

Analysis of Determinants of QRIS Use with Financial Literacy as Moderation (Case Study at PPTQ Nurul Huda Malang)

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ABSTRACT

This study aims to analyse the determinants of QRIS usage with financial literacy as moderation (case study at PPTQ Nurul Huda Malang). This research uses quantitative methods, and the sampling uses saturated sampling techniques with 100 respondents. Data collection using questionnaire distribution. The analysis tool uses SmartPLS (Partial Least Square) software. The findings of this study reveal that the variables of ease, usefulness, and financial literacy significantly influence the decision to use QRIS at PPTQ Nurul Huda. However, it was found that financial literacy does not weaken or strengthen (does not act as a moderating variable) the effect of ease and usefulness on the decision to use QRIS.

INTRODUCTION

The rapid advancement of information and communication technology has profoundly influenced various aspects of modern life, including the way financial transactions are conducted. Over time, these technological developments have led to a fundamental transformation in payment systems, shifting from traditional cash-based methods to more innovative, cashless digital payment solutions that offer increased convenience, efficiency, and security. This transition reflects society's growing reliance on technology-driven financial services, which enable faster and more seamless transactions in both daily activities and business operations. (Sriekaningsih, 2020).

One of the key innovations in Indonesia's digital financial ecosystem is the Quick Response Indonesian Standard (QRIS), a standardized QR code-based payment system launched by Bank Indonesia (BI) and the Indonesian Payment System Association (ASPI) on January 1, 2020. The implementation of QRIS was intended to accelerate financial inclusion, ensuring that individuals and businesses—regardless of their scale—can easily access and utilize digital payment services. Furthermore, QRIS plays a crucial role in simplifying payment processes, promoting economic efficiency, and supporting the broader development of Indonesia's digital economy (Hasanah & Nafidzi, 2023). The increasing adoption of QRIS and digital payment systems can be observed through significant growth in transaction volume. According to Bank Indonesia's 2024 financial report, digital transactions experienced a remarkable surge, reaching Rp 15,881.53 trillion, representing an astonishing 1615% increase compared to the previous year. This dramatic rise underscores the escalating public interest in digital payments, which is largely influenced by greater financial literacy, increased internet penetration, and a growing number of technology users (Laloan et al., 2023). QRIS has been widely adopted in various digital payment platforms, including OVO, GoPay, Shopeepay, DANA, Link aja and others that enable easier and more efficient payment transactions (Alfiah et al., 2024).

Although QRIS has offered many benefits, such as convenience, speed and security in transactions, there are still some people who have lack of willingness to utilize QRIS as a payment method. especially small cities whose residents lack understanding of technology. One of the obstacles to the use of QRIS includes low financial literacy and many people still do not understand the use of QRIS (Zulfariansyah, 2024). his phenomenon also occurs in the PPTQ Nurul Huda Malang environment. Based on observations, there were several problems experienced before adopting QRIS. The cooperative and students who are mostly students often face obstacles in the cash payment system, such as difficulties in organizing cash management, financial management and providing change. As a solution, PPTQ Nurul Huda decided to add a payment system using QRIS in daily transactions that provides ease and usefulness and is able to manage finances better. However, the implementation of QRIS is not fully favored by all students due to internet dependence and the need to always have a balance before making a transaction. Therefore, this research seeks to

analyze the determinants influencing students' choices in utilizing QRIS at PPTQ Nurul Huda, which has implemented this technology.

According to Sumarwan (2014) usage decisions determine the payment system used to make payments when buying or using certain services or goods to meet their needs and goals. There are several factors that support the decision to use QRIS including ease, usefulness and financial literacy which can strengthen or weaken. The results of the study (Bangsa & Khumaeroh, 2023) Demonstrate that the simplicity of using QRIS has a substantial impact on the decision to adopt it. This is in line with Erwan & Setiawan (2023) which explains that ease has a positive and significant effect on QRIS usage decisions. but in contrast to Aprilia (2022) and Atieq & Nurpiani (2022) which state that ease has no effect on QRIS usage decisions. The findings of research examining the correlation between usefulness and usage decisions indicate that usefulness positively influences the decision to use QRIS (Hasanah & Nafidzi, 2023). However, it is not in line with Kamellia (2024) and Saputero (2022) which suggest that usefulness does not have a significant impact on QRIS adoption decisions.

