

Behind the Scan QRIS Usage: Financial Literacy, Perceived Ease of Use, Perceived Risk and Lifestyle

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Abstract. Technological advances, particularly in the realm of financial technology (fintech), have a significant impact on how people conduct transactions and interact, while also driving enhanced business performance. This study aims to analyze the influence of Financial Literacy, Perceived Ease of Use, Perceived Risk, and Lifestyle on the decision-making of students at the State University of Malang regarding the use of QRIS. Employing a quantitative method and an associative approach, this study encompasses the entire student population at the State University of Malang and involves 389 respondents selected according to the Slovin formula. The findings reveal that Financial Literacy, Perceived Ease of Use, and Lifestyle positively and significantly influence the decision to use QRIS. In contrast, Perceived Risk does not demonstrate any significant relationship. Nonetheless, when considered together, all these variables have a substantial effect on the decision to use QRIS. The outcomes of this study suggest that Financial Literacy, Perceived Ease of Use, and Lifestyle play a crucial role in promoting the adoption of QRIS among students. In contrast, Perceived Risk has shown no significant impact as a limiting factor in the decision-making process.

Keywords: financial literacy, perceived ease of use, perceived risk, lifestyle, decisions to use QRIS.

1 Introduction

Technological developments are not only changing the way people interact and access information, but they also directly contribute to improving business performance and economic processes [1]. Financial technology, or fintech, is a field that continues to develop. Allied Market Research estimates that the fintech market itself will reach a value of USD 698.48 billion by 2030. The main factors driving the growth of this fintech market are the increasing adoption of digital technology, the development of mobile technology, and consumer demand for faster, safer, and more efficient financial services [2].

In Indonesia, digital payments are increasingly in demand. Through a collaboration between the Indonesian Payment System Association and Bank Indonesia (BI), an innovation called Quick Response Indonesian Standard (QRIS) was developed, which is a QR-based payment code standard designed to combine various types of QR codes into one integrated system [3]. QRIS allows consumers to make payments with just one universal QR code without

the need to have multiple payment apps [4]. One of the most commonly used digital payment methods is QRIS. Through QRIS, consumers can make payments practically by simply scanning the QR code available at merchants [5].

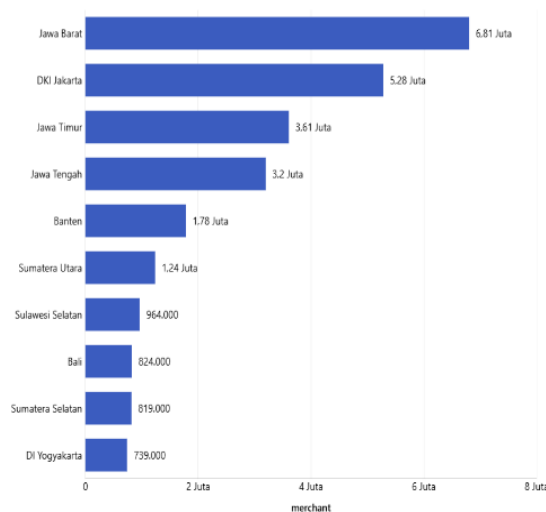


Figure 1. Distribution of QRIS in Indonesia

Source : (Katadata, 2024)

Data shows that East Java occupies the third position with 3.61 million merchants, which shows that the adoption of QRIS in East Java is quite high, competing with the two most populous regions, namely West Java and DKI Jakarta [6]. In the period from January to October 2024, transactions using QRIS in the working area of Bank Indonesia (BI) Malang showed a figure of IDR 5.9 trillion, during that period, QRIS has been used 64.9 million times, this payment system is increasingly popular and widely accepted by various circles, in October 2024 QRIS transactions involving MSMEs reached a value of IDR 568. 2 billion [7]. The driving factor for students in adopting QRIS as a transaction method in the digital era is its convenience and effectiveness. Students only need to scan the QR code and confirm the payment, so that the transaction process can be completed instantly without obstacles [8].

