



The Influence of Financial Literacy, Perceived Ease, Perceived Security, Perceived Benefits, and Trust on Gen Z's Decision to Use QRIS

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Abstract. The objective of this research is to examine how financial literacy, perceived usability, perceived security, perceived convenience of use, and perceived trust affect Generation Z's decision to utilize the Indonesian Standard Quick Response Code (QRIS). The rise in QRIS use among Gen-Z is an indication of the transformation of financial behavior driven by the development of digital technology. This study takes a quantitative approach, surveying 100 Generation Z respondents in Yogyakarta. Multiple linear regression was used in SPSS to evaluate the data. The findings indicate that financial literacy and perceived utility have a large positive effect on the decision to use QRIS, but perceived ease of use, perceived security, and trust have a positive but small effect. These results are expected to contribute to the development of policies and strategies to improve digital financial literacy among the younger generation.

Keywords: Financial Literacy, Perceived Ease, Perceived Security, Perceived Benefits, Trust, QRIS, Generation Z.

1 Introduction

Significant changes have been made to the global financial system, including in Indonesia, as a result of the advent of digital technology. One significant innovation is the Quick Response Code Indonesian Standard (QRIS), which ASPI and Bank Indonesia introduced to unify several digital payment systems under a single national standard. QRIS offers speed, ease of use, and transaction security, all traits of Generation Z, which is a frequent consumer of digital technology. The consumption habits of Generation Z differ from those of other generations since they were raised with technology [1]. Generation Z, often called digital natives, is accustomed to conducting financial transactions on digital devices. They are a crucial demographic for the adoption of cashless payment systems like QRIS since they are more digitally literate and generally more receptive to new technology [2].

Financial literacy is a key factor influencing people's decisions to use digital financial services. Highly financially literate people are usually better able to manage their money responsibly and manage the dangers involved with digital transactions. Financial literacy increases consumer trust and interest in using digital payment systems by helping users understand their advantages, security, and how they work. Since it can

promote the use of QRIS, financial literacy is essential for helping people make wise financial decisions and establish long-term financial stability [2].

Decisions about how to use QRIS are also heavily influenced by perceived security and ease of use. A person's degree of confidence that the technology is simple to use and understand is known as perceived ease of use [2]. People are more inclined to adopt a system that is simple to use. Because QRIS eliminates the need to carry cash or a physical card by simply requiring a smartphone to scan a code, it is regarded as convenient. On the other hand, user trust in transaction security and data protection is linked to perceived security [3]. On the other hand, users' trust in transaction safety and data protection is correlated with perceived security. The user feels more confident and at ease when making digital transactions when the perceived level of security is higher. The public's confidence in QRIS security is further reinforced by Bank Indonesia's regulatory and supervisory assistance [4].

The decision to use QRIS is also heavily influenced by perceived benefits and trust. The idea that using technology can improve the efficacy and efficiency of user activities is known as the perceived advantages [5]. In this instance, QRIS provides numerous advantages, including time savings, seamless transactions at any time and from any location, and connection with e-commerce and digital wallets. A person's faith in the system's dependability and integrity is correlated with their level of trust [6]. Users are more inclined to stick with QRIS when they have faith that it is transparent, safe, and overseen by an established organization [7] [8]. According to earlier studies, trust plays a crucial role in deciding how long people will continue to use digital payment systems.

According to earlier research, younger generations accustomed to using technology have high levels of digital financial literacy, perceived benefits, and ease of use, all of which contribute to the growing use of QRIS [9]. Although most studies are now limited to students and have not fully studied users' grasp of regulatory elements and the legal protection of QRIS use, there is still a study gap regarding the influence of legal awareness and trust on usage decisions [10]. Results from earlier studies also show discrepancies in outcomes regarding perceived security, benefits, trust, and convenience of use, as well as variations in the degree of comprehension and uptake of QRIS across generational groups.

To more thoroughly examine the impact of financial literacy, perceived ease of use, perceived security, perceived benefits, and trust on Generation Z's desire to utilize QRIS, further study with a larger sample size is therefore required [2]. Since Yogyakarta is the largest student city in Indonesia and one of the hubs of digital economic growth, this study also offers a novel approach by looking at actual usage decisions rather than just interest or intention to use. Additionally, it uses the entire Generation Z population in Yogyakarta as a more representative research object.

2 Literature Review

Financial Literacy on the Decision to Use QRIS in Gen-Z

The ability to comprehend and efficiently handle funds in order to promote financial well-being is known as financial literacy [11]. Financial literacy contributes to the development of positive attitudes, a rise in self-confidence, and a fortification of an individual's intention to embrace digital payment technology in the context of QRIS use [12]. Prior studies have demonstrated that financial literacy influences decisions to use digital financial services, such as QRIS, in a positive way [13] [7]. However, earlier research indicated that the effect was not significant, which led to divergent findings [14]. Concluded that the influence was negligible after finding different results. This study assumes that financial literacy influences Gen-Z in Yogyakarta's decision to utilize QRIS in a favorable way, based on theory and findings from prior research. Considering the theory and findings of other studies, the following hypothesis is put out in this study:

H1: Financial literacy has a significant positive influence on Gen-Z's decision to use QRIS.