The findings of this study reveal that the influence of financial literacy as a moderating factor in QRIS adoption decisions varies across different research studies. Some researchers, such as Agustian & Wibisono (2023) and Aisa (2024), have demonstrated that financial literacy positively and significantly impacts the adoption of QRIS, indicating that individuals with higher financial literacy levels are more inclined to utilize digital payment methods. However, contrary to these findings, research conducted by Widiyawati et al. (2024) suggests that financial literacy does not have a direct influence on the decision to use QRIS, highlighting inconsistencies in the role of financial knowledge in digital payment behavior. These contrasting results suggest that while financial literacy may not always be a definitive factor, it could still play a crucial role in shaping individuals' financial decision-making processes and their willingness to adopt cashless payment systems like QRIS.

This study aims to examine the key factors that drive the adoption of QRIS among students at PPTQ Nurul Huda Malang, with financial literacy serving as a moderating variable in the decision-making process. Utilizing the Technology Acceptance Model (TAM) as a theoretical foundation, this research seeks to explore how users' perceptions of ease and usefulness influence their decision to adopt QRIS. Furthermore, it investigates whether financial literacy enhances or weakens the relationship between these perceptions and adoption behavior. By focusing on an Islamic boarding school setting, a context that has not been extensively explored in previous studies, this research is expected to provide valuable insights into the determinants of QRIS adoption within a unique educational and religious environment. The results of this study could contribute to a better understanding of digital payment adoption patterns in Islamic institutions, thereby expanding the scope of existing research on financial literacy and digital transactions.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) theory developed by Davis (1989) based on the Theory of Reasoned Action (TRA) to understand the factors that influence consumers in accepting and adopting information technology. In TAM, there are two main constructs that are used as the basis for relationships related to the use of a system, namely Perceived Ease of Usefulness (the level of ease of technology without requiring great effort, in other words easy) and Perceived Ease of Use (Confidence in the use of technology can provide real benefits) (Davis, 1989). *Technology Acceptance Model (TAM)* is used to explain how information technology is accepted by its users. Davis's statement underlies the selection of this model, stating that TAM is the best model for measuring information systems. TAM provides a framework for looking at external influences on individual reactions to beliefs, behaviors and directions in technology users.

The Influence of Ease on QRIS Usage Decisions

Ease of technology is a key factor that determines a person's decision to adopt a system. Davis (1989) states that the easier a technology is to use, the more likely individuals will use it. When a system is designed to be easy to use, users tend to be more encouraged to use it, while systems that are difficult to use will be more often avoided by consumers. Supported by research by Bangsa & Khumaeroh (2023) and Kurhani et al (2024) it was found that ease has a positive and significant influence on QRIS usage decisions. Based on this explanation, this study proposes a hypothesis, namely:

H1: Ease has a positive effect on usage decisions

The Influence of Usefulness on the Decision to Use QRIS

The usefulness of a technology plays a crucial role in determining how effectively a system assists its users in completing tasks more efficiently. According to Jogiyanto (2007) usefulness is defined as an individual's level of confidence that adopting a particular technology will enhance the quality and outcome of their work. In other words, the more someone perceives that a technology can improve their productivity and efficiency, the more likely they are to use it in their daily activities.

Supported by research conducted by Ardiansyah & Athar (2024) and Erwan & Setiawan (2023) indicates that the perceived usefulness of technology has a positive impact on an individual's decision to adopt QRIS as a digital payment method. These findings suggest that when users experience tangible benefits from QRIS, such as ease of transactions, time efficiency, and increased convenience, they are more likely to continue using the system.