State University of Malang (UM) has implemented a non-cash payment policy in all campus canteens, as stipulated in Circular Letter Number 26.1.78/UN32.II/SE/2024 concerning Non-Cash (Cashless) Payment Systems in All University of Malang Campus Canteens [9]. QRIS also helps reduce queues in the canteen, provides a sense of security, proof of transactions that are directly recorded in the application makes it easier for students to monitor expenses, making QRIS a practical and safe choice for daily activities [10]. The focus of this study lies in the increase in the use of QRIS among students, which is associated with the role of Financial Literacy, Perceived Ease of Use, Perceived Risk, and Lifestyle. There are inconsistencies in the results of the use of sampling methods, analysis techniques, and various objects. This study examines the influence of four variables on the use of QRIS by students of the State University of Malang.

2 Literature Review

2.1 Theory of Planned Behaviour

The result of the development of the Theory of Reasoned Action (TRA) is the Theory of Planned Behavior (TPB). The addition of behavioral control factors is perceived in the Theory of Planned Behavior (TPB), which reflects a person's belief in the ability or resources to act, thus providing a more complete explanation of human behavior [11]. In the Theory of Planned Behavior (TPB), an individual's intention to perform a behavior is influenced by three main factors. The first factor is attitude towards behavior, which describes how much a person's attitude in viewing a behavior in good or bad terms. Second, subjective norms that refer to the social influence or expectations of others, such as family, friends, or society, on the behavior. Finally, the perception of behavioral control, which is the extent to which individuals feel they have the ability, resources, or control to carry out that behavior [12].

2.2 Technology Acceptance Model

The development of another Reasoned Action Theory (TRA), namely the Technology Acceptance Model (TAM), this theory was developed to explain the acceptance of new technology adoption influenced by characteristic factors and capabilities in a technology [13]. Based on behavioral theory, the Technology Acceptance Model (TAM) is used to determine individual perceptions, processes, and attitudes towards factors that affect technology adoption by considering social psychological variables [14]. According to [15] The Technology Acceptance Model (TAM) states that technology use behavior can be measured through two main variables: First, Perceived Usefulness, which is an individual's view of the benefits they receive when using technology. Second, Perceived Ease of Use refers to an individual's view that the process of using it will not require them to expend much effort. [16].

2.3 Usage Decisions

Usage decisions reflect a well-directed and logical thought process in determining the best choice among a variety of possibilities [17]. This process involves an in-depth analysis of the advantages and disadvantages of each alternative, thus deciding to choose the one option that is considered most appropriate to a particular need, purpose, or situation [18]. Usage decisions according to [19] include behavioral studies to understand how individuals, groups, or organizations make choices, purchases, utilize, and evaluate products, services, or experiences to get what they need or want.

2.4 Financial Literacy

Financial Literacy is the knowledge and skills to improve the ability to make decisions influenced by attitudes and behaviors [20]. Financial Literacy refers to understanding and knowingly considering the benefits and potential risks or losses associated with purchasing such products carefully before making a decision [21]. Financial Literacy is the process of expanding knowledge and skills in managing money, saving, insurance, investing, and understanding the risks associated with financial decisions [22].

2.5 Perceived Ease of Use

Perceived Ease of Use refers to an individual's belief that the technology can be used easily without requiring a lot of effort. When individuals believe that the technology used is easy to use, the technology may be used [23]. The belief that technology can be used without difficulty is known as Perceived Ease of Use. The characteristics of this ease of use include easy access, quick understanding, simplicity, and simple operation [24]. Perceived Ease of Use is the extent to which technology is considered easy to understand and use without great effort [13].

2.6 Perceived Risk

Perceived Risk refers to the uncertainty that causes subjective confidence in the decisions that an individual will make [25]. Perceived Risk is an individual's belief about the uncertainty and negative impact that can arise from the use of a product or service, which influences their decision to use it. Risk perception and level of trust are interrelated. The less individuals perceive the risk of a service, the greater the level of trust they have, and vice versa [26].

