating TAM aims to describe the key factors that drive information technology user behavior related to how users accept information technology itself. This concept explains that information system user behavior is influenced by factors such as usefulness and ease of use, both of which have varying degrees of influence. The validity of this concept has been tested through empirical approaches (Islam *et al.*, 2020) (Nazaruddin, 2022). By considering these two variables, it can determine a person's interest in using a technology. External variables in this case can be considered as factors that influence the perceived benefits and perceived ease of use of a technology.



Quick Response Code Indonesian Standard (QRIS)

The implementation of the Indonesian QR Code Standard on January 1, 2020 by Bank Indonesia and the Indonesian Payment System Association (ASPI) provides convenience in using QR codes to make transactions. Efficiency, speed, and integrity characterize it. By implementing the QR code standard, QRIS is able to facilitate payment connectivity and interoperability (QRIS, 2020). Bank Indonesia and the Indonesian Payment System Association (ASPI) are working together on the development of QRIS, adopting the EMV Co.1 international standard. The aim is to support the interconnection of payment system instruments more broadly, as well as to adapt to country-specific needs. This step was taken to facilitate better interoperability between providers, payment instruments, including between countries.

QRIS has been widely implemented in various business sectors in Indonesia, including retail, restaurants, public transportation, e-commerce, and many more. One of the advantages of QRIS is its ability to support various types of digital wallets in the market such as GoPay, OVO, Dana, LinkAja and many more. Some merchants also provide special discount promotions for users who make payments through QRIS. QRIS aims to facilitate digital payments for the public and be able to be supervised by regulators from one direction. Bank Indonesia issued QRIS standardization rules, which have four components including: a) Interoperability; b) Interconnectivity; c) Security; d) Inclusion. QRIS has become a popular solution in accelerating the adoption of cashless payments in Indonesia. With easy-to-use features and various benefits offered, QRIS is increasingly becoming the first choice for individuals and businesses in conducting cashless transactions.

Perceived Benefits

Koler & Armstrong in (Bangsa & Khumaeroh, 2023) argue that perceptions are formed through the steps of selecting, organizing, and interpreting data to form a significant representation of reality. Personal appeal to QRIS is significantly influenced by perceived benefits (Mahyuni2, 2020), gave a statement if there was an increase in three aspects felt by individuals since utilizing QRIS. The main advantage is the existence of alternative payment methods that are very profitable and reduce physical interaction. In addition, other benefits involve convenience for the community because they no longer need to carry cash or physical wallets when transacting, just by using a smartphone.



Research conducted (Ningsih *et al.*, 2021) produced good research results that influenced the choice of using QRIS.

Researchers chose perceived benefits to influence in a positive way on interest in using QRIS because it is a solution to creating a cashless society which is currently being promoted by the government and Bank Indonesia to create a National Non-Cash Movement (GNNT). The use of QRIS is expected to increase or reduce transaction costs so as to accelerate financial inclusion in Indonesia. Therefore, the hypotheses formulated in this research are:

H1: Perceived benefits have a positive effect on interest in using QRIS

Perceived Ease

According to Silvia in (Tri Anggono *et al.*, 2020) perceived ease of use is defined as the feeling of consumers who believe that when using a technology it is not too difficult and does not require much effort on the part of the user. In the TAM model which is adapted from the TRA model with the assumption that a person's attitude and behavior towards technology acceptance is determined by his reactions and perceptions. (Davis, 1989) provides an explanation if individual beliefs lie in how they perceive the convenience of using a technology. y. This relates to the extent to which the technology can be operated and understood easily by users. This means that when an individual feels that the use of QRIS can provide user convenience, it can affect a person's interest in using QRIS. Ease of use can also be explained through the extent to which a person uses and interacts with the system. This concept is in line with the behavioral element of TPB's perception control when individuals believe that using technology can make things easier or may cause some obstacles (Anastasia Anggi Palupi, 2022) examines and states that the ease of use of the QRIS system affects in a positive and significant way the decision to use QRIS. Researchers chose the perception of ease of use to have a positive effect on the decision to use QRIS-based electronic money because it can be an easy and fast payment transaction tool. The hypothesis proposed in this study is as follows:

H2: Perceived convenience has a positive effect on interest in using QRIS.

