

The Influence Of Financial Literacy And Ease Of Use Of The Qris System On Students' Decisions In Using Qris

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Abstract: *The purpose of this study is to determine the influence of financial literacy and usefulness on students' decisions in using QRIS. This research is an associative research using a quantitative approach. The purposive sampling technique is used for sampling. The calculation of the total sample using the Lemeshow formula with an error of 5% resulted in the results of 96 samples. The data collection tool used is a questionnaire that is distributed and filled out by a sample, namely FEB students of the 2021, 2022, 2023, and 2024 batches of the University of Muhammadiyah Jakarta. Data processing was carried out using the SPSS 20 application and validity and reliability tests were used to test the instrument. We then performed a normality test, a multicollinearity test, and a heteroscedasticity test to test the classical assumptions. The data analysis methods used include multiple regression analysis, T test, F test, and determination coefficient (R²) test. The results of this study show that financial literacy and ease of use of the QRIS system have a positive and significant effect on students' decisions in using QRIS.*

Keywords: Financial Literacy; Decision to use QRIS; QRIS

JEL: G53, G20, D70

1. INTRODUCTION

The development of information and communication technology has progressed more rapidly from time to time. Currently, humans are very dependent on technology such as smartphones and the internet, making it very easy to carry out any activity in various areas of human life. Currently, smartphones are no longer just a communication medium, but have developed into multifunctional devices that support people's work, including in the financial sector.

In line with these advances, the payment system, which was initially dominated by cash or cash-based transactions, has also undergone a transition to using a non-cash payment system, namely becoming a cashless society (Adawiyah, 2024). Non-transactional, or cash, payments are a strategy to leverage information technology and expand the digital economy (Fauziyah & Prajawati, 2023). With the development of non-cash payments and electronic money payment systems, the number of users and service providers of electronic money payment systems is increasing along with the increasing sophistication of information technology (Putri et al., 2022).

In accordance with Indonesian Banking Regulation No. 888/40/PBI/2016, the development of technology and information systems continues to give birth to various innovations, especially related to financial technology or fintech. The financial technology (Fintech) industry is a technology-based approach to financial services in today's digital era. (Afolo & Dewi, 2022). According to (Mudrikah, 2021), financial technology (Fintech) uses modern software and technology to provide financial services, including digital financial companies. Fintech allows people to facilitate payment transactions, shorten transaction times, facilitate financing, and facilitate asset management (Bangsa & Khumaeroh, 2023).

The development of fintech will greatly support economic activities. Payments can be made anytime, anywhere, regardless of distance or time. With the development of fintech, it is considered

safer than carrying a large amount of cash when making payment transactions. Bank Indonesia As the central bank responsible for payment transactions (Ambarwati, 2019).

Bank Indonesia has made preparations. Since the launch of the National Non-Cash Movement (GNNT) in 2014, online or digital payments have begun to be introduced. Bank Indonesia and the government launched GNNT in August 2014 to promote the use of non-cash payment systems and methods (Ruri, 2024).

In accordance with Board Regulation No. 21/18/PADG/2019 concerning the Implementation of the National Quick Response Code Payment Standard, Bank Indonesia has introduced the Quick Response Standard (QRCode) as a payment method. QRIS was created by Bank Indonesia and the Indonesian Payment System Association (ASPI), the organization that created the international standard for payment systems, QRCode, using the global standard EMVCo (Fauziah & Prajawati, 2023).

With the support of increasingly sophisticated technology, users and service providers of non-cash payment systems continue to look for alternatives to cashless payments that are more efficient and secure. Taking this into account, Bank Indonesia as the central bank has issued policies to improve convenience for the public and follow the trend of digital payments (Nurdin et al., 2021).

On January 1, 2020, Bank Indonesia officially released a standard for the use of QR codes in Indonesia called the Quick Response Code Indonesia Standard (QRIS). The introduction of this payment channel is because merchants offer multiple QR codes from different issuers when customers choose the cashless transaction option. The use of QRIS can be applied to any payment application installed on a mobile phone and connected to an internet connection. QRIS follows the spirit of UNGGUL (Universal, Easy, Profitable, Direct) which aims to encourage transaction efficiency, accelerate financial inclusion, advance MSMEs, thereby encouraging economic growth in advanced Indonesia (Yola Afifa & M. Yarham, 2023).

