
THE EFFECT OF FINANCIAL LITERACY AND PERCEPTION OF CONVENIENCE ON QRIS USAGE DECISIONS IN GEN Z OF SURABAYA

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Abstract

This study aims to analyze the influence of financial literacy and the perception of convenience on the decision to use QRIS in Generation Z in the city of Surabaya. QRIS (Quick Response Code Indonesian Standard) is a digital payment system innovation that is expected to encourage financial inclusion and transaction efficiency. This study uses a quantitative approach with a survey method, where data is collected through questionnaires from 100 respondents who are part of Generation Z in Surabaya. The data were analyzed using validity, reliability, classical assumption test, multiple linear regression, t-test, and F-test. These findings reinforce the important role of financial education and the ease of technology in driving the adoption of digital payment systems among the younger generation. This research is expected to contribute to the development of promotion and education strategies by the government and digital financial service providers.

Keywords: Financial Literacy, Perception of Convenience, Usage Decisions, QRIS, Generation Z

INTRODUCTION

The development of digital technology in the era of the industrial revolution 4.0 has changed the way humans transact, from a cash system to a more efficient non-cash system. One of the implementations of this technology is a digital payment system using QR codes known as Quick Response Code Indonesian Standard (QRIS). QRIS was introduced by Bank Indonesia in 2019 as an effort to unify various QR code-based payment services to make them more practical, secure, and universally usable throughout Indonesia (Bank Indonesia, 2019).

As a tangible manifestation of the digitalization of the national payment system, the use of QRIS has experienced very significant growth. Based on data from Databoks Katadata (2024), in March 2024 there will be around 48 million QRIS users, an increase of 50% compared to the same period the previous year (year-on-year). In addition, the number of merchants receiving QRIS reached 32 million, growing by around 28% on an annual basis. This increase also drove a 199% surge in transactions to 374 million transactions with a total transaction value of Rp 42 trillion, which means an increase of 223% compared to the previous year. This growth shows that QRIS is increasingly accepted by the Indonesian people as an efficient and inclusive digital payment method.

The city of Surabaya as the second largest metropolitan city in Indonesia plays an important role in the adoption of this financial technology. Various sectors ranging from MSMEs to public transportation such as Suroboyo Bus and Wira Wiri have used QRIS as a payment system. This requires people, especially Generation Z, to be more adaptive to financial technology as part of their daily lives.

Although the availability of infrastructure and technology is adequate, the level of financial literacy and the perception of ease of use of technology are still challenges in expanding the use of QRIS. Financial literacy is related to the ability of individuals to understand basic financial concepts and manage finances wisely, which is very important in preventing risks such as digital fraud (Adinda, 2022; OJK, 2024). On the other hand, the perception of convenience is an important factor in the Technology Acceptance Model (TAM), which explains that users will be more likely to adopt technology if they feel that the technology is easy to learn and use (Putri et al., 2023; Nugraha & Prabawa, 2024).

Based on these conditions, this study aims to examine the influence of financial literacy and the perception of convenience on the decision to use QRIS in Generation Z in the city of Surabaya. The findings of this study are expected to contribute to the development of a more inclusive and literacy-based financial digitalization policy strategy.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was first introduced by Davis (1989), who stated that the acceptance of technology by users is influenced by two main constructs, namely perceived usefulness and perceived ease of use. According to Putri et al. (2023), TAM is a parsimonious but strong theoretical model in explaining user intentions and behaviors towards technology, especially in the context of information technology adoption. Benefits and convenience are considered to be the main drivers for the formation of positive attitudes towards technology, which ultimately influences the decision to use.

Usage Decisions

Usage decisions in the context of technology are the end result of the process of individual consideration and evaluation of a digital system or product. Nugraha & Prabawa (2024) stated that usage decisions arise when individuals feel confident in the benefits and convenience of the technology. Aprilia & Susanti (2022) mention four indicators in measuring usage decisions, namely: steadiness in the product, usage habits, tendency to recommend to others, and reuse behavior. According to Jannah et al. (2023), the decision to use in TAM is part of actual behavior that is influenced by the perception of convenience and benefit.