Risk Perception

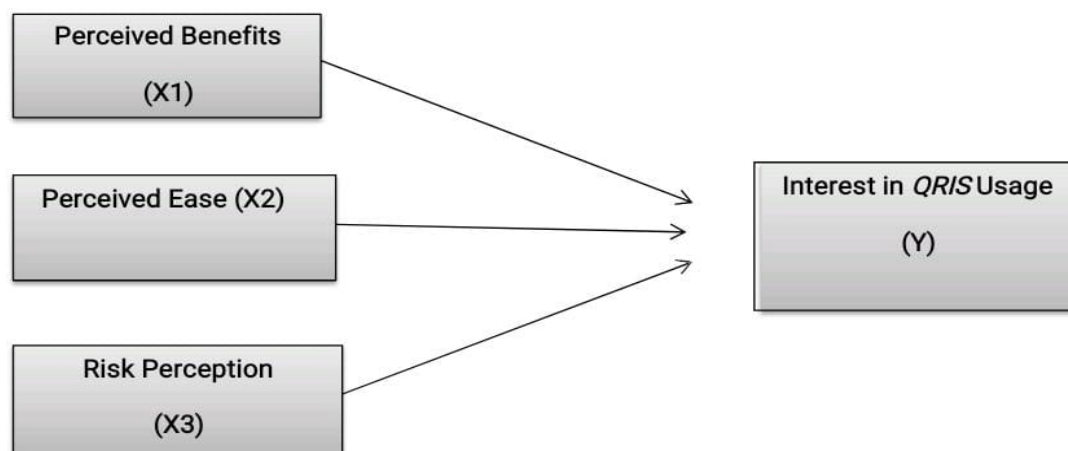
Roa, Kim, and Ferrin in (Tri Anggono *et al.*, 2020) suggests that risk is an individual's sense of certainty about the possibility of loss associated with an activity. "the perception of uncertainty and unintended consequences associated with the use of a



product or service" is defined as risk perception, according to Featherman and Pavlou in (Puspitasari³ & 1, 2022). Perceived risk in the context of digital payments involves various aspects of risk, with the main risk being the security of transactions as well as concerns for the privacy of user information. Perceived risk refers to the overall financial, social, and product risks that consumers perceive when making various online transactions. Therefore, the metrics used are security, reliability, and confidentiality. (Mia Andika Sari, S S.Hum. et al., 2021). TAM with the variables of usefulness and ease of use of technology is related to the perception of risk that improving the quality of information technology systems is considered useful and easy but there are still implementation failures. A major influence on the level of trust is the perception of risk. The less risk perception, the higher the level of trust, and vice versa. Research (Ningsih *et al.*, 2021) shows that perceived benefits, ease of use, and risk have a positive influence on decisions to use QRIS-based electronic money. Researchers argue that risk perception has a positive influence on interest in using QRIS because it does not make obstacles in making transactions and can increase economic growth. The hypothesis as stated above can be formulated as follows:

H3: Perceived risk affects interest in using QRIS

Research Conceptual Framework



RESEARCH METHOD

This type of research is quantitative research. Based on (Sugiono, 2022) Quantitative research methods can be interpreted as a research approach based on the philosophy of positivism. This approach is used to investigate a certain population or sample, with sampling techniques that are generally carried out randomly. The data collection process involves the use of research instruments, while data analysis is carried out through quantitative / statistical methods, with the aim of testing previously formed hypotheses. The subjects of this study included private students in Bandar Lampung, consisting of 5 universities including Bandar Lampung University, Malahayati University, IIB Darmajaya, Lampung Muhammadiyah University, Mitra Lampung University and seven study programs including Management, Accounting, Business Administration, Information Systems, Islamic Education, Nursing, Public Administration. The number of samples involved in this study were 85 students. After the data was collected, the analysis was conducted using SPSS software. This analysis approach applies multiple linear regression models using the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Notes :

Y : Interest in using QRIS

α : Constant

$\beta_1; \beta_2; \beta_3$: Regression coefficient

X1 : Perceived Benefits, being an independent variable

X2 : Perceived Ease, being an independent variable

X3 : Risk Perception, being an independent variable

e : Error

RESULTS AND DISCUSSION**Data Analysis Results**

Table 1. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Presepsi Manfaat	85	15.00	25.00	20.5765	2.72718
Presepsi Kemudahan	85	16.00	25.00	20.5294	2.68855
Presepsi Resiko	85	15.00	25.00	20.7176	2.54770
Minat Penggunaan	85	14.00	25.00	19.1765	2.95271
Valid N (listwise)	85				

- The perceived benefit variable has the smallest value (minimum) of 15 and the largest value (maximum) of 25, with an average value obtained of 20.57
- The perceived ease of use variable has the smallest value (minimum) of 16 and the largest value (maximum) of 25, with an average value obtained of 20.52.
- The Risk Perception variable has the smallest (minimum) value of 15 and the largest (maximum) value of 25, with an average value obtained of 20.71.
- The Usage Interest variable has the smallest value (minimum) of 14 and the largest value (maximum) of 25, with an average value obtained of 19.17.