QRIS is the development of an effective and efficient electronic payment tool that is very popular among students because of its practicality. (M. T. Putri et al., 2023) according to Bank Indonesia's QRIS system for payments facilitates students' ability to make non-cash payments and reduces the risk of withdrawing large amounts of cash. Students are the younger generation and have the ability to adopt new and faster technologies, such as the use of digital finance. Students use various methods in making transactions according to their needs, including the Quick Response Code Indonesia Standard (QRIS) digital transaction payment tool

However, even though the number of QRIS users is large, it turns out that there are still students who do not use QRIS (Harahap et al., 2023). The reasons why students do not use QRIS include the unavailability of QRIS services near their residences, the lack of student knowledge about QRIS, and there are still many students who prefer to use cash rather than non-cash money. (Afandi & Rukmana, 2022). In addition, most students only know about QRIS but do not know how to use it. In fact, as the generation closest to technological developments, they could have adopted QRIS. This shows that there is still a lack of financial knowledge about the development of financial products in Indonesia (Humayroh, 2024).

Students who have the opportunity to study in higher education have a very important role in shaping their financial literacy (Akmal, 2019). Effective and efficient learning helps students understand, evaluate, and act on their financial interests (Syuliswati, 2020).

The use of QRIS and QRCode transactions occurs in offline transaction activities when consumers visit stores and points of sale. However, not many people are used to non-cash transactions because they still use the cash payment system (Hawu et al., 2022). In providing transaction services, there are several things that need to be considered such as convenience (Sudyantara & Yuwono, 2023).

Ease of use is also an important factor when deciding to use the Quick Response Code Indonesia Standard (QRIS). User convenience is one of the determining factors for the acceptance of technology.

Ease of use is an individual's belief that technology is easy to use and understand when used. Systems and technologies that are considered complex tend to be used less frequently by users. Frequent use usually indicates that the system has been well adopted (Syamsul et al., 2024).

Financial literacy refers to information, talents, and behaviors that lead to better decisions and better money management practices to achieve success. The higher a person's financial literacy, the easier it is to transact using QRIS as a digital payment method today (Feirramona, 2023). Financial literacy helps individuals understand financial management and handle money well. Financial literacy measures knowledge. Understand financial concepts and have the ability and confidence to manage finances by considering changes in environmental events and economic conditions, making short-term decisions, and developing appropriate long-term financial plans (Yudasella & Krisnawati, 2019)

Financial literacy and ease of use of the QRIS system are two important factors that determine the use of QRIS. This research has a big impact on the decision to use QRIS. The decision to use can be in the form of a choice among various solution options, or it can also be interpreted as the obligation of each consumer to make the decision to use the one that they need the most. Of course, when making transactions, you need to consider the most efficient way to do it. (Sari, 2024)

2. LITERATURE REVIEW

2.1. TAM (Technology Acceptance Model)

This study uses the technology acceptance Model (TAM) theory development by Davis (1989) to explain the phenomenon of student using QRIS as a tool to make payment transactions. This theory is a further development of the theory of reasoned action and the theory of planned behavior. Although the TAM theory is a simplified theory, it has been proven to be able to explain the phenomenon that occurred with the introduction of information technology (M. T. Putri et al., 2023).

Through TAM, it is assumed that there are two aspects that affect the use of new information systems, namely:

2.1.1. Perception of ease of use

The perception of ease of use of a technology is interpreted as a measure of an individual's belief that the technology is easy to understand and use. Ease affects behavior, i.e. people who better understand the ease of use of a system have a higher level of technology use (Maulana, 2024).

2.1.2. Perception of usefulness

Benefits themselves have a useful meaning. Usability refers to the extent to which people believe that the use of a particular technology will improve their ability to do their job (Maulana, 2024).

2.2. FINTECH

2.2.1 Definition of Fintech

Nizar (2017:23) stated, "The financial technology (fintech) industry consists of companies that use technology to make the financial system and financial achievement more efficient" (Hidayanti et al., 2023).