H2: Usefulness has a positive effect on usage decisions

The Influence of Financial Literacy on QRIS Usage Decisions

Financial literacy is a key factor in determining how well individuals understand, manage, and utilize financial technology wisely. A strong grasp of financial literacy enables individuals to make rational and effective financial

decisions, including selecting the most suitable digital payment method for their needs.

The Financial Services Authority (2016) individuals with high financial literacy levels are more likely to adopt digital payment systems compared to those with lower financial awareness. This is because financially literate individuals have a better ability to assess the benefits and risks of financial services, allowing them to make informed decisions regarding the adoption of payment technologies such as QRIS.

In research conducted by Agustian & Wibisono (2023) and Palupi et al (2022) which concludes that the higher an individual's financial literacy, the more likely they are to use QRIS for financial transactions. With a better understanding of financial management and the advantages of digital payment systems, individuals with higher financial literacy feel more confident in utilizing QRIS as a secure and efficient transaction tool, namely:

H3: Financial literacy has a positive effect on the decision to use QRIS..

The Influence of Ease and Usefulness on the Decision to Use QRIS with Financial Literacy as a Moderating Variable

Financial literacy encompasses awareness, knowledge, skills, attitudes, and behaviors that enable individuals to make sound financial decisions and manage their finances effectively to achieve personal financial well-being (Sugiharti & Maula, 2019). According to Chen & Volpe (1998) individuals with limited financial knowledge are more likely to make less appropriate financial decisions, whereas those with higher knowledge tend to make better choices. Effendy et al. (2021) state that effective financial decision-making requires sufficient financial literacy. The greater an individual's financial literacy, the higher their ability and confidence in selecting and utilizing digital financial service products. Empirical research suggests that financial literacy influences the decision to adopt QRIS (Palupi et al., 2022; Yang et al., 2020). Based on this understanding, this study proposes the following hypotheses:

H4: Financial literacy moderates the relationship between ease and the decision to adopt QRIS.

H5: Financial literacy moderates the relationship between usefulness and the decision to adopt QRIS.

Based on the hypothesis that has been formulated, the following framework can be used to describe the relationship and influence between the variables studied:

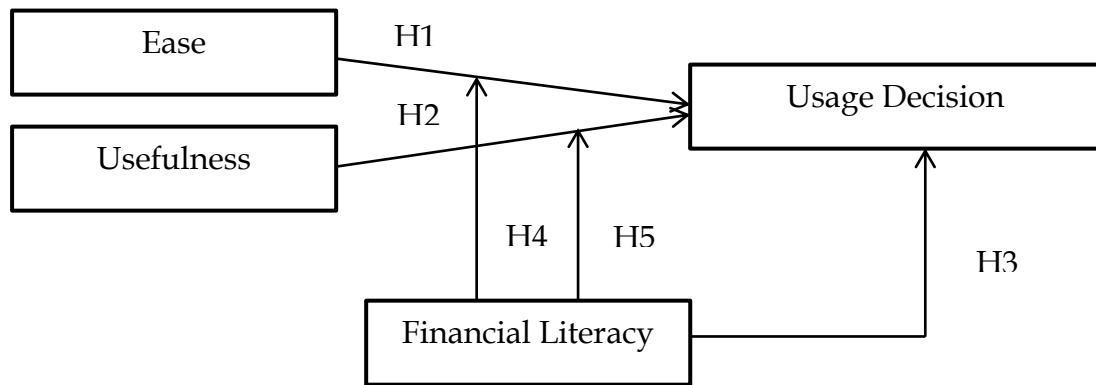


Figure 1. Framework of Thought

METHODOLOGY

This study aims to analyze the impact of ease and usefulness on the decision to adopt QRIS, with financial literacy considered as a moderating variable. The research participants consist of students from PPTQ Nurul Huda Malang, most of whom are also students in Malang City.