Financial Literacy

Financial literacy, according to the Financial Services Authority (2024), is knowledge, skills, and beliefs that affect a person's attitudes and behaviors in making decisions and managing finances effectively. Nugraha & Prabawa (2024) added that financial literacy includes the ability to understand basic economic and financial concepts and the skills to apply them in a real context to achieve financial well-being. Widiyanti et al. (2023) mentioned four important indicators of financial literacy, namely: (1) personal financial knowledge, (2) deposits and loans, (3) insurance (protection), and (4) investment. Idris et al. (2023) also emphasized that demographic factors such as age, gender, and income also affect a person's level of financial literacy.

Perception of Ease

Davis in TAM explains that perceived ease of use is the extent to which a person believes that the use of a technology will be free from heavy effort (Sibuea et al., 2021). The perception of ease is formed from experience, familiarity with technology, and self-efficacy in using technology (Nainggolan, 2022). According to Matheison in P. Ease (2024), the perception of convenience encourages users to be more open to technological innovations that support the efficiency of daily activities. The five main indicators of ease perception according to Davis include: easy to learn, controllable, flexible, easy to use, and clear and easy to understand.

RESEARCH METHODS

In this study, a quantitative approach is used, which is a type of research in which data analysis is presented in the form of numbers (numerical) and processed using statistical methods with the help of SPSS software. The quantitative method was chosen because this study focuses on collecting and analyzing data in the form of numbers that will be statistically analyzed to answer the research question. The quantitative approach is used because this study aims to explain the cause-and-effect relationship between the variables studied, namely, financial literacy and the perception of convenience as independent variables, and the decision to use as a dependent variable.

RESULTS AND DISCUSSION

Validity Test

Validity tests are conducted to evaluate whether the instrument can measure the variables examined by the experiment. In this case, the validity test is calculated using SPSS software. The test was performed for each item on the independent and dependent variables. Statistically, validity is tested by comparing the calculated value with the rtable at a

significance level of 5% and the degree to the base (n-2). If the rcount value \geq rtable, then the item is considered valid.

Table 1. Validity Test Results

Variable	Question Items	Correlation Coefficients (r count)	r Table	Information
Financial Literacy (X1)	X1 .1	0,547	0,177	Valid
	X1 .2	0,697	0,177	Valid
	X1 .3	0,213	0,177	Valid
	X1 .4	0, 579	0,177	Valid
	X1.5	0,399	0,177	Valid
	X1.6	0,626	0,177	Valid
	X1.7	0,678	0,177	Valid
	X1.8	0,746	0,177	Valid
Perception of Ease (X2)	X2 .1	0,246	0,177	Valid
	X2 .2	0, 676	0,177	Valid
	X2 .3	0, 561	0,177	Valid
	X2 .4	0, 582	0,177	Valid
	X2 .5	0, 639	0,177	Valid
	X2 .6	0, 334	0,177	Valid
	X2.7	0,408	0,177	Valid
	X2.8	0,633	0,177	Valid
	X2.9	0,551	0,177	Valid
	X2.10	0,651	0,177	Valid
Usage Results (Y)	AND .1	0, 716	0,177	Valid
	Y.2	0, 740	0,177	Valid
	AND .3	0, 664	0,177	Valid
	AND .4	0, 653	0,177	Valid
	Y.5	0,770	0,177	Valid
	Y.6	0,882	0,177	Valid
	Y.7	0,574	0,177	Valid
	Y.8	0,531	0,177	Valid

source: processed data from SPSS (2025)

Based on the table above, the results of the analysis show that each item in the variable has a calculated value greater than the rtable. Thus, all statement instruments in this study are declared valid, so that they can be used to accurately measure the variables being studied.

