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Determinants of QRIS Usage among Students of the Faculty of Economics, Widya Mataram University

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Abstract
This study aims to analyze the influence of perceived usefulness, perceived ease of use, perceived risk, and social influence, both partially and simultaneously, on QRIS usage among students of the Faculty of Economics, Widya Mataram University. The study was conducted at the Faculty of Economics, Widya Mataram University, Yogyakarta, from October 2025 to January 2026. The research subjects were students from the Management, Accounting, and Entrepreneurship study programs, selected using a purposive sampling technique. Primary data were collected through the distribution of a closed-ended questionnaire using a five-point Likert scale. The research instrument was developed based on the Technology Acceptance Model (TAM) and the Unifieendy of Acceptance and Use of Technology (UTAUT) and was tested for validity using Corrected Item–Total Correlation and reliability using Cronbach's Alpha, with a minimum value of 0.70. The data were analyzed using multiple linear regression analysis, preceded by classical assumption tests. Hypothesis testing was conducted using the t-test, F-test, and coefficient of determination (R^2). Data analysis was performed using the Statistical Package for the Social Sciences (SPSS) software. The results of the study indicate that perceived risk and social influence have a significant effect on QRIS usage behavior among students of the Faculty of Economics, Widya Mataram University. Meanwhile, perceived usefulness and perceived ease of use do not have a significant effect. Simultaneously, all research variables influence QRIS usage behavior.

Introduction

The development of digital technology has encouraged a shift in payment systems from cash-based transactions to cashless transactions. One of the digital payment innovations currently growing in Indonesia is the Quick Response Code Indonesian Standard (QRIS), a QR code-based payment standard designed to simplify, accelerate, and streamline transaction processes. The use of QRIS has become increasingly relevant as society, particularly the younger generation, has become more accustomed to using digital financial services in daily activities. Several studies have shown that QRIS usage is influenced by users' perceptions, including perceived usefulness, perceived ease of use, perceived risk, trust, lifestyle, and digital financial literacy (Alfani & Ariani, 2023; Putri et al., 2023; Ramadhan et al., 2023; Rahmawati & Murtanto, 2023).

The acceptance of digital payment technology can be explained through the Technology Acceptance Model (TAM), which emphasizes that perceived usefulness and perceived ease of use are important factors in technology adoption (Davis, 1986). Perceived usefulness refers to the belief that QRIS can provide efficiency and convenience in transactions, while perceived ease of use relates to the extent to which QRIS is considered easy to understand and use. Studies by Bangsa and Khumaeroh (2023), Laloan et al. (2023), and Rahmawati and Murtanto (2023) indicate that perceived usefulness and perceived ease of use play a role in QRIS usage. In addition, perceived risk is also an important concern in digital transactions, as users consider the possibility of transaction failure, data security issues, and the potential misuse of personal information (Alfani & Ariani, 2023; Nasih et al., 2024; Taryanda et al., 2024; Dewi & Hendratmoko, 2025).

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In addition to individual factors, QRIS usage may also be influenced by social factors. The Unified Theory of Acceptance and Use of Technology (UTAUT) explains that social influence refers to encouragement from the surrounding environment that can affect an individual's decision to use technology (Venkatesh et al., 2016). Among university students, social influence may come from peers, family members, lecturers, campus organizations, and digital transaction habits within the academic environment. Magfira (2024) found that social influence is associated with the intention to use QRIS among Generation Y and Generation Z in the Special Region of Yogyakarta. Pian (2025) also demonstrated that the UTAUT model is relevant in explaining financial technology usage behavior among university students.

Although many studies on QRIS have been conducted, most previous research has focused on young people in general, QRIS users in the wider community, or students in specific regions and institutions, such as Jabodetabek, Solo Raya, Jambi, Universitas Trisakti, Universitas Ngudi Waluyo, and Universitas Sam Ratulangi (Bangsa & Khumaeroh, 2023; Laloan et al., 2023; Putri et al., 2023; Ramadhan et al., 2023; Taryanda et al., 2024; Dewi & Hendratmoko, 2025). Therefore, the research gap in this study lies in the limited number of studies that specifically examine QRIS usage among students of the Faculty of Economics, Widya Mataram University, by integrating perceived usefulness, perceived ease of use, perceived risk, and social influence.

The novelty of this study lies in the use of a combination of TAM and UTAUT, with the addition of perceived risk, to explain QRIS usage behavior in the context of students of the Faculty of Economics. Based on this gap, this study aims to analyze the influence of perceived usefulness, perceived ease of use, perceived risk, and social influence on QRIS usage among students of the Faculty of Economics, Widya Mataram University.