A quantitative approach with an Explanatory Research design is employed to test the formulated hypotheses and explain the relationships between the examined variables. The study's population includes all students at PPTQ Nurul Huda Malang who have used or are currently using QRIS for daily transactions. The sample consists of 100 respondents, selected using the saturated sampling technique, meaning all individuals who meet the research criteria are included as participants.

Data collection was conducted through an online questionnaire distributed via Google Forms, ensuring broader and more efficient respondent outreach. The collected data were then analyzed using Partial Least Square - Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. This analytical method was chosen due to its ability to examine relationships between variables simultaneously, handle non-normally distributed data, and effectively process studies with relatively small sample sizes (Ghozali & Latan, 2014). Thus, this research is expected to provide deeper insights into the factors influencing QRIS adoption decisions within the pesantren environment and assess the role of financial literacy in strengthening or weakening the relationships between these variables.

RESEARCH RESULT

Respondents in this study were PPTQ Nurul Huda Malang students. The research sample totalled 100 people and was collected using a questionnaire. Based on the results of questionnaire data that has been distributed to respondents, an overview of the characteristics of the respondents is obtained as follows:

Table 1. Characteristics of Research Respondents

Variabels	Qualification	Amount	Presentase%
Instance	UIN Malang	78	78%
	Brawijaya University (UB)	10	10%
	State University of Malang (UM)	7	7%
	University of Islam Malang (UNISMA)	2	2%
	Malang State Polytechnic (POLINEMA)	1	1%
	University of Muhammadiyah Malang (UMM)	1	1%
	SMAN 8 Malang	1	1%
Age	18-20	19	19%
	21-23	56	56%
	24-26	25	25%

Source: Research Data, 2025

Based on the data above, it can be seen that the respondents from the UIN Malang institution were 78 respondents, which is more than the respondents from UB, UM, UNISMA, POLINEMA, UMM and SMAN 8 Malang. While the average age of 21-23 years is 56 respondents compared to the age range of 18-20 and 24-26 years old.

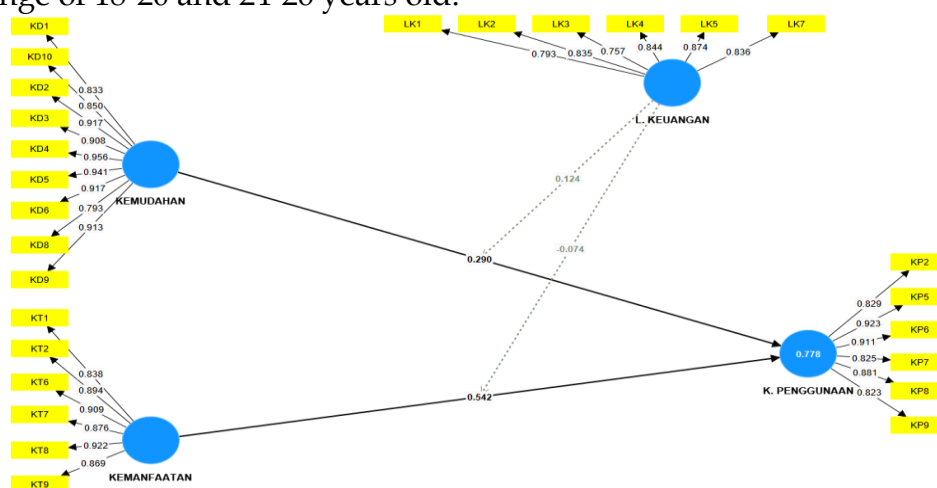


Figure 2. Structural Model

The figure above presents the results of statistical calculations with SEM processing using SmartPLS. The purpose of this test is to answer the hypothesis previously described. The hypothesis tested in this study is related to the effect

of ease and usefulness on usage decisions with financial literacy as a moderating variable.

