

## THE INFLUENCE OF FINANCIAL LITERACY AND CONVENIENCE ON INTEREST IN USING QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) IN FINANCIAL TRANSACTIONS

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### ABSTRACT

**Introduction:** This study aims to analyze the influence of financial literacy—as a representation of accounting understanding—and ease of use on the interest in using the Quick Response Code Indonesian Standard (QRIS) in financial transactions among Sharia Accounting students of IAIN Metro. A quantitative approach is applied through data collection with a questionnaire that has previously been tested for validity and reliability in order to obtain representative information.

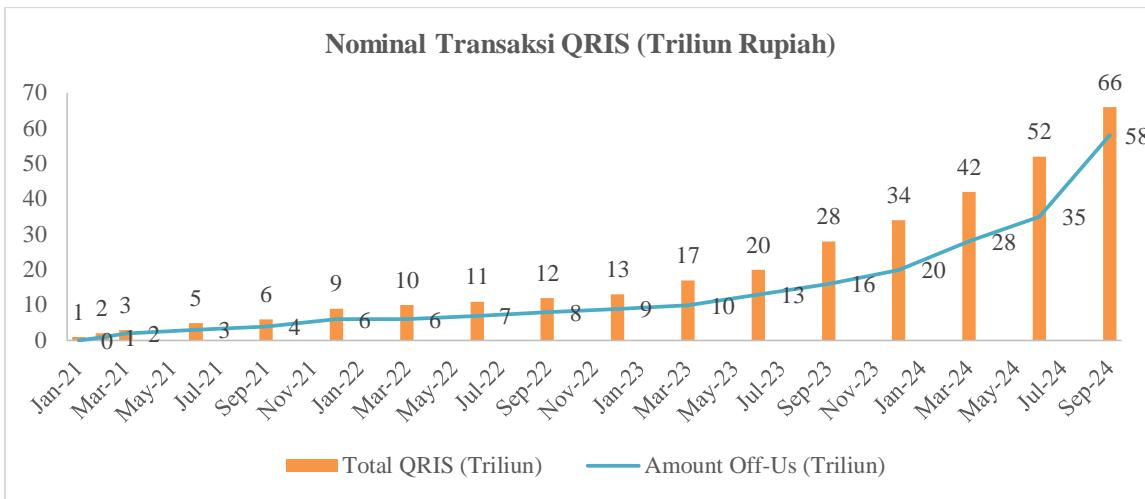
**Methods:** Data analysis was carried out using normality, multicollinearity, heteroscedasticity, and multiple linear regression tests to test the partial and simultaneous effects of the research variables. The results showed that financial literacy had a significant positive effect on the interest in using QRIS, with a regression coefficient of 0.257, while ease of use had a more dominant effect with a coefficient of 0.492. Simultaneously, the two variables were able to explain 30.4% of the variation in interest in using QRIS.

**Results:** These findings indicate that increasing understanding of financial concepts can boost confidence in adopting QRIS, while simplifying the user interface plays an important role in accelerating digital transactions. This study suggests that educational institutions and financial technology developers collaborate to integrate financial literacy education with the development of user-friendly systems, so that they can support the creation of more efficient and secure financial transactions.

## INTRODUCTION

In the ever-evolving digital era, Indonesia is trying to adapt to technological advances, especially in the economic sector (Bank Indonesia, 2025). With a total of 185.3 million social media users, or around 66.5% of the total population of 278.7 million, Indonesia shows openness and innovation in various sectors (We Are Social, 2024). Amidst the acceleration of digital transformation, Indonesia has recorded significant growth in the adoption of financial technology. One of the key innovations promoted by BI is Quick Response Code Indonesian Standard, a standardized QR code-based payment system that aims to simplify digital transactions across platforms. Data from ASPI shows a 207% spike in QRIS transactions from IDR 58 trillion (2023) to IDR 66 trillion (2024) (Asosiasi Sistem Pembayaran Indonesia, 2024), confirming its position as the dominant payment method in the digital economy era.

Table 1  
QRIS Growth Chart



Source: Indonesian Payment System Association; 2024

However, behind this growth, challenges to QRIS adoption still emerge. A study (Munthaha et al., 2024) identified psychological (security concerns) and functional (integration complexity) barriers as the main factors. Ironically, the group that is theoretically the most technologically literate—the younger generation—has not yet become fully active QRIS users. An initial survey of IAIN Metro Sharia Accounting students from the 2021–2024 intake revealed that 40% of respondents still rely on cash transactions because they lack confidence in using QRIS, even though 70% of them have understood the basic concepts of financial accounting.