Reliability Test

The reliability test aims to measure the consistency of the answers in the questionnaire used. This test was performed using Cronbach's Alpha method. A variable is considered reliable if Cronbach's Alpha value is more than 0.60. The results of reliability testing for each variable using SPSS version 25 are shown in the following table.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha Count	Information
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Financial Literacy (X1)	0, 697	Reliable
Perception of Ease (X2)	0, 712	Reliable
Usage Results (Y)	0, 846	Reliable

Source: processed data from SPSS (2025)

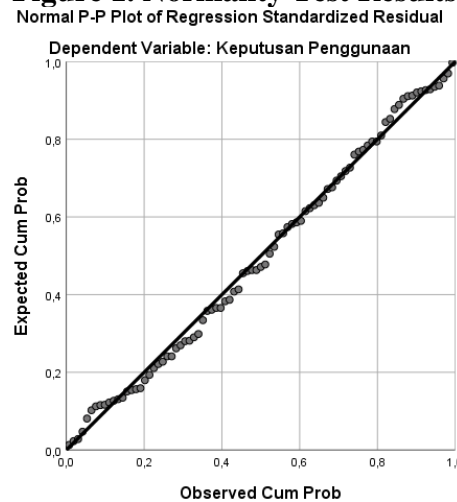
Based on the table above, it can be concluded that the respondents' answers have a Cronbach's alpha value that exceeds the set minimum limit, which is 0.60. Thus, research data on this variable can be declared reliable.

Classic Assumption Test

Normality Test

The normality test is used to evaluate whether the data in this study follows the normal distribution or not. Normal data distribution is one of the important indicators in good research, as it can affect the validity and accuracy of the analysis results.

Figure 1. Normality Test Results



Source: processed data from SPSS, (2025)

Based on the image above, it appears that the data points are scattered around the diagonal line and follow the pattern of the line. This shows that the analyzed data has a distribution consistent with the normal distribution. The fulfillment of this assumption of normality is very important, as it is the basis for the validity of various analysis methods, such as regression and hypothesis testing. Thus, the results of the analysis can be more accurate and reliable. Therefore, it can be concluded that the analyzed data meets the normal distribution.

Multicollinearity Test

The multicollinearity test was performed to find out if there is a relationship between independent variables in the regression model. A good regression model should not have a very high or near-perfect correlation between independent variables. Multicollinearity can be said to not occur if the tolerance value is more than 0.10 and the VIF value is less than 10. The following are the results of the multicollinearity test obtained using SPSS version 25.

Table 3. Multicollinearity Test Results

Coefficient	
Type	Collinearity Statistics

		Tolerance	VIVID
1	(Constant)		
	Financial Literacy (X1)	,513	1,950
	Perception of Ease (X2)	,513	1,950
a. Dependent Variable: Purchase Decision (Y)			

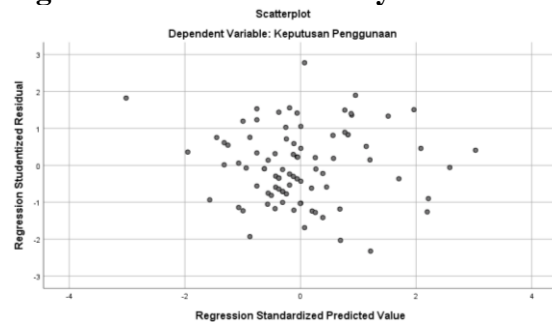
Source: processed data from SPSS (2025)

Based on the table above, it can be concluded that all independent variables have a VIF value of less than 10. Thus, the regression model used did not experience multicollinearity problems.

Heteroscedasticity Test

The heteroscedasticity test aims to detect whether there are residual variations that are not constant in the regression model. A good model should be free of heteroscedasticity. In this study, the test was carried out through the analysis of the pattern of point spread on the Scatterplot graph. If the dots are randomly scattered above and below the number 0 on the Y-axis without a specific pattern, then heteroscedasticity does not occur. The test results with SPSS version 25 are shown in the following figure.