From the descriptive data analysis, it was found that each of the above variables had 85 respondents, with an average value range between 19.17 and 20.71. In conclusion, these variables can be classified as high values. This indicates that the respondents describe the influence of these variables on their decision to use QRIS as high.



Table 2. Multiple Linear Regression Test**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.925	3.452		.847	.399
Presepsi Manfaat	.090	.168	.085	.536	.594
Presepsi Kemudahan	.469	.187	.285	2.506	.014
Presepsi Resiko	.272	.152	.294	1.789	.037

a. Dependent Variable: Minat Penggunaan

In table 1, it can be interpreted as follows:

- The constant value (α) has a regression of 2.925, meaning that if the perceived usefulness (X1), perceived convenience (X2), and perceived risk (X3) variables are considered zero, then there is an increase in usage interest (Y) of 2.925.
- Perceived Benefits (X1) has a regression coefficient of 0.090, meaning that every 1% increase in the Perceived Benefits (X1) variable, there will be an increase in Interest in Use of 9.0%.
- Perception of Ease (X2) has a regression coefficient of 0.469, meaning that every 1% increase in the perceived ease of use variable (X2) will increase the usage interest by 46.9%.
- Perception of Risk (X3) has a regression coefficient of 0.272, meaning that every 1% increase in the Risk Perception variable (X3) will increase the Interest in Use by 27.2%.

T test

The t-test is carried out by checking the comparison of the significance probabilities in Table 1 against the 5% significance level ($\alpha = 0.05$). The following is the explanation:

- The tcount of the perceived benefit regression coefficient (X1) is 0.536, while the ttable is 1.663. These results indicate that tcount < ttable. With a significance value of 0.594 which is greater than 0.05, the alternative hypothesis (H1) is rejected and the null hypothesis (H0) is accepted. In conclusion, it can be concluded that perceived benefits do not have a significant influence on interest in using QRIS.
- The regression coefficient of perceived convenience (X2) shows a tcount of 2.506, while the ttable is 1.663. This illustrates that tcount > ttable. With a significance value of 0.014 which is less than 0.05, the null hypothesis (H0) is rejected and the alternative



hypothesis (H2) is accepted. Therefore, it can be concluded that perceived convenience has a significant influence on interest in using QRIS.

- c. The tcount of the regression coefficient of risk perception (X3) reaches 1.789, while the ttable is 1.663. These results show that $t_{count} > t_{table}$. With a significance value of 0.037 which is greater than 0.05, the null hypothesis (H0) is rejected and the alternative hypothesis (H3) is accepted. In conclusion, risk perception has a significant influence on interest in using QRIS.

Table 3. F Test Result
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	160.564	3	53.521	14.064	.000 ^b
	Residual	308.260	81	3.806		
	Total	468.824	84			

a. Dependent Variable: Minat Penggunaan

b. Predictors: (Constant), Presepsi Resiko, Presepsi Kemudahan, Presepsi Manfaat

Based on the F test data in the table, there is a significance value of 0.000. Therefore, with a probability value of less than 0.05, it can be suggested that this research model has proven to be appropriate or meet the standards. Together, it can be concluded that the variables of perceived benefits, perceived ease of use, and perceived risk have an impact on interest in using QRIS.

Table 4. Test Coefficient of Determination (R)²
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.585 ^a	.342	.318	1.951

a. Predictors: (Constant), Presepsi Resiko, Presepsi Kemudahan, Presepsi Manfaat

Based on the data in table 6, the model summary of the results of the Coefficient of Determination (R²) test shows the Adjusted R Square value reaches 0.318, or equivalent to 31.8%. Thus, it can be interpreted that the perceived usefulness, perceived ease of use, and perceived risk variables have an impact of 31.8% on interest in using



QRIS. Meanwhile, the remaining 68.2% is influenced by other variables that are not included in this research.

DISCUSSION OF DATA ANALYSIS RESULTS

Effect of perceived benefits on interest in using QRIS

In the partial hypothesis test results, it can be seen that the tcount value (0.536) for the perceived benefit variable (X1) is compared to the ttable (1.663) at a significance level of 0.594 through the use of a significance limit of 0.05. From this comparison, it can be concluded that $0.536 < 1.663$ or $0.594 > 0.05$. This conclusion indicates rejection of H1 and acceptance of H0. Thus, it can be concluded that the perceived benefit variable does not have a significant effect on interest in using QRIS.