2.7 Lifestyle

Lifestyle is the way a person interprets and expresses various aspects of life that are rooted in their thoughts, feelings, and emotions. Lifestyle is not only a reflection of preferences, but also the result of the interaction between psychological conditions, emotions, and experiences that shape their perception of various objects or phenomena [27]. Lifestyle, otherwise known as lifestyle, describes a person's lifestyle how they go about their daily lives, Lifestyle is not just a routine; lifestyle is also a way for individuals to express who they are through the actions and choices they take [28].

3 Hypothesis Development

3.1 The Relationship of Financial Literacy to Usage Decisions

Financial literacy itself is included in the control belief which is part of the Theory of Planned Behavior, where awareness, knowledge, and financial ability affect a person's behavior [29]. A person who understands Financial Literacy can prioritize needs, calculate their ability to pay, and manage debt risk, so that the chosen service truly provides benefits without burdening their financial condition [30]. This is supported by research [31] which shows that Financial Literacy is not only limited to helping individuals manage their finances better but also encourages the ability to utilize financial services optimally.

H1: Financial Literacy affects the decision to use Financial Technology QRIS

3.2 The Relationship of Perceived Ease of Use with Usage Decisions

Perceived Ease of Use is a variable in the Technology Acceptance Model that is useful for developing technology to be easier to use, appropriate, and useful, factors that influence the use of technology [14]. In the context of financial technology, such as digital payment systems, users who find the service to be easily accessible and understood tend to use it more often. The

perception of ease plays an important role in driving technology adoption by minimizing technical and psychological barriers. Factors such as intuitive navigation, fast processes, and simplicity of the interface help create a positive experience, thus increasing user trust and comfort. [31].

H2: Perceived Ease of Use affects the decision to use QRIS Financial Technology

3.3 The Relationship of Perceived Risk to Usage Decisions

Perceived risk itself in the Theory of Planned Behavior is the perception of the possibility of something detrimental happening; this variable is used to find out whether there is an influence of risk perception on the use of technology [16]. Risk perception has a big influence on a person's decision to use financial services, especially in the context of financial technology. When individuals have a perception of high risk, they may feel less comfortable and prefer to avoid such technologies, even though they are aware of the benefits offered [32]. By reducing their fear or confusion, users will feel more confident to adopt and use digital financial services on a regular basis, thereby increasing the effectiveness of using these technologies [33].

H3: Perceived Risk affects the decision to use Financial Technology QRIS

3.4 The Relationship of Lifestyle to Usage Decisions

A person's lifestyle greatly influences their decision to choose and use financial services or technology. Lifestyle includes habits, consumption patterns, and the way individuals view financial management. Differences in lifestyle show how daily habits affect the adoption of new technologies [34]. The subjective norm in the Theory of Planned Behavior states that social influences can affect individual behavior, such as family, friends, or co-workers, can influence individual decisions when socializing, so that the social lifestyle around them becomes a factor that influences individuals in determining their financial decisions [29]. Lifestyles that prioritize convenience and pleasure often encourage people to adopt technologies that can make consumption easier, such as online payment apps. When technology offers convenience and convenience, individuals with a lifestyle that prioritizes efficiency and convenience are more likely to adopt it regularly [35].

H4: Lifestyle affects the decision to use QRIS Financial Technology

4 Method

This study adopts a quantitative method that focuses on symptoms or phenomena with cause-and-effect relationships, which are implemented in a specific population or sample [36]. This study uses an associative method to identify and analyze the cause-and-effect relationship between two or more variables, with the main objective of understanding the pattern of these relationships in explaining certain phenomena or symptoms [37]. Another goal is to produce objective conclusions through systematic and measurable numerical data processing [38]. In this study, the main variable is QRIS Usage Decisions, which are influenced by other variables,

including Financial Literacy, Perceived Ease of Use, Perceived Risk, and Lifestyle. The following is the relationship between the variables.