Literature Review and Hypothesis

The Technology Acceptance Model (TAM) explains that technology acceptance is influenced by perceived usefulness and perceived ease of use (Davis, 1986). Perceived usefulness refers to the belief that technology can improve the effectiveness and efficiency of users' activities, while perceived ease of use refers to the extent to which technology is considered easy to learn and use. In the context of QRIS, these two aspects are important because users tend to choose payment systems that are practical, efficient, and require minimal effort to use. Several studies have shown that perceived usefulness and perceived ease of use influence the decision or intention to use QRIS and digital payment services (Bangsa & Khumaeroh, 2023; Rahmawati & Murtanto, 2023; Ramadhan et al., 2023; Putri et al., 2023).

In addition to usefulness and ease of use, perceived risk is also an important factor in QRIS usage. Perceived risk is related to users' concerns about possible losses, such as transaction failure, data security issues, and the misuse of personal information. Alfani and Ariani (2023) found that perceived usefulness, perceived ease of use, perceived risk, and trust influence the decision to use QRIS-based electronic money. Similar findings were also reported by Laloan et al. (2023), Nasih et al. (2024), Taryanda et al. (2024), and Dewi and Hendratmoko (2025), who emphasized that risk is one of the important considerations in the use of QRIS and cashless transactions.

This study also employs the Unified Theory of Acceptance and Use of Technology (UTAUT), particularly the construct of social influence. UTAUT explains that technology acceptance is not only influenced by an individual's evaluation of the system, but also by social encouragement from the surrounding environment (Venkatesh et al., 2016). Among university students, social influence may come from peers, family members, lecturers, campus organizations, and digital transaction habits within the academic environment. Magfira (2024) found that social influence is one of the factors associated with the intention to use QRIS among Generation Y and Generation Z in the Special Region of Yogyakarta. Pian (2025) also confirmed that the UTAUT model is relevant for analyzing financial technology usage behavior among university students.

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Based on the theories and previous studies, this study examines perceived usefulness, perceived ease of use, perceived risk, and social influence as factors influencing QRIS usage among students of the Faculty of Economics, Widya Mataram University. The hypotheses of this study are formulated as follows:

H_1: Perceived usefulness has a significant effect on QRIS usage among students of the Faculty of Economics, Widya Mataram University.
H_2: Perceived ease of use has a significant effect on QRIS usage among students of the Faculty of Economics, Widya Mataram University.
H_3: Perceived risk has a significant effect on QRIS usage among students of the Faculty of Economics, Widya Mataram University.
H_4: Social influence has a significant effect on QRIS usage among students of the Faculty of Economics, Widya Mataram University.
H_5: Perceived usefulness, perceived ease of use, perceived risk, and social influence simultaneously have a significant effect on QRIS usage among students of the Faculty of Economics, Widya Mataram University.

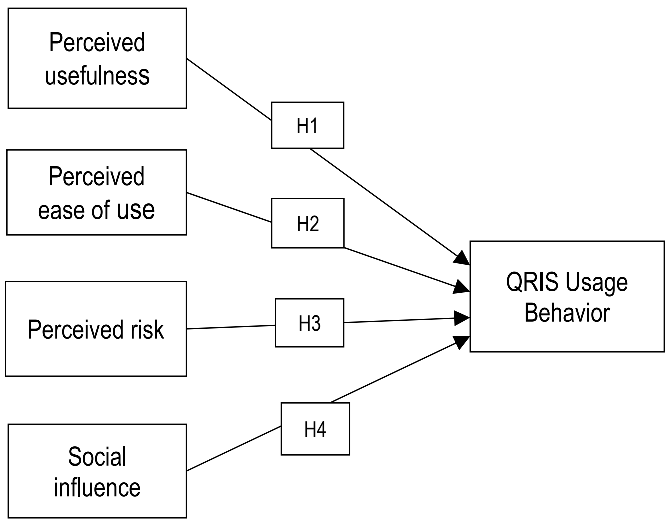

Figure 1. Research Framework
Source: Author's elaboration (2026)

Methodology
This study uses a quantitative approach to examine the influence of perceived usefulness, perceived ease of use, perceived risk, and social influence on QRIS usage. A quantitative approach was employed because this study aims to measure the relationships among variables based on numerical data and analyze them statistically (Riyanto & Hatmawan, 2020; Damanik et al., 2025). The study was conducted at the Faculty of Economics, Widya Mataram University, Yogyakarta, from October 2025 to January 2026.