Recent scholarly investigations have systematically examined the determinants influencing the adoption of QRIS for financial transactions. Empirical evidence consistently demonstrates that financial literacy serves as a pivotal factor in shaping the intention to use QRIS among both micro, small, and medium enterprises (MSMEs) and the broader populace (Hikalmi et al., 2023; Kresna & SBM, 2024). Perceived ease of use is another important factor influencing QRIS adoption (Komang Erlita Agustina & Lucy Sri Musmini, 2022; Ramadhan et al., 2023; Nugraha & Prabawa, 2024). In addition, perceived usefulness, digital financial literacy, and transaction security have been identified as important determinants of QRIS adoption (Gusti & da, 2023). Several empirical investigations have delineated the roles of risk, trust, and perceived financial capability in shaping QRIS usage intentions. Findings indicate that while heightened risk perceptions may deter potential adopters, increased trust in the system and a stronger sense of financial capability are positively associated with a propensity to engage in QRIS-based transactions. (Napitupulu & HS, 2024; Poncowati & Sutarni, 2024). To promote wider adoption of QRIS, researchers recommend strengthening digital financial literacy programs, improving transaction security, and raising awareness of the benefits of QRIS (Gusti & da, 2023; Kresna & SBM, 2024).

While some studies found no significant effect (Hamdan et al., 2024; Meri Hartati, 2024; Poncowati & Sutarni, 2024). Ease of use and perceived financial capability were found to have a positive effect on QRIS adoption (Poncowati & Sutarni, 2024). Social environment and trust also play a role in QRIS use (Nia Monica Putri et al., 2023; Zanra & Sufnirayanti, 2024). Digital literacy showed a beneficial but insignificant effect on QRIS use (Arief Waliyuddin & Aswin Rahadi, 2023). In addition, usability, lifestyle, and perceived risk were found to have an impact on QRIS adoption among students (Nia Monica Putri et al., 2023). These mixed findings suggest that factors influencing QRIS adoption may vary across contexts and user groups in Indonesia.

Research on QRIS usage among Indonesian businesses and consumers has yielded mixed results regarding ease of use. Some studies report that perceived ease of use exerts a positive influence on QRIS usage intention, suggesting that when users perceive the system as user-friendly, their willingness to adopt it increases. Conversely,

other studies indicate that the relationship between ease of use and adoption intention may be mediated by additional factors.

Factors, thus complicating the overall picture. This divergence in findings underscores the need for further empirical inquiry to unravel the multifaceted dynamics influencing QRIS adoption in various contexts (Asfendi et al., 2025; Annisa et al., 2023). Other studies reported no significant effect (Kresna & SBM, 2024; Laloan et al., 2023). Perceived usefulness consistently emerged as a significant factor (Asfendi et al., 2025; Laloan et al., 2023). Trust and financial literacy also positively impacted QRIS adoption (Annisa et al., 2023; Asfendi et al., 2025). Risk perceptions showed varying impacts, with some studies showing a negative effect (Asfendi et al., 2025) and others finding no significant impact (Annisa et al., 2023; Kresna & SBM, 2024). Effectiveness was found to be insignificant in several studies (Annisa et al., 2023; Hidayatulah et al., 2023). Overall, the factors influencing QRIS adoption appear to be context-dependent, with perceived usefulness and trust as the most consistent predictors.

In this study, there is a very significant research gap in understanding the interactive relationship between financial literacy—a knowledge-based factor—and ease of use—a technology-based factor—in shaping the intention to use QRIS. If financial literacy only emphasizes understanding concepts without support through an easy and intuitive interface, then the implementation of QRIS remains vulnerable to a gap between theory and practice (Anita & Anggara, 2022). On the other hand, a system designed to facilitate use without a strong literacy foundation can increase the risk of errors in transactions or even open up security gaps (Tania, 2021). Thus, the synergy between financial accounting knowledge and the practicality of use is the key to bridging the existing gap, ensuring that every innovation in the QRIS system is able to accommodate both theoretical and practical aspects simultaneously.