Table 2. Loading Factor

Variabels	Indicator	Loading Factor
Ease	Clear and understandable	0,913
	Clear and understandable	0,850
	Easy to use	0,917
	Easy to use	0,908
	Flexible	0,956
	Flexible	0,941
	Easy to learn	0,917
	Skillful	0,793
	Skillful	0,833
Usefulness	improve performance	0,829
	improve performance	0,923
	Facilitate work	0,911
	Facilitate work	0,825
	Efficient and practical	0,881
	Efficient and practical	0,823
	Financial Literacy	Knowledge
	Knowledge	0,894
	Skills	0,909
	Beliefs	0,876
	Attitudes	0,922
	Behavior	0,869
Usage Decision	Problem or need recognition	0,793
	Information search	0,835
	Alternative evaluation	0,757
	Alternative evaluation	0,844
	Usage decision	0,874
	Post-use behavior	0,836

Source: SmartPLS Output Results

Table 2 shows each indicator for each variable. The results show that the loading factor value for each construct measuring indicator has a loading factor greater than 0.70, which indicates that it is valid or has good validity.

Table 3. Composite Reliability Test

Variabel	Composite Reliability	Average Variance Extracted (AVE)	Keterangan
Ease (X1)	0,973	0,798	Reliabel
Usefulness (X2)	0,956	0,784	Reliabel
Usage Decision (Y)	0,947	0,751	Reliabel
Financial Literacy (Z)	0,927	0,679	Reliabel

Source: SmartPLS output results

Table 3 shows that the value of each construct has a composite reliability value greater than 0.70 and the AVE value of all constructs has a reliability above 0.50. Thus all constructs are declared to meet the reliability requirements and can be accepted.

Table 4. Discriminant Validity for Fornell Larcker values

	X1	X2	Y	Z
X1	0,893			
X2	0,841	0,885		
Y	0,794	0,858	0,867	
Z	0,766	0,779	0,775	0,824

Source: SmartPLS output results

Table 4 shows that the root AVE value of each variable is greater than the correlation value of these variables with other variables. So, it can be concluded that the discriminant validity requirements have been met.

Table 5. Hypothesis test results

Variabel Penelitian	Original Sample	Sample Mean	STDEV	T Statistics	P Value	Ket
X1-Y	0,542	0,522	0,137	3,966	0,000	Accepted
X2-Y	0,290	0,302	0,115	2,525	0,012	Accepted
Z-Y	0,191	0,192	0,097	1,980	0,048	Accepted
X1*Z*Y	0,124	0,100	0,124	0,999	0,318	Rejected
X2*Z*Y	-0,074	-0,039	0,135	0,547	0,584	Rejected

Source: SmartPLS output results

Based on the findings presented in Table 4.9, the hypothesis testing results are as follows:

1. The analysis in Table 4.5 indicates that convenience has a direct impact on the decision to use QRIS, with a path coefficient of 0.542, a t-statistic of 3.996 (>1.96), and a p-value of 0.000 (<0.05). These results confirm that ease significantly and positively influences the decision to adopt QRIS at PPTQ Nurul Huda Malang. Therefore, Hypothesis 1 (H1) is ACCEPTED.
2. The results in Table 4.5 reveal that usefulness directly affects the decision to use QRIS, with a path coefficient of 0.290, a t-statistic of 2.525 (>1.96), and a p-value of 0.012 (<0.05). This suggests that usefulness has a significant and positive impact on QRIS adoption at PPTQ Nurul Huda Malang. Hence, Hypothesis 2 (H2) is ACCEPTED.
3. The findings in Table 4.5 demonstrate that financial literacy directly influences QRIS usage decisions, with a path coefficient of 0.191, a t-statistic of 1.980 (>1.96), and a p-value of 0.048 (<0.05). These figures indicate that financial literacy plays a significant role in the decision to use QRIS at PPTQ Nurul Huda Malang. Consequently, Hypothesis 3 (H3) is ACCEPTED.
4. The test results in Table 4.5 show that financial literacy as a moderating variable in the relationship between ease and QRIS adoption has a path coefficient of 0.124, a t-statistic of 0.999 (<1.96), and a p-value of 0.318 (>0.05). This implies that financial literacy does not moderate the effect of convenience on QRIS usage decisions at PPTQ Nurul Huda Malang. As a result, Hypothesis 4 (H4) is REJECTED.
5. The data in Table 4.5 also indicate that financial literacy as a moderating factor in the relationship between usefulness and QRIS adoption has a path coefficient of -0.074, a t-statistic of 0.547 (<1.96), and a p-value of 0.584 (>0.05). This suggests that financial literacy does not moderate the effect of usefulness on QRIS adoption at PPTQ Nurul Huda Malang. Thus, Hypothesis 5 (H5) is REJECTED.