2.2.2 Types of Fintech

According to Bank Indonesia, there are four categories of fintech in Indonesia, namely: Peer-to-peer lending and crowdfunding, Market Aggregator, Risk Management and Investment, Payment, Clearing, and Settlement (Pambudi, 2019).

2.3 Financial Literacy

2.3.1 Definition of Financial Literacy

Financial literacy includes the ability to understand financial concepts and risks, as well as the ability to make financial decisions effectively, as stipulated in the Financial Services Authority Regulation Number 76/PJOK.07/2016. The benefits of financial

literacy are vast, including improved financial well-being, better decision-making, and reduced financial stress (Indriani & Rahman, 2024).

2.3.2 Levels of financial literacy

OJK-RI classifies financial literacy levels into four types. Among others: Well Literate, Sufficient Literate, Less Literate and Not Literate (Choerudin et al., 2023).

2.4 Ease of Use of QRIS System

2.4.1 Definition of Ease of Use of QRIS System

According to Ernawati & Noersanti (2020), the perception of ease of use is a measure of individual confidence in using a technology that is clear in its use, does not require much effort, is easy to use, and is not difficult to operate (Juan & Indrawati, 2023).

2.5 QR Code (Quick Response)

QR stands for Quick Response, and its purpose is to send information quickly and receive a quick response (Sufri et al., 2019). A QR is a set of codes that contain data such as the identity of the merchant/user, the amount of the payment, and the currency that can be read by a specific device to make a payment transaction (Farhan & Shifa, 2023).

2.6 Quick Response Code Indonesian Standard (QRIS)

2.6.1 Definition of Quick Response Code Indonesian Standard (QRIS)

QRIS (Quick Response Indonesia Standard) is a payment QR code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (Sinaga, 2020). QRIS was developed by the payment system industry in collaboration with Bank Indonesia to make the transaction process easier, faster and safer using QR codes. (Pracoyo et al., 2022)

Bank Indonesia carries the theme "UNGGUL" from the existence of QRIS. The meaning of "UNGGUL" is: Universal. Easy. Profit. Immediately (Azzahroo & Estiningrum, 2021).

2.7 Results in Using QRIS

Decision literally means choice. Choice here refers to the selection of two or more options, but it can also be said that the decision is taken as a result of consideration by choosing one possible option (Rifa'i, 2019). The use of QRIS aims to provide security and ease of transactions to the general public because it facilitates one-stop supervision by regulators and can be used across payment platforms and applications (Hasanah & Nafidzi, 2023).

3. METHOD

This study uses a quantitative method to test hypotheses regarding the influence of financial literacy and ease of use of the QRIS system on students' decisions in using QRIS. Data was collected through a questionnaire distributed through G-form to 96 samples of current Universitas Muhammadiyah Jakarta students, using a purposive sampling technique with the criteria of students who had used QRIS.

3.1. Data source

In this study, the data used is secondary data. According to Sanusi (2014:104), secondary data is data that is already available and collected by other parties. The data or documents used by this researcher are in the form of journals.

3.2. Research Object

The object of this study is students of the Universitas Muhammadiyah Jakarta (UMJ), Faculty of Economics and Business.

3.3 POPULATION AND SAMPLE

3.3.1 Population

According to Handayani (2020), the population is a combination of all the components

studied that have the same characteristics. These can be individuals in a group, event, or object of interest. The population of this study consists of active students at the Universitas Muhammadiyah Jakarta, Faculty of Economics and Business.

3.3.2 Sample

Arikunto (2019: 47) states that the sample is a part or representative of the population studied. The following criteria must be possessed by respondents to be used as a sample in this study: FEB UMJ Students in 2021-2024 and Using QRIS (Quick Response Code Indonesian Standard) as one of the payment systems. I used the lemeshow formula to calculate the total sample. The total sample used in this study was 96 respondents.

$$Y = a + bX_1 + bX_2 + e \dots \dots \dots (1)$$

Description:

- Y = decision to use QRIS
- a = Constant
- b = Variable Coefficient X1 dan X2
- X₁ = financial literacy
- X₂ = ease of use
- e = Error

4. RESULTS AND DISCUSSION

4.1. Results

4.1.1. Hypothesis test

a. Multiple linear regression equations

Multiple linear regression analysis is essentially an extension of simple linear regression, which is to increase the number of independent variables that were previously only one to two or more independent variables (Loindong et al., 2023).