Based on the identified research gap, this study seeks to examine the interactive influence of financial literacy and perceived ease of use on the interest of IAIN Metro Sharia Accounting students in adopting QRIS as a financial transaction tool. The investigation is designed not only to assess user-friendliness but also to reconceptualize QRIS as an educational medium—one that transforms the younger generation from passive consumers into active, engaged contributors in the realm of digital finance. Furthermore, the study aims to develop an integrative framework for QRIS that bridges the gap between theoretical constructs and practical applications, thereby enhancing both the quality and security of digital transactions. This dual approach underscores the potential for QRIS to serve as a catalyst for both financial empowerment and technological innovation.

## LITERATURE REVIEW

### QRIS

QRIS (Quick Response Code Indonesian Standard) is a pioneering initiative established by Bank Indonesia to consolidate a diverse array of digital payment methods under a unified QR code standard. This integrative approach not only streamlines the transaction process but also enhances interoperability across various digital platforms (Bank Indonesia). This concept is not only designed to increase transaction efficiency, but also to encourage financial inclusion, especially through increasing access for Micro, Small, and Medium Enterprises (MSMEs). Research conducted by Paramita and Cahyadi shows that the implementation of QRIS has been proven to increase transaction efficiency and expand the reach of financial inclusion by targeting the MSME sector (Paramita & Cahyadi, 2024). On the other hand, a study conducted by Munthaha et al. revealed that there were obstacles to QRIS adoption in East Java, where 36% of MSMEs were reluctant to integrate this system into their operations (Munthaha et al., 2024). The main factors highlighted were the complexity of integration and concerns regarding the security of digital transactions. This finding is different from the report from ASPI, which noted that QRIS transaction growth reached 207%—a phenomenon that predominantly occurs among the younger generation in urban areas (Asosiasi Sistem Pembayaran Indonesia, 2024). These differences in findings suggest disparities in QRIS acceptance between different user groups.

### **Financial Literacy**

Many studies have examined the impact of financial literacy on economic behavior and performance among diverse populations, including both MSMEs and students. For instance, the study The Influence of Financial Literacy on MSME Performance in Indonesia indicates that MSMEs with higher levels of financial literacy tend to make more informed and appropriate financial decisions (Arsenio et al., 2024), which, in turn, have a positive effect on their overall business performance (Milenia Ariyati et al., 2022). On the other hand, research on the impact of financial literacy on students' financial behavior demonstrates that a deeper understanding of financial concepts is closely associated with more disciplined financial management practices, particularly in the context of digital payments. Scholars have found that when students are equipped with robust financial education, their enhanced comprehension not only improves decision-making but also promotes prudent digital payment usage (Anita & Idaman, 2022). This suggests that targeted interventions to boost financial literacy may yield significant benefits in fostering secure and effective engagement with digital financial technologies. The findings of the study also show differences between generations; for example, a national survey indicates that financial literacy in generation Z is still below that of millennials, with differences also based on gender (Hermawan & Septiani, 2024). In addition, recent research on financial management among Generation Z through a systematic literature review approach highlights that low financial literacy results in a lack of confidence in making financial decisions, thus requiring an integrated education strategy. Measurement indicators for this variable include: implementing good financial transaction records and investment concepts and understanding basic financial management (Commission in Andi Asari dkk., 2023)

### **Ease of Use**

Ease of use plays a pivotal role in shaping user attitudes toward emerging technologies. Empirical studies actively demonstrate that when mobile applications are perceived as intuitive and user-friendly, users exhibit significantly more positive attitudes and stronger intentions to adopt these technologies. This evidence underscores the critical importance of prioritizing usability in the design and development of mobile applications, thereby fostering broader acceptance and sustained engagement (Hardani et al., 2023; Rana & L., 2019), online services (Rahmad Surgawan & Susila, 2024), and e-government systems (Chandra & Rahmawati, 2016). Ease of use, along with perceived usefulness, significantly influences user attitudes toward transportation apps (Rana & L., 2019), telemedicine application (Hardani et al., 2023), and management information systems (Aldioctavia & M., 2014; Mimi & Keristin, 2023). In the context of e-commerce, perceived ease of use actively shapes consumer purchasing decisions, especially for online food delivery services. Empirical investigations reveal that user-friendly interfaces and streamlined transaction processes significantly lower cognitive barriers, thereby enhancing consumer engagement and satisfaction. Consequently, the optimization of digital platforms to prioritize usability is essential for driving higher conversion rates and sustaining competitive advantage in a rapidly evolving marketplace (Djakaria, 2023). User interface design elements, such as color schemes and control layouts, can influence perceived ease of use in mobile applications (Ghiffary et al., 2018). Overall, these studies emphasize the importance of designing user-friendly interfaces and systems to encourage technology adoption and user satisfaction. Furthermore, Ramen A. Purba et al. assert that indicators of perceived ease of use can be seen from how easy it is for users to understand the system features and the interface's ability to simplify interactions (Ramen A. Purba et al., 2020).