The population of this study consisted of active students of the Faculty of Economics, Widya Mataram University, from the Management, Accounting, and Entrepreneurship study programs. The sampling technique used was purposive sampling, which involves selecting respondents based on specific criteria relevant to the objectives of the study. The respondent criteria were students who had completed or were currently taking finance-related courses, namely

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Financial Management I, Financial Management, or Financial Accounting. Based on these criteria, the research sample consisted of 70 students, comprising 23 students from the Management Study Program, 39 students from the Accounting Study Program, and 8 students from the Entrepreneurship Study Program.

The research data were collected through a closed-ended questionnaire using a five-point Likert scale, ranging from strongly disagree to strongly agree. The questionnaire was developed based on the indicators of each research variable, namely perceived usefulness, perceived ease of use, perceived risk, social influence, and QRIS usage. Perceived usefulness measures students' belief that QRIS provides added value in transactions. Perceived ease of use measures the extent to which students find QRIS easy to understand and use. Perceived risk measures students' concerns regarding security, transaction failure, and potential losses in using QRIS. Social influence measures social encouragement from the surrounding environment, while QRIS usage measures the frequency, intensity, and tendency of students to use QRIS as a digital payment method.

The research instrument was tested using validity and reliability tests. The validity test was conducted to ensure that each statement item was able to measure the variable under study, while the reliability test was used to assess the consistency of the instrument. The instrument was considered reliable if the Cronbach's Alpha value was ≥ 0.70. The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS) software. The data analysis techniques included descriptive statistical analysis, classical assumption tests, multiple linear regression analysis, t-test, F-test, and coefficient of determination (R^2).
The multiple linear regression model used in this study is as follows:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e \qquad (1)$$

Result And Discussion

Results

This study involved 70 student respondents from the Faculty of Economics, Widya Mataram University. Based on gender, most respondents were female, totaling 42 students or 60%, while male respondents accounted for 28 students or 40%. Based on age, most respondents were in the 22–26 age group, totaling 36 students or 51.4%, followed by the 17–21 age group with 33 students or 47.1%, and respondents aged above 26 years with 1 student or 1.4%.
Based on study program, the respondents were dominated by Accounting students, totaling 39 students or 55.7%, followed by Management students with 23 students or 32.9%, and Entrepreneurship students with 8 students or 11.4%. Most respondents were in the seventh semester, totaling 36 students or 51.4%, and the majority had completed finance-related courses, totaling 47 students or 67.1%.

Table 1. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Usefulness	70	4	20	17.44	3.119
Perceived Ease of Use	70	6	20	17.64	2.497
Perceived Risk	70	5	20	15.39	2.741
Social Influence	70	7	20	13.99	3.241
QRIS Usage Behavior	70	4	20	15.71	2.954

Source: Author's data processing (2026)

The descriptive statistical results show that perceived ease of use has the highest mean value of 17.64, followed by perceived usefulness with a mean value of 17.44. Meanwhile, the QRIS usage variable has a mean value of 15.71. These values indicate that respondents tend to provide relatively high assessments of usefulness, ease of use, risk, social influence, and QRIS usage.

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The validity test results show that all statement items for the variables of perceived usefulness, perceived ease of use, perceived risk, social influence, and QRIS usage have calculated r-values greater than the r-table value of 0.2352, with a significance value of 0.000. Therefore, all statement items are declared valid. Furthermore, the reliability test results show that all variables have Cronbach's Alpha values greater than 0.70, namely perceived usefulness at 0.888, perceived ease of use at 0.817, perceived risk at 0.784, social influence at 0.789, and QRIS usage at 0.747. Thus, all research instruments are declared reliable.

The results of the classical assumption tests indicate that the data meet the requirements for regression analysis. The normality test using the Kolmogorov–Smirnov test produced a significance value of 0.200, which is greater than 0.05, indicating that the data are normally distributed. The multicollinearity test shows that all variables have Tolerance values greater than 0.10 and VIF values less than 10, indicating that there is no multicollinearity problem. In addition, the heteroscedasticity test using the Glejser method shows that all variables have significant values greater than 0.05, indicating that the regression model does not suffer from heteroscedasticity.