In this research, it was found that perceived benefits only influence a small part of Gen Z or students' interest in using QRIS as a means of payment. Gen Z or students do not prioritize considerations related to the benefits of QRIS, and may be more likely to consider other factors beyond the benefits offered by QRIS. One of the factors that drives Gen Z or students' interest when using QRIS as a means of payment is the ease of making transactions.

Overall, the research results prove that the use of QRIS is increasing, although in the field there are still many Gen Z or students who have not realized the benefits of QRIS due to lack of knowledge about the benefits provided by QRIS. If Gen Z or students can better understand the benefits provided by QRIS, as a result, interest in using QRIS can reach the optimal level.

The Effect of Perceived Ease of Use on Interest in Using QRIS

Partial hypothesis testing shows that the result for the perceived convenience variable (X2) is tcount of 2.506, while the ttable is 1.663, with a significance level of 0.014 and the significance limit set at 0.05. Based on the above results, it can be concluded that the value of $2.506 > 1.663$ or $0.014 < 0.05$, which indicates rejection of H0 and acceptance of H2. Therefore, it can be stated that there is a significant influence of the perceived ease of use variable on interest in using QRIS.

In this study, it was found that perceived convenience affects the interest in using QRIS by Generation Z or students as a means of payment. The findings show that currently Generation Z or students show interest in using QRIS because of the perception that it is easy to use, so they are more likely to choose QRIS as a payment method. In



addition, they have an understanding of current technology and use QRIS as a way of payment that is in line with the times. In this context, the most prominent convenience is the elimination of the need to go to an ATM, as QRIS allows them to carry out transactions without the need to carry cash. Furthermore, the cashless aspect of QRIS also provides an appeal to college students, who tend to prefer electronic transactions. This perception creates added convenience, allowing students to easily and efficiently make payments in various places by simply using QRIS.

The Effect of Risk Perception on Interest in Using QRIS

The results of hypothesis testing show that the t value of the perceived benefit variable (X3) is 1.789, while the t table value is 1.663 at a significance level of 0.037, using a significance threshold of 0.05. Therefore, it can be concluded that $1.789 > 1.663$ or $0.037 > 0.05$, which indicates acceptance of H3 and rejection of H0. Thus, it can be suggested that there is a significant and positive difference between perceived benefits and interest in using QRIS.

In this research, it was found that risk perception has an influence on the interest in using QRIS on Gen Z or students as a means of payment. This finding indicates that Gen Z or current students have a high awareness of potential financial risks, so they tend to prefer using QRIS. The use of QRIS can help reduce the risk of data theft, money theft, and other security threats. Therefore, Gen Z or students prefer QRIS as a payment method because of the perception of these risks. The results of this study are supported by research conducted by (Ningsih et al., 2021), entitled "The Effect of Perceived Benefits, Perceived Ease of Use, and Perceptions of Risk on Decisions to Use Electronic Money (QRIS) in Students." The results of this research found three aspects that influence student interest in using QRIS, namely aspects of perceived benefits, perceived convenience, and perceived risk.

CONCLUSIONS

This study investigates the effect of perceived benefits, perceived convenience, and perceived risk on interest in using QRIS on Gen Z or students as a means of payment. The results of partial hypothesis testing show that perceived benefits (X1) have no effect on interest in using QRIS, while perceived convenience (X2) has a positive and significant effect. And also, perceived risk (X3) has a positive and significant effect on interest in using QRIS.



In more detail, perceived benefits do not have a significant impact on interest in QRIS usage, even though QRIS usage continues to increase. The findings suggest that although Gen Z or college students may not rate the benefits of QRIS as a means of payment, the use of QRIS is still trending, and increased knowledge of the benefits provided by QRIS may increase interest in use. Meanwhile, perceived convenience has a significant effect on interest in using QRIS. Gen Z or students show interest based on perceived convenience, their understanding of existing technology encourages them to use QRIS as a payment method, following the times.

And the results prove that risk perception affects in a significant way the interest in using QRIS. Gen Z or students who have a high awareness of potential financial risks are more likely to choose QRIS as a payment method. The use of QRIS is considered to reduce the risk of data theft, money theft, and other security threats. Thus, the conclusion of this study shows that perceived convenience and perceived risk have a significant role when forming interest in using QRIS in Gen Z or students as a means of payment. This finding can be the basis for efforts to increase understanding and acceptance of QRIS among Gen Z or students.

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