### **Interest in Use**

Usage intention represents a pivotal construct in technology adoption studies, encapsulating an individual's propensity to engage with a technology continually in the long term. Within the framework of the Technology Acceptance Model (TAM), research actively demonstrates that usage intention is directly determined by two principal factors: the perception of benefits and the level of user literacy related to the product. Studies consistently highlight that when users actively recognize the tangible advantages of a technology and possess a higher degree of literacy regarding its operation, they are more likely to sustain ongoing usage. This dynamic underscores the critical role of both benefit articulation and user education in promoting enduring technology adoption (Liu et al., 2013). Alternative models, such as the UTAU, extend the scope of technology adoption research by incorporating

determinants like social influence and facilitating conditions. However, within tech-savvy young cohorts, usability frequently emerges as the dominant factor driving usage interest. This suggests that while external and environmental influences can shape technology acceptance, the intrinsic quality and ease of interaction offered by a system take precedence among digital natives (Kuriakose & Nagasubramaniyan, 2024).

A recent empirical investigation actively explored the determinants influencing the intention to adopt digital financial services among Indonesian students and consumers. The study demonstrated that perceived usefulness, ease of use, and security exert a significant, positive impact on the intention to use e-wallet platforms such as DANA and GoPay. These findings underscore that when digital financial tools effectively communicate their benefits, offer intuitive interfaces, and ensure robust security, they substantially enhance user willingness to transition to digital payment options. This dynamic highlights the critical role of these factors in steering consumer behavior and advancing the overall adoption of digital financial technologies (Suhendry, 2022; Kumala et al., 2020). For online lending applications, both ease of use and risk perception significantly influence usage intention (Nurhayani et al., 2023). Regarding QRIS adoption, usage intention has a positive effect on actual usage (Wardani & Sari, 2023), while perceptions of benefits and risks influence user interest (Laloan et al., 2023). A recent study demonstrates that college students' intention to use the AtoMe app is driven by four key factors: effort expectancy, facilitating conditions, hedonic motivation, and habit. The app's ease of use encourages adoption; available support and resources enhance user experience; the enjoyment derived from using the app plays a significant role; and habitual engagement reinforces its continued use (Suharsono et al., 2023). In addition, price value and habits significantly influence the interest in using GoPay among STIE Pembangunan Tanjungpinang students (Fauzi & Cahyani, 2023). The adoption of digital financial technology in Indonesia is a complex phenomenon determined by the interaction between cognitive factors (perceived benefits), emotional factors (hedonic motivation), and contextual factors (e.g. supportive conditions and habits). More simply, Edi explained that interest in the system consistently and having a tendency to use it continuously in the future are indicators of the variable of interest in use (Edi Purwanto, 2020).

## RESEARCH METHODS

This study employs a quantitative approach to examine the factors influencing QRIS adoption in financial transactions. Researchers collected data using a questionnaire that measures financial literacy and ease of use, both of which are expected to drive interest in using QRIS. The study sampled 253 IAIN Metro Sharia Accounting students from the 2021–2024 intake. Sampling for this study employed a purposive method, targeting only respondents who fulfilled two essential criteria: having completed financial accounting courses and having used QRIS for transactions. This deliberate selection strategy ensured that the sample consisted solely of participants with relevant academic knowledge and practical experience, thereby enhancing the study's ability to accurately assess the factors influencing QRIS adoption. This technique was selected to ensure that the obtained data are both relevant and accurate. Prior to the main study, a pilot test evaluated the validity and reliability of the questionnaire instrument. The results confirmed that most items exhibited strong validity, with  $r$  table values exceeding 0.4438, thereby affirming the instrument's suitability for the study. Several items in the financial literacy variable have high correlations, such as 0.840 and 0.857, while in the ease of use variable there are several invalid items with low correlations (0.441 and -0.107). Therefore, several items need to be revised. The instrument's reliability was evaluated using Cronbach's Alpha, which yielded a result of 0.950. This outcome indicates a very high level of internal consistency, affirming the robustness of the instrument in measuring the targeted constructs.