Table 2. Results of Multiple Linear Regression Analysis

Variable	**B**	**Std. Error**	**Beta**	**t**	**Sig.**
Constant	7.476	2.416	-	3.094	0.003
Perceived Usefulness	0.122	0.121	0.129	1.009	0.317
Perceived Ease of Use	-0.210	0.170	-0.178	-1.239	0.220
Perceived Risk	0.385	0.148	0.357	2.603	0.011
Social Influence	0.278	0.106	0.305	2.637	0.010

Source: Author's data processing (2026)

Based on the results of the multiple linear regression analysis, the following equation was obtained:
Y = 7,476 + 0,122X1 - 0,210X2 + 0,385X3 + 0,278X4 + e…………………………………………………………………….(1)
Where Y represents QRIS usage, X_1 represents perceived usefulness, X_2 represents perceived ease of use, X_3 represents perceived risk, and X_4 represents social influence. The partial test results show that perceived usefulness has a significant value of 0.317, indicating that it does not have a significant effect on QRIS usage. Perceived ease of use has a significant value of 0.220, indicating that it also does not have a significant effect on QRIS usage. Meanwhile, perceived risk has a significant value of 0.011 and social influence has a significant value of 0.010, indicating that both variables have a significant effect on QRIS usage.

Table 3. Summary of Hypothesis Testing

Hypothesis	Statement	Sig.	Result
H1	Perceived usefulness has an effect on QRIS usage	0.317	Rejected
H2	Perceived ease of use has an effect on QRIS usage	0.220	Rejected
H3	Perceived risk has an effect on QRIS usage	0.011	Accepted
H4	Social influence has an effect on QRIS usage	0.010	Accepted
H5	Perceived usefulness, perceived ease of use, perceived risk, and social influence simultaneously have an effect on QRIS usage	0.000	Accepted

Source: Author's data processing (2026)

The F-test results show an F-value of 6.529 with a significant value of 0.000. Since the significance value is less than 0.05, perceived usefulness, perceived ease of use, perceived risk, and social influence simultaneously have a significant effect on QRIS usage. Furthermore, the coefficient of determination test shows an R Square value of 0.287.

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This means that perceived usefulness, perceived ease of use, perceived risk, and social influence are able to explain 28.7% of the variation in QRIS usage, while the remaining 71.3% is explained by other variables outside the research model.

Discussion

The results of this study indicate that perceived usefulness does not have a significant effect on QRIS usage among students of the Faculty of Economics, Widya Mataram University. This finding suggests that the benefits of QRIS, such as speed, practicality, and transaction efficiency, have not become the main factors determining QRIS usage behavior. This condition may occur because students perceive the benefits of digital payment systems as common features inherent in various digital financial applications. Thus, the usefulness of QRIS is no longer a key differentiating factor in usage decisions. This finding differs from the studies conducted by Bangsa and Khumaeroh (2023), Rahmawati and Murtanto (2023), and Ramadhan et al. (2023), which found that perceived usefulness affects QRIS usage. This difference indicates that the influence of perceived usefulness may depend on respondent characteristics, digital experience, and the context of technological use.

Perceived ease of use also does not have a significant effect on QRIS usage. This result indicates that ease of use has not become a determining factor in students' QRIS usage behavior. This can be explained by the fact that students, as a generation familiar with digital technology, are relatively accustomed to using smartphones, digital wallets, and cashless payment applications. Therefore, QRIS is perceived as easy to use and is no longer a major consideration in usage decisions. This finding is not fully in line with the Technology Acceptance Model (TAM), which positions perceived ease of use as one of the important factors in technology acceptance (Davis, 1986). This result also differs from the studies by Laloan et al. (2023), Putri et al. (2023), and Dewi and Hendratmoko (2025), which showed that ease of use influences decisions or intentions to use QRIS.

In contrast to the two previous variables, perceived risk has proven to have a significant effect on QRIS usage. This finding indicates that risk remains an important consideration in the use of digital payment systems. Risks related to data security, transaction failure, and the potential misuse of information may influence the way students use QRIS. However, the positive direction of the relationship shows that awareness of risk does not always hinder QRIS usage. Instead, it may encourage users to be more selective, careful, and responsible when conducting digital transactions. This finding is in line with Alfani and Ariani (2023), Nasih et al. (2024), Taryanda et al. (2024), and Dewi and Hendratmoko (2025), who emphasized that perceived risk is an important factor in decisions to use QRIS and cashless transactions.