DISCUSSION

The Influence of Ease on QRIS Usage Decisions

The findings of this study highlight the significant role that ease plays in influencing users' decisions to adopt digital payment systems, particularly among students at PPTQ Nurul Huda. When a digital payment method such as QRIS is perceived as simple, practical, and easy to operate, users are more inclined to integrate it into their daily financial transactions. This pattern aligns with the Technology Acceptance Model (TAM) introduced by (Davis, 1989), which emphasizes that the perceived ease of use of a technology significantly impacts its acceptance and adoption among users.

Furthermore, this conclusion is reinforced by several previous studies Bangsa & Khumaeroh (2023); Erwan & Setiawan (2023); Kholifah & Roihan (2024); Steffie (2023) all of which indicate that the more intuitive and user-friendly a payment system is, the greater the likelihood that individuals will be interested in and willing to use it. These studies suggest that when a digital payment platform minimizes the complexity of transactions and reduces the

effort required for financial management, users are more motivated to transition from traditional payment methods to modern digital alternatives.

Thus, the results of this study further solidify the perspective that ease is a crucial determinant in encouraging users to adopt QRIS as their preferred payment method. By making financial transactions more efficient and accessible, QRIS can enhance user experience and drive broader acceptance of digital financial services, particularly within educational institutions such as Islamic boarding schools.

The Influence of Usefulness on the Decision to Usage QRIS

The usefulness of using technology has a significant impact on the decision to use QRIS. Digital payment systems that provide tangible usefulness will increase adoption by users. In the context of PPTQ Nurul Huda students, the greater the benefits they feel from using QRIS, the more likely they will use it in their daily activities. This research is in line with the Technology Acceptance Model (TAM), which states that the usefulness of technology contributes to the acceptance and adoption of that technology (Davis, 1989). QRIS also provides various benefits, such as faster transactions, better financial records, and ease of payment without the need to carry cash. This is supported by research by Ardiansyah & Athar (2024); Hasanah & Nafidzi (2023); Maulana (2024) which shows that the greater the usefulness obtained from a payment system, the higher the user's interest in using it. Thus, the results of this study reinforce the view that the benefits of using QRIS play an important role in users' decisions to switch to digital payment systems.

The Influence of Financial Literacy on QRIS Usage Decisions

Financial literacy significantly influences the decision to adopt QRIS. An individual's ability to comprehend and manage finances effectively impacts their choice and utilization of digital payment systems. Among PPTQ Nurul Huda students, a higher level of financial literacy increases the likelihood of adopting QRIS as a more convenient and efficient payment method. This aligns with the theory proposed by Lusardi et al (2014) This theory implies that individuals with a high level of financial literacy are more capable of making logical financial choices, including deciding on suitable payment methods. This idea is further reinforced by studies conducted by (Agustian & Wibisono, 2023; Palupi et al., 2022; Yang et al., 2020) which suggest that those with greater financial literacy are more likely to adopt QRIS in their financial activities. Consequently, the results of this study further affirm the importance of financial literacy in shaping decisions regarding QRIS adoption.