Of the 81 questionnaires distributed, 75 were deemed valid after the screening process, while 6 were excluded for not meeting the sample criteria. Data were analyzed using multiple linear regression to assess the combined effects of financial literacy and ease of use on the interest in using QRIS—(6 items, adapted from Andi Asari et al., 2023), ease of use (6 items, adaptation of Ramen A. Purba et al., 2020), and interest in using QRIS (6 items, adapted from Edi Purwanto, 2020). Before the analysis, classical assumption tests such as normality, multicollinearity, and heteroscedasticity were carried out to ensure the accuracy of the model (Sugiyono, 2020). Data processing using SPSS Version 25, which allows analysis to be carried out systematically and structured. This

approach is expected to provide a strong empirical contribution in understanding the factors that drive QRIS adoption in financial transactions.

- 1 Hypothesis 1 : Financial accounting literacy influences interest in using QRIS in financial transactions (H1)
- 2 Hypothesis 2 : Ease of use influences interest in using QRIS in financial transactions (H2)
- 3 Hypothesis 3 : There is an influence between accounting literacy and ease of use on interest in using QRIS in financial transactions. (H3)

## RESULT AND ANALYSIS

### Results

#### 1. Instrumental Test Results

##### a. Validity Test

In order to determine the accuracy of the measuring instrument, a validity test needs to be conducted. The findings obtained are as follows:

Table 2  
Validity Test Results

Item No.	Question	r count	r table	Results
A	Financial Literacy Questionnaire (X1)			
1.	Question 1	0.305	0.227	Valid
2.	Question 2	0.461	0.227	Valid
3.	Question 3	0.479	0.227	Valid
4.	Question 4	0.560	0.227	Valid
5.	Question 5	0.492	0.227	Valid
6.	Question 6	0.638	0.227	Valid
B	Ease of Use Questionnaire (X2)			
1.	Question 7	0.608	0.227	Valid
2.	Question 8	0.643	0.227	Valid
3.	Question 9	0.581	0.227	Valid
4.	Question 10	0.589	0.227	Valid
5.	Question 11	0.617	0.227	Valid
6.	Question 12	0.672	0.227	Valid
B	Interest in Use Questionnaire (Y)			
1.	Question 13	0.653	0.227	Valid
2.	Question 14	0.745	0.227	Valid
3.	Question 15	0.685	0.227	Valid
4.	Question 16	0.584	0.227	Valid
5.	Question 17	0.582	0.227	Valid
6.	Question 18	0.650	0.227	Valid

All items for the three variables—Financial Literacy, Ease of Use, and Interest in Use—demonstrated correlation values (r count) exceeding the r table value of 0.227. This confirms that every question in the questionnaire is valid and suitable as a data collection instrument. Consequently, the instrument can be trusted to accurately measure the targeted constructs.

##### b. Reliability Test

Referring to the opinion of Gliem and Gliem, (2003), a variable is considered reliable if its Cronbach's Alpha value exceeds 0.70. The study demonstrated robust internal consistency across all variables. Specifically, the overall instrument achieved a Cronbach's Alpha of 0.950, while the individual variables—Financial Literacy, Ease of Use, and Interest in Use—each recorded values surpassing the 0.70

threshold. These results confirm that the measurement instrument is both reliable and consistent for assessing the targeted constructs.

Table 3 Reliability Test Results	
Cronbach's Alpha	N of Items
,886	18

Table 3 shows that all 18 statement items achieved a Cronbach's Alpha of 0.886, which is well above the minimum standard of 0.70. This result confirms that every item in the questionnaire is reliable. Moreover, a Cronbach's Alpha value in the range of 0.8–0.9 is considered good, further validating the instrument's consistency in measuring the targeted constructs.

## 2. Classical Assumption Test

### a. Normality Test

The study conducted a normality test to verify that the regression residuals follow a normal distribution. Table 4 presents the results of the one-sample Kolmogorov-Smirnov test, showing an Asymp. Sig. (2-tailed) value of 0.200 based on 75 unstandardized residuals.

Table 4  
Normality Test Results

#### One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual	
N	75
Asymp. Sig. (2-tailed)	,200c,d

Since this p-value exceeds the standard threshold of 0.05, we fail to reject the null hypothesis, confirming that the residuals are normally distributed and that the normality assumption of the regression model is met.

### b. Multicollinearity Test

c. Table 5 presents the multicollinearity test results, showing that both independent variables—Financial Literacy and Ease of Use—exhibit a tolerance value of 0.985 and a VIF of 1.015.