Figure 2. Heteroskedasticity Test Results



Source: processed data from SPSS, (2025)

Visualization of the results Based on Figure 2., the dots appear in a random way, either above or below the number 0 on the Y-axis. With decent, it can be concluded that the re-treatment mode used does not experience heteroscedasticity. Because of this, this regression mode can be applied in mortgage testing.

Multiple Linear Regression Analysis Test

Table 4. Multiple Linear Regression Analysis

		Coefficient					Correlations	
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIVID
Type		B	Std. Error	Beta				
1	(Constant)	-12,541	4,433		-2,829	,006		
	Financial Literacy (X1)	,220	,152	,155	1,446	,152	,513	1,950

	Perception of Ease (X2)	,848	,153	,595	5,558	,000	,513	1,950
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a. Dependent Variable: Purchase Decision (Y)

Source: processed data from SPSS, (2025)

Based on the table above, the regression equation is obtained as follows:

$$Y = \alpha + \beta_1 + X_1 + \beta_2 + X_2 + e$$

Purchase Decision = -12,541 + 0.220 X1 + 0.848 X2 + e

The explanation of the above equation is:

- The constant (β_0) of -12.541 indicates that if the free variable (X1 X2 X3) = constant (no change), then the bound variable (Y) is worth -12.541 units.
- The value of the regression coefficient of the Financial Literacy variable (X1) of 0.220 indicates that if the Financial Literacy increases once, the Purchase Decision will decrease by 0.220 assuming that other independent variables are constant.
- The value of the regression coefficient of the Perception of Convenience variable (X2) of 0.848 indicates that if the Perception of Convenience increases once, the Purchase Decision will increase by 0.848 assuming that the other independent variable is constant.

Coefficient of Determination Test (R2)

Table 5. Coefficient of Determination Test (R2)

Model Summaryb					
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,712a	,506	,495	3,38806	1,501
a. Predictors: (Constant), Financial Literacy (X1) and Perception of Ease (X2)					
b. Dependent Variable: Usage Decision (Y)					

Based on the table above, the R Square value is recorded as 0.506, which indicates that 50.6% variation in Purchase Decision can be explained by Financial Literacy (X1) and Perception of Ease (X2). Meanwhile, the remaining 49.4% was influenced by other factors that were not included in this research model.

Hypothesis Test

Simultaneous Test (F)

Table 6. Test F

NEW ERA						
Type	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	989,172	2	494,586	43,086	,000b
	Residual	964,230	84	11,479		
	Total	1953,402	86			

a. *Dependent Variable: Usage Decision (Y)*
b. Predictors: (Constant), Financial Literacy (X1), and Perception of Ease (X2)

Source: processed data from SPSS (2025)

In Table 6. It can be seen that the value of F_{cal} is 43.086 with a significance level of 0.000. To determine the f-table, a formula is used with the free degree of the numerator $df_1 = 2$ (corresponding to the sum of the free variables) and the degree of freedom of the denominator $df_2 = (n - k) = (87 - 3) = 84$, where n is the sum of the samples. Based on the distribution table F with a significance level of 5%, the F-table value of 3.11 was obtained. Because $f_{cal} (43.086) > f_{table} (3.11)$ and the significance value $0.000 < 0.05$, H₁ is accepted. Thus, the variables of Financial Literacy (X1) and Perception of Convenience (X2) simultaneously have a significant effect on Purchase Decisions (Y).