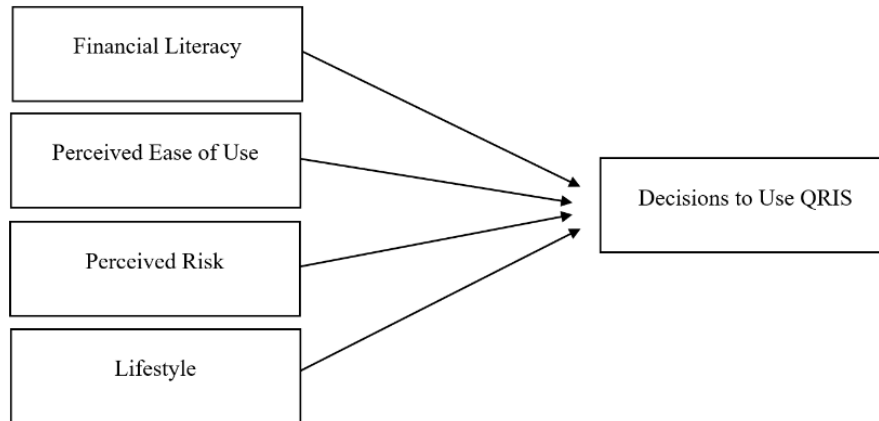


Figure 2. Research Design

Population refers to a group of individuals or entities that share specific characteristics, as determined by the researcher, to be analyzed and used as a basis for concluding. Meanwhile, the sample is a portion of the population that has been selected for further analysis [36]. In this study, the population of students of the State University of Malang amounted to 13,197 [39]. Samples were obtained using the Slovin formula with a tolerated error rate of 5%, so that the number of samples was 389 respondents.

5 Result

The demographic data obtained from the respondents in this study are as follows:

Table 1. Demographic Characteristics of Respondents

Information	Σ	%
Gender		
Male	118	30.3
Female	271	69.7
Total	389	100
Age		
<18	2	0.5
18-25	360	92.5
26-30	25	6.4
31-35	2	0.5
>35	0	0.0
Total	389	100
Expenditure		
< Rp 1.000.000	106	27.2
Rp 1.000.000 - Rp 5.000.000	255	65.6
Rp 5.000.001 - Rp. 10.000.000	25	6.4
> Rp 10.000.000	3	0.8
Total	389	100
Frequency of Use		
1-5	48	12.4
6-10	88	22.6
11-15	74	19.0
16-20	88	22.6
>20	91	23.4
Total	389	100

The demographic characteristics of respondents based on gender were predominantly female, with 271 women, accounting for 69.7%. The age of the respondents was largely in the 18-25 year range, comprising 92.6%. The Faculty of Economics and Business represented the majority of respondents, with 128 individuals or 32.9%. Respondents' expenses were predominantly between IDR 1,000,000 and IDR 5,000,000, totaling 255 or 65.6%. Finally, the frequency of QRIS use was primarily over 20 times in one month, with 91 respondents, or 23.4%.

5.1 Multiple Linear Regression

Classical assumption tests, such as those for normality, multicollinearity, heteroscedasticity, and linearity, were carried out before the multiple regression analysis. The findings demonstrated that every assumption was fulfilled to a satisfactory degree, guaranteeing the regression model's validity, dependability, and robustness. The following outcomes were obtained from the multiple linear regression analysis using data from 389 respondents:

Table 2. The multiple linear regression results

Variable	Unstandardized Coefficients B
(Constant)	4.535
Financial Literacy	0.109
Perceived Ease of Use	0.445
Perceived Risk	-0.013
Lifestyle	0.220

The multiple regression equation model can be described as follows:

$$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + \beta_4.X_4 + e \quad (1)$$

Indicates:

Y: Variable Decisions to Use QRIS

α : Constant

β_1 : Coefficient Regression Financial Literacy

β_2 : Coefficient Regression Perceived Ease of Use

β_3 : Coefficient Regression Perceived Risk

β_4 : Coefficient Regression Gaya Hidup

X1: Variable Financial Literacy

X2: Variable Perceived Ease of Use

X3: Variable Perceived Risk

X4: Variable Lifestyle

e: Error

According to the regression analysis's findings, perceived ease of use had the biggest impact on the decision to utilize QRIS ($\beta=0.445$). This suggests that the more user-friendly QRIS is, the more likely people are to embrace it. Although their contributions were less, lifestyle characteristics ($\beta=0.220$) and financial literacy ($\beta=0.109$) also had a favorable effect, indicating that the usage of QRIS was also promoted by modern living and financial understanding levels. However, despite its slight impact, perceived risk ($\beta=-0.013$) had a negative effect, suggesting that security concerns were a barrier to use. Therefore, enhancing the system's usability, promoting financial literacy, and bolstering public confidence by guaranteeing.

5.2 F Test

The F Test's findings are as follows.

Table 3. f-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	843.236	4	210.809	82.774	.000 ^b
Residual	977.972	384	2.547		
Total	1821.208	388			

The data from the table shows that the significance level of $\alpha = 5\%$ of the value of the F Test, namely Sig 0.000 < 0.05, thus showing the significance of the simultaneous influence of all X variables on the Y variable, and also shows that the test model is accepted and can be continued for hypothesis testing.

5.3 t Test

The t Test's findings are as follows.

Table 4. t Test Results

Variable	Sig.
<i>Financial Literacy</i>	0.000
<i>Perceived Ease of Use</i>	0.000
<i>Perceived Risk</i>	0.638
<i>Lifestyle</i>	0.000

According to the t-test results, the variables Lifestyle, Perceived Ease of Use, and Financial Literacy all had Sig 0.000 values, which were less than 0.05. The Decision of Use was somewhat positively impacted by this variable, indicating that H1, H2, and H4 were approved. The Sig value of 0.638 for the perceived risk variable itself indicates that it has no effect on the usage decision because it is greater than 0.05.

5.4 Coefficient of Determination Test (R^2)

The Determination Coefficient Test (R^2) yielded the following findings.

Table 5. Coefficient Determination Test (R^2)

<i>Model Summary</i>			
R	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
.680 ^a	0.463	0.457	1.596

According to the findings of this R^2 test, the factors of Financial Literacy, Perceived Ease of Use, Perceived Risk, and Lifestyle account for 45.7% of the Usage Decision variables, with an Adjusted R Square of 0.457. Other factors account for the remaining 54.3% of the explanation.

6 Discussion

6.1 Financial Literacy on QRIS Usage Decisions

The results obtained from this study are that Financial Literacy partially and simultaneously has a significant positive effect on the Decision to use QRIS. This means that if the value of Financial Literacy in Universitas Negeri Malang students increases, the decision to use QRIS in Universitas Negeri Malang students will also increase. This research shows that students of the Universitas Negeri Malang themselves have general knowledge related to the

importance of finance, the importance of saving, and understanding debt, insurance, and investment. Students with Financial Literacy, namely the knowledge, skills, and attitudes of students in managing good personal financial aspects, will be more likely to use QRIS in transaction activities. It can also be concluded that the findings of this study are in line with the thesis that financial literacy, which is included in the Theory of Planned Behavior, namely Control Belief, proves that individual awareness, knowledge, and abilities can influence individual decisions [29]. In terms of decision making, good QRIS Financial Literacy not only helps individuals in managing their finances but also improves their ability to adopt financial services [31]. This outcome is consistent with a study that found financial literacy positively affects the use of QRIS and involved 424 respondents from Java, Indonesia. This implies that the use of QRIS increases with financial literacy [40].

6.2 Perceived Ease of Use on QRIS Usage Decisions

Perceived Ease of Use provides significant positive results on QRIS Use Decisions, partially and simultaneously. This result indicates that the ease of learning, doing what you want, the ease that encourages interest, and the ease of operating QRIS affect the decision to use QRIS among Malang State University students. The convenience that is encouraged through regulations and facilitated by the State University of Malang related to payment transactions using QRIS actually promotes the level of perception of student convenience and increases the decision to use QRIS as a transaction tool on the State University of Malang Campus. This result is also due to the condition where the Perceived Ease of Use, which is part of the Theory Acceptance Model, where the perception of convenience not only reduces technical barriers but also increases the positive perception of user comfort, where the more positive the perception, the greater the decision to use the technology [30]. The findings of this study are in line with the research by [41] with the results of Perceived Ease of Use individually or simultaneously have a significant positive relationship with the decision to use QRIS carried out in MSMEs in Singkawang City.