Table 5  
Multicollinearity Test Results

#### Coefficientsa

Model	Collinearity Statistics	
	Tolerance	VIF
1 Financial Literacy	,985	1,015
Ease of Use	,985	1,015

These values indicate that each variable maintains a high degree of unique variance, with minimal influence from the other variable. Note that high intercorrelation among predictors can reduce the accuracy of regression estimates; however, these findings confirm that no multicollinearity issues exist. Consequently, each independent variable contributes clearly and separately to the regression model, ensuring the reliability and validity of the analysis results.

### d. Heteroscedasticity Test

Table 6

#### Heteroscedasticity Test Results

Variables	$\beta$	Sig.
Constant	4,166	0.052
Financial literacy	0.061	0.380
Ease of Use	-0.093	0.165

Table 6 shows that the heteroscedasticity test, conducted using the Glejser method, confirmed that the residuals in the regression model meet classical linear regression assumptions. Both independent variables—Financial Literacy ( $\beta = 0.061$ ,  $\text{Sig.} = 0.380$ ) and Ease of Use ( $\beta = -0.093$ ,  $\text{Sig.} = 0.165$ )—have

significance values well above the 0.05 threshold. This indicates that there is no evidence of heteroscedasticity, thereby affirming the reliability of the regression model's estimates.

### 3. Model Consistency Test

#### a. Simultaneous Test

The F-test in this study evaluates the collective impact of all independent variables on the dependent variable. The results indicate that the overall model is statistically significant, meaning that the combined influence of the predictors effectively explains the variance in the outcome variable.

Table 7

Simultaneous Test Results		
Model	F	Sig.
Regression	15,699	0,000

In the simultaneous model test, the F-test produced a value of 15.699 with a significance level of 0.000. This result confirms that the independent variables significantly influence the dependent variable when considered together. Since the significance value is well below 0.05, the overall regression model is validated, and both independent variables substantially contribute to explaining the variation in the dependent variable.

### 4. Determination Test

This test aims to determine the magnitude of the contribution of all Independent Variables (X) to the Dependent Variable (Y). The results of the determination coefficient test (R<sup>2</sup>) in this study are as follows:

Table 8  
R<sup>2</sup> Test Results

Model	R	R Square	Adjusted R Square
1	,551a	,304	,284

Table 8 shows that the regression model, which includes Financial Literacy and Ease of Use, explains 30.4% of the variance in the Intention to Use ( $R^2 = 0.304$ ). After adjusting for predictors and sample size, the Adjusted R<sup>2</sup> value is 28.4%, indicating that approximately 28.4% of the variation in the dependent variable is accounted for by the model. This demonstrates that these two independent variables provide a moderate level of explanatory power for the Intention to Use.

### 5. Multiple Regression Analysis

Based on data analysis conducted by researchers using the SPSS application, the following multiple regression equation was obtained:

$$Y = 5,124 + 0,257 X_1 + 0,492 X_2$$

This equation indicates that a one-unit increase in financial literacy ( $X_1$ ) raises the interest in using QRIS (Y) by 0.257 units, while a one-unit increase in ease of use ( $X_2$ ) raises it by 0.492 units. Therefore, although both independent variables positively influence the interest, ease of use has a stronger impact. The intercept value of 5.124 represents the baseline level of interest when both financial literacy and ease of use are zero.

### 6. Hypothesis Testing

#### a. Partial Test

Table 9

T-Test Results

Model	$\beta$	t	Sig.
Constant	5,124	1,559	0.123
Financial Literacy	0.257	2,397	0.019
Ease of Use	0.492	4,746	0.000

The t-test results show that both financial literacy (coefficient = 0.257) and ease of use (coefficient = 0.492) significantly increase the interest in using QRIS, with p-values below 0.05. This means that as each independent variable increases, the dependent variable also increases, and ease of use has a stronger effect than financial literacy. These findings confirm that each variable makes a meaningful individual contribution to the model, which is further supported by the overall significance from the F-test.

1) H1 Testing

Based on the results of the multiple regression analysis, Accounting Literacy ( $X_1$ ) has a t-value of 2.397 and a p-value of 0.019. Since the p-value is below 0.05, we reject the null hypothesis, confirming that Accounting Literacy significantly influences Interest in Using QRIS. The positive coefficient ( $B = 0.257$ ) indicates that each one-point increase in Financial Literacy is associated with a 0.257-point increase in Interest in Using QRIS, holding other variables constant. This finding clearly supports the role of Financial Literacy in driving the adoption of QRIS.