T test

Table 7. T Test

		Coefficient						
		Unstandardized Coefficients		Standardized Coefficients			Correlations	
Type		B	Std. Error	Beta	T	Sig.	Tolerance	VIVID
1	(Constant)	-12,541	4,433		-2,829	,006		
	Financial Literacy (X1)	,220	,152	,155	1,446	,152	,513	1,950
	Perception of Ease (X2)	,848	,153	,595	5,558	,000	,513	1,950

a. *Dependent Variable: Usage Decision (Y)*

Source: processed data from SPSS (2025)

It can then be concluded that:

1. The results of the t-test in Table 7 show that the t_{cal} value is 1.446 with a significance level of 0.152. Since the t_{count} (1.446) is smaller than the t_{table} (1.663) and the significance value exceeds 0.05 ($0.152 > 0.05$), it can be concluded that partially Financial Literacy (X1) does not have a significant influence on the Decision to Use (Y).
2. The results of the t-test in Table 7 show that the t_{cal} value is 5.558 with a significance level of 0.000. Since the t_{count} (5.558) is larger than the t_{table} (1.663) and the significance value is smaller than 0.05 ($0.000 < 0.05$), it can be concluded that the Brand image (X2) has a significant effect on the Purchase Decision (Y).

Discussion

a. The Influence of Financial Literacy (X1) and Perception of Convenience (X2) on Purchasing Decisions (Y)

Based on the results of the test using the F test, it is known that together the variables of financial literacy (X1) and perception of convenience (X2) have a significant influence on the decision to use QRIS (Y). The F_{cal} value obtained was 43.086 greater than the F_{table} of 3.11, with a significance level of 0.000 which was smaller than 0.05. This shows that the two independent variables simultaneously have a significant influence on the dependent variables, so the first hypothesis (H₁) is accepted.

b. The Influence of Financial Literacy (X1) on Usage Decisions (Y)

The t-test on the financial literacy variable resulted in a tcal value of 1.446, smaller than the ttable of 1.976, with a significance value of 0.152 (> 0.05). Therefore, it can be concluded that financial literacy does not have a significant influence partially on the decision to use QRIS. This means that the level of financial understanding of Gen Z in Surabaya does not directly determine whether they will use QRIS.

c. The Influence of Perception of Convenience (X2) on Purchase Decisions (Y)

In the results of the t-test, the perception of ease obtained a tcal value of 5.558, which is greater than the ttable of 1.976, and a significance value of 0.000, which is far below the threshold of 0.05. This indicates that the perception of convenience has a significant effect on the decision to use QRIS partially. Thus, the second hypothesis (H2) is accepted.

CONCLUSION

Based on the research that has been carried out, it can be concluded that:

1. Based on the results of the test using the F test, it is known that together the variables of financial literacy (X1) and perception of convenience (X2) have a significant influence on the decision to use QRIS (Y). The Financial Literacy variable has a partial effect, but the combination with the Perception of Convenience, overall, still affects the decision to use the combination factor.
2. Financial literacy does not have a significant influence on the decision to use QRIS. This means that the level of financial understanding of Gen Z in Surabaya does not directly determine whether they will use QRIS.
3. The perception of ease has a significant effect on the decision to use QRIS partially. These findings show that the ease of accessing, learning, and using QRIS is an important factor that encourages users to choose it as a digital transaction tool. Gen Z, as a generation that is very familiar with technology, tends to be interested in efficient and practical solutions. Therefore, the perception that QRIS is easy to use plays a crucial role in their usage decisions.

Suggestion

Based on the results of the research and the conclusions obtained, there are several suggestions that can be given to related parties. Here are some recommendations from the author:

1. For QRIS Users

It is hoped that users, especially from Generation Z, can further improve their financial literacy in order to be able to utilize digital financial services wisely and optimally. A good understanding of personal financial management will help users in making rational and planned transaction decisions. In addition, the perception of the ease of use of QRIS that has been felt should be further utilized to support daily activities efficiently, safely, and practically, in line with the development of the current digital era.

2. For the Next Researcher

This research can serve as a reference and starting foundation for developing similar studies with a broader range of variables, such as adding trust, security, or usage interest variables. In addition, the next researcher is also advised to expand the research object not only to Generation Z, but also to other age groups or different

geographical areas, so that the results obtained are more general and representative. The mixed research method can also be an alternative to gain a deeper understanding from both the quantitative and qualitative sides.

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