The Influence of Ease on the Decision to Use QRIS with Financial Literacy as a Moderating Variable

Based on the research results, financial literacy is unable to moderate the effect of ease on the decision to use QRIS. This shows that although QRIS offers ease in financial transactions, the decision to use it is more influenced by other factors outside of financial literacy. PPTQ Nurul Huda students are more likely to use QRIS because of the practicality and ease factors offered, without having

to consider the level of financial literacy they have. Miftah & Murtatik (2020) state that non-cash payments are currently widely used without requiring high financial knowledge for users, due to transaction activities that provide ease and their main use is only used for transactions. The findings of this study suggest that financial literacy may not always be a decisive factor in influencing the adoption of digital payment systems like QRIS. While previous research by Chen & Volpe (1998)) emphasizes the importance of financial literacy in making informed financial decisions, the results of this study indicate a different reality. In the context of QRIS adoption at PPTQ Nurul Huda, the ease factor alone appears to be strong enough to encourage users to embrace the technology, even if they do not possess a high level of financial literacy. This suggests that user-friendly digital payment systems can be widely accepted, regardless of individuals' financial knowledge or skills. Therefore, improving accessibility and usability may be more critical in driving QRIS adoption than solely focusing on financial literacy enhancement.

The Influence of Usefulness on the Decision to Use QRIS with Financial Literacy as a Moderating Variable

Based on the research results, financial literacy is unable to moderate the effect of usefulness on the decision to use QRIS. This shows that although QRIS offers various benefits, such as time efficiency, ease of transaction, and flexibility in payment, the decision to use it is more influenced by other factors outside of financial literacy. PPTQ Nurul Huda students are more likely to use QRIS because of the direct usefulness felt in their daily activities, without having to consider their level of financial literacy. The ease and efficiency factor in daily transactions in the pesantren environment is the main reason for students to adopt QRIS, while the financial literacy aspect does not have a significant influence on the decision. The study challenges the National Research Council (NRC)'s assertion that financial literacy significantly impacts financial decision-making. Instead, the findings indicate that the perceived usefulness of QRIS is a stronger factor in adoption decisions, even among individuals with lower financial literacy. This suggests that practical usefulness, ease of transactions, and efficiency drive QRIS usage more than financial knowledge. Therefore, promoting QRIS should focus on highlighting its ease and advantages rather than solely improving financial literacy levels.

CONCLUSIONS AND RECOMMENDATIONS

The findings from the analysis of factors influencing the decision to use QRIS, with financial literacy as a moderating variable among students at PPTQ Nurul Huda Malang, lead to the following conclusions:

1. Ease has a significant and positive impact on the decision to adopt QRIS.
2. Usefulness significant and positive influences QRIS adoption decisions.
3. Financial literacy plays a significant role in encouraging the decision to use QRIS.
4. Financial literacy does not moderate the relationship between ease and QRIS adoption decisions.

5. Financial literacy does not moderate the relationship between usefulness and the decision to use QRIS.

This study has several limitations, including all research variables (ease, usefulness, financial literacy, and QRIS usage decisions) measured using a questionnaire, so that the data obtained is only based on respondents' perceptions. So, it is hoped that future researchers can use qualitative research by observing or interviewing respondents directly. Suggestions from this research are as follows: for payment service providers and regulators to increase the ease of access and socialization of QRIS, especially in communities that still depend on cash transactions. For PPTQ Nurul Huda Malang students, it is hoped that they will better understand the benefits of QRIS in financial management so that they can use it optimally.

ADVANCED RESEARCH

Future researchers are advised to reach a wider range of respondents with a larger sample size than this study. The object of this research is also limited, it is advisable to use a wider research object. In addition, it is recommended to examine or add other variables that are not included in this study, such as security, experience, risk and others.

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