2) H2 Testing

In testing H2, the Ease of Use variable ( $X_2$ ) produced a t-count of 4.736 and a p-value of 0.000. Since the p-value is below 0.05, this confirms that Ease of Use has a statistically significant effect on QRIS Use Interest at the 95% confidence level. A positive regression coefficient ( $B = 0.492$ ) indicates that each one-point increase in Ease of Use leads to a 0.492-point increase in QRIS Use Interest. Thus, Ease of Use emerges as the dominant predictor in the model, contributing more to the variation in QRIS Use Interest than Financial Literacy.

3) H3 Testing

In the simultaneous test, the F-test produced an F-count of 15.699 with a p-value of 0.000, which is below the 0.05 threshold. This significant result leads to rejecting the null hypothesis and accepting the alternative hypothesis, indicating that Financial Literacy and Ease of Use together positively and significantly influence QRIS Usage Interest. The  $R^2$  value of 30.4% shows that these variables explain 30.4% of the variation in QRIS Usage Interest, with the remaining variation attributed to factors outside the model. Therefore, increasing Financial Literacy and optimizing Ease of Use are recommended to effectively boost QRIS adoption..

## ANALYSIS

**1. The Influence of Financial Accounting Literacy on Interest in Using QRIS in Financial Transactions**

The analysis shows that the significance level is below 0.05, leading us to accept  $H_1$ . We find that Financial Accounting Literacy positively and significantly influences QRIS Usage Interest. Our results indicate that for every one-point increase in Financial Literacy, QRIS Usage Interest increases by 0.257 points, *ceteris paribus*. This finding suggests that a strong grasp of financial accounting helps individuals manage digital transactions more effectively and boosts their confidence in using QRIS. Previous studies by Anggraeni, (2024) and Atriani et al., (2020) support these results by demonstrating that higher financial literacy enhances the adoption and preference for digital payment systems. We recommend integrating financial literacy education into QRIS campaigns through seminars, workshops, or educational materials to promote transparent and structured transaction management, ultimately encouraging the public to use QRIS in daily financial transactions.

**2. Ease of Use on Interest in Using QRIS in Financial Transactions**

The analysis shows that Ease of Use significantly affects QRIS Usage Intention ( $p < 0.05$ ). Every one-point increase in Ease of Use raises QRIS Usage Intention by 0.492 points. The standardized Beta value of 0.469 confirms that Ease of Use is the dominant predictor. This result aligns with the Technology Acceptance Model (TAM) by Davis and is supported by research from Ramen A. Purba et al. and Prawira et al., which both indicate that intuitive, easy-to-use interfaces accelerate digital financial service adoption (Prawira et al., 2024; Ramen A. Purba et al., 2020). Therefore, QRIS developers should prioritize a simple, user-friendly design with a fast registration process and broad platform compatibility to effectively increase user interest.

**3. The Influence of Financial Accounting Literacy and Ease of Use on Interest in Using QRIS in Financial Transactions**

Since the simultaneous test yielded a significance of less than 0.05, we accept  $H_3$ , confirming that Financial Accounting Literacy and Ease of Use together significantly influence QRIS Usage Intention. The model's  $R^2$  value of 30.4% indicates that these two factors explain 30.4% of the variation in QRIS Usage Intention, while the remaining 69.6% is affected by other factors, such as risk perception, technology access, or social factors. This finding reinforces previous studies by Prawira et al., which demonstrate that combining financial literacy with a user-friendly system design strongly predicts digital financial service adoption (Prawira et al., 2024). Similarly, Usman, Rianto, and Aujirapongpan emphasize a holistic approach that integrates financial understanding with ease of use (Usman et al., 2025). Based on these results, we recommend enhancing both financial literacy and system usability to further increase QRIS adoption.

## CONCLUSION

The analysis shows that financial literacy significantly increases students' interest in using QRIS as a payment method. Higher financial accounting literacy boosts confidence in managing digital transactions, thereby encouraging QRIS adoption. Additionally, ease of use, through an intuitive interface and simple transaction processes, also drives interest in using QRIS. Together, these factors play a key role in explaining the variation in interest, although other factors, such as risk perception, technology access, and user incentives, also contribute to the overall adoption of QRIS.

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