The results also show that social influence has a significant effect on QRIS usage. This indicates that the social environment plays an important role in shaping students' QRIS usage behavior. Influence from peers, family members, lecturers, campus organizations, and digital transaction habits within the academic environment can encourage students to use QRIS. This finding supports the Unified Theory of Acceptance and Use of Technology (UTAUT), which explains that technology usage behavior can be influenced by social encouragement from people who are considered important by individuals (Venkatesh et al., 2016). This result is also consistent with Magfira (2024), who found that social influence affects the intention to use QRIS among Generation Y and Generation Z, as well as Pian (2025), who showed that the UTAUT model is relevant in explaining financial technology usage behavior among university students. Simultaneously, perceived usefulness, perceived ease of use, perceived risk, and social influence have an effect on QRIS usage. This finding indicates that QRIS usage behavior cannot be explained by a single factor, but is formed through a combination of technological, psychological, and social factors. Although perceived usefulness and perceived ease of use do not have a significant partial effect, both remain part of the model that collectively explains QRIS usage. Overall, the results of this study show that, in the context of students of the Faculty of Economics, Widya Mataram

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University, QRIS usage is more strongly influenced by risk awareness and social encouragement than by usefulness and ease of use. The implication of this finding is that efforts to increase QRIS usage among students should not only focus on promoting its benefits and ease of use, but also on educating users about transaction security and strengthening the culture of digital payment usage within the campus environment.

Conclusions

This study aims to analyze the influence of perceived usefulness, perceived ease of use, perceived risk, and social influence on QRIS usage among students of the Faculty of Economics, Widya Mataram University. The results show that perceived usefulness and perceived ease of use do not have a significant effect on QRIS usage. This finding indicates that students perceive the usefulness and ease of use of QRIS as common features in digital payment technology, so these two factors are no longer the main considerations in QRIS usage behavior. In contrast, perceived risk and social influence have proven to have a significant effect on QRIS usage. This indicates that QRIS usage among students is more strongly influenced by awareness of digital transaction risks and encouragement from the social environment, such as peers, family members, lecturers, and the campus environment. Simultaneously, perceived usefulness, perceived ease of use, perceived risk, and social influence have an effect on QRIS usage. Thus, QRIS usage behavior is influenced not only by technological aspects, but also by users' psychological and social factors.

Implications, Limitations, and Suggestions

This study has several limitations. First, the study was conducted only among students of the Faculty of Economics, Widya Mataram University; therefore, the results cannot yet be generalized to all students or QRIS users in other regions. Second, the number of respondents was limited to 70 students, so the scope of the data remains relatively small. Third, the variables were measured using a perception-based questionnaire, meaning that respondents' answers may be influenced by individual subjectivity. In addition, the coefficient of determination indicates that there are still other variables outside the research model that may explain QRIS usage.

Future studies are recommended to expand the research objects to students from various faculties, universities, or regions so that the findings have broader coverage. Future researchers may also add other variables, such as trust, security, digital financial literacy, lifestyle, promotions, and facilitating conditions, to obtain a more comprehensive understanding of QRIS usage. In addition, future studies may use a mixed-method approach or in-depth interviews to explore more deeply the reasons users accept or reject QRIS usage.

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APPENDIX

Research Questionnaire

Perceived Usefulness

No.	Statement	1	2	3	4	5
1	QRIS is useful for me.					
2	I feel that QRIS is useful in daily life.					
3	I feel that QRIS makes cashless transactions easier.					
4	I feel that QRIS is more efficient in terms of time and effort.					

Perceived Ease of Use

No.	Statement	1	2	3	4	5
1	I feel that using QRIS services makes transactions easier.					
2	I feel that QRIS is easy to learn and understand.					
3	I feel that QRIS makes cashless transactions easier.					
4	Using QRIS makes transactions faster and more efficient than using cash.					

Perceived Risk

No.	Statement	1	2	3	4	5
1	There is no risk of nominal mismatch in QRIS payment transactions.					
2	The security of transactions using QRIS is guaranteed.					
3	I feel that using QRIS is a safe transaction method.					
4	QRIS can help me avoid problems such as criminal acts, scattered cash, or cash being rejected because it is worn, torn, or damaged					

Social Influence

No.	Statement	1	2	3	4	5
1	People around me use QRIS services.					
2	I currently use QRIS because of the influence of people close to me.					
3	People close to me suggest that I use QRIS.					
4	People who influence my behavior think that I should use QRIS.					

QRIS Usage Behavior

No.	Statement	1	2	3	4	5
1	I currently use QRIS.					
2	I currently use QRIS services for every transaction.					
3	I use QRIS to transfer money to family, friends, or other contacts.					

4	I enjoy making transactions using QRIS anytime and anywhere.					