Tabel 1. Hypothesis test

Variable	Coefficient	Std. error	t-statistic	Sig.
Constant	9.899	3.076	3.218	0.002
Financial Literacy	0.305	0.114	2.670	0.009
Ease of use	0.900	0.184	4.885	0.000
R ²	0.477			
R ² adjusted	0.466			
f-test	42.428			

Source: processed data SPSS 20, (2024)

In table 3 the regression equation of the panel data is stated as follows:

$$Y = 9,899 + 0.305X_1 + 0.900X_2 + e$$

Based on the results of the data analysis and the regression equation, it can be concluded that the influence of financial literacy and ease of use has a significant positive effect on students' decisions in using QRIS.

b. t-test

The variable of the influence of financial literacy has a positive influence, meaning that every 1 level increase will increase student decisions in using QRIS by 0.305. Furthermore, the variable of ease of use has a positive effect, meaning that if the ease of use increases by 1 person, it will increase the student's decision to use QRIS by 0.900.

c. F-test

Based on the table above, the value of f-statistic is 42,428 > F-table 3,095, so it is concluded that financial literacy and ease of use together affect students' decisions in using QRIS.

d. Determination coefficient test

The r-squared value is 0.466 or 46%, which means that the influence of financial literacy and ease of use on student decisions in using QRIS affects variable (Y) by 46%, while 54% is explained by other variables that are not included in this research model.

4.2 Discussion

a. The influence of financial literacy on students' decisions in using QRIS

The influence of financial literacy (X1) has a positive influence on students' decisions to use QRIS, with a positive regression coefficient, which means that if financial literacy is higher, it will result in students' decisions to use QRIS will be higher, and vice versa, if the influence of financial literacy is lower, it will result in students' decisions to use QRIS will also decrease.

In line with the research of Palupi (2022) and Adinda (2022) showed that financial literacy variables have a positive and significant effect on interest and decisions to use QRIS. Thus, in this study, the theory and results of previous research are related because the results of data analysis of financial literacy factors affect students' decisions in using QRIS.

b. The effect of ease of use on students' decisions in using QRIS

Based on the results of the research that has been carried out, the results of the data that have been analyzed using SPSS on the t-test results obtained a t-count of 4,885 which is greater than the t-table value of 1,661 and with a significance level of $0.009 < 0.05$. Therefore, it can be stated that ease of use has a positive and significant effect on students' decisions in using QRIS.

In line with the research of Putri et al (2022), Nurhapsari & Sholihah (2022) explained the factors that affect the use of QRIS merchants, namely the ease of use. Thus, in this study, the theory and results of previous research are relevant, because the results of data analysis of ease of use factors affect students' decisions in using QRIS.

5. CONCLUSION AND SUGGESTION

CONCLUSION

The era of digitalization has made it easier for every human activity, including payment methods. QRIS is a feature found in several applications used to make payment transactions. QRIS has great potential to improve the national economy.

Based on the results of the analysis and discussion of research that has been carried out, it can be concluded that financial literacy and usefulness have a positive and significant influence on student decision-making when using QRIS. The results of this study show that the understanding of financial and digital technology affects students' plans and decisions in using fintech service products. The higher and better the financial literacy, the higher the decision to use QRIS as a method of daily payment transactions.

SUGGESTION

Based on research conducted by researchers, of course, there are still shortcomings in it. Therefore, the researcher put forward some suggestions for further research:

a. For Bank Indonesia

Must continue to provide ease of use of the QRIS system to users, including providing system updates and new features, so that the public continues to use e-payment QRIS and its use continues to increase.

b. For the next researcher

other researcher can develop this research by adding others variables or factors in the next research, and can also use other populations and samples or expand the scope of the research object so that it is expected to produce more interesting discussion result than the research contained in this study later.

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