6.3 Perceived Risk to QRIS Usage Decisions

The results of this study show that Perceived Risk does not have a significant influence on the decision to use QRIS. Factors such as perceptions related to financial risk, social risk, performance risk, time risk, and physical risk in the use of QRIS are not strong enough to influence the decision of State University of Malang students in their decision to use QRIS. In the context of the decision to use QRIS, Perceived Risk is included in the Theory of Planned Behavior as part of the Attitude toward the behavior, where the perception of risk in the attitude toward the behavior can influence the decision to use [29]. When individuals feel the potential for harm or complexity in using financial services, factors such as uncertainty about the security of personal data or fear of unclear policies can add to concerns that hinder the adoption of financial technology [32]. In this study, it turns out that Perceived Risk related to potential losses does not affect students' decisions in utilizing QRIS. Students who are respondents in this study can manage or minimize risk perception of the use of QRIS, QRIS itself has become part of the digital payment ecosystem that is commonly used for daily transactions, especially at the State

University of Malang itself which has also been supported by regulations and facilities that support the use of QRIS in the campus area. The knowledge, abilities, conveniences, and habits supported by this facility encourage the use of QRIS to become part of social norms and are widely accepted, especially for the respondents in this study, so that risk perception is not a barrier to the decision to use QRIS. The findings of this study are consistent with a study conducted in the Surakarta region that found that perceived risk had no bearing on the choice to conduct an electronic transaction using QRIS [42].

6.4 Lifestyle on QRIS Usage Decisions

Lifestyle in this study showed that there was a significant positive relationship individually and simultaneously with the decision to use QRIS. This shows that individual interests, activities and opinions based on preferences and values in daily life patterns have an influence on the decision to use QRIS. These results show that it is true if Lifestyle is included in the Subjective norm in the Theory of Planned Behavior which states that social influences affect individual attitudes that can influence individual decisions [29]. In this context, lifestyle that encourages individual attitudes in prioritizing quick and practical solutions influences decisions in using technology [35]. Another study also showed the same results, namely Lifestyle partially and simultaneously also affected the decision to use QRIS in students in West Sumatra [43].

7 Conclusions

The results of this study, which was conducted on 389 respondents who were students of the State University of Malang and had used QRIS at least once, revealed several findings, namely the decision to use QRIS is positively and significantly influenced by Financial Literacy, Perceived Ease of Use and Lifestyle, this shows that students' financial knowledge, ease of use of QRIS and Lifestyle that prioritizes speed and convenience encourage students to adopt QRIS as a transaction tool. However, Perceived Risk does not significantly affect the decision to use QRIS, the knowledge, ability, convenience and habits supported by this facility encourage the use of QRIS to become part of social norms and is widely accepted, especially for the respondents in this study so that risk perception is not something that hinders the decision to use QRIS.

The findings of this study are expected to encourage students to continue to improve their understanding and skills in Financial Literacy, in order to be able to face the rapid development of financial technology and make wise decisions in utilizing digital services such as QRIS. For institutions, it is expected to expand or develop support for the regulations set on the use of QRIS financial technology, such as providing facilities and infrastructure, as well as manpower that supports the use of QRIS in the campus environment. Finally, for the next study, because the results of this study still have a weak influence on the decision to use QRIS, it is recommended to examine this topic with other aspects that are not included in this study, such as Trust, Perceived Usefulness, Security Perception, and Attitude Toward Technology which

also have the potential to contribute more to the decision to use QRIS, so that it can expand the scope and depth of understanding of the behavior of using QRIS financial technology.

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