Perception of Ease of Decision Using QRIS in Gen-Z

Perceived ease of use is an important factor in technology acceptance, where individuals are more likely to use a system if it is perceived as easy to understand and operate [15]. In the context of QRIS, ease of use, such as a simple interface and fast transaction processes, is a major attraction for Generation Z, who prioritize efficiency and convenience. The UTAUT theory asserts that perceived ease of use (expectancy of effort) influences technology usage intentions and behavior [16]. Several studies also show that perceived ease of use has a positive influence on QRIS adoption decisions among Gen-Z [17] [14] [7]. Considering the theory and findings of other studies, the following hypothesis is put out in this study:

H2: Perceived ease of use has a significant positive influence on the decision to use QRIS among Gen-Z.

Perceived Security of the Decision to Use QRIS among Gen-Z

A person's perception of a digital payment system's safety against threats like fraud or data theft is known as perceived security [18]. This view, as it relates to QRIS, shows that certain users believe their transactions are safe and unaffected by cybercrime risks. According to the Technology Acceptance Model, in addition to convenience and benefits, security is an important factor influencing the adoption of financial technology [15]. In addition to convenience and benefits, security is an important factor influencing the acceptance of financial technology. Several studies show that perceived security positively and significantly influences the decision to use QRIS, as a sense of security

increases user trust and comfort [7] [14] [19]. Considering the theory and findings of other studies, the following hypothesis is put out in this study:

H3: Perceived security has a significant positive influence on the decision to use QRIS among Gen-Z.

Perceived Benefits of the Decision to Use QRIS among Gen-Z

Perceived benefits are individuals' beliefs that using technology will improve performance and provide added value [15]. In the context of QRIS, perceived benefits include ease, time efficiency, security, and convenience in digital transactions. Generation Z, who prioritize speed and practicality, tends to use QRIS when they experience tangible benefits such as fast transactions, cashless transactions, and attractive promotions. Several studies show that perceived benefits have a positive, significant influence on QRIS adoption decisions, as they increase users' tendency to adopt the system [17] [14] [19]. Considering the theory and findings of other studies, the following hypothesis is put out in this study:

H4: Perceived benefits has a significant positive influence on the decision to use QRIS in Gen-Z.

Confidence in Decisions Using QRIS in Gen-Z

Believing in the dependability, security, and integrity of a technical system is known as trust [20]. When it comes to QRIS, trust is a gauge of how much consumers believe their data is protected, their online transactions are safe, and the system functions as intended. According to the Technology Acceptance Model (TAM), trust is a key factor in influencing people's decisions to adopt financial technology. Previous studies have shown that trust has a significant, positive impact on users' decisions to use QRIS, as it provides users—especially members of Generation Z—a sense of security and confidence in the system [14] [21]. Based on the theory and results of previous research, the hypothesis proposed in this research is:

H5: Trust has a significant positive effect on the decision to use QRIS in Gen-Z.

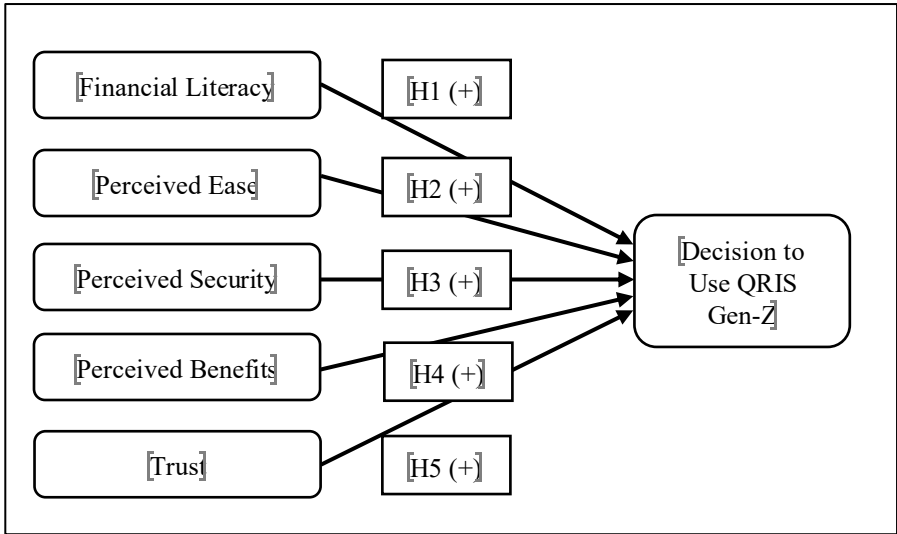


Fig. 1. Framework Think

Source: Adapted from study Ramdhani et al. (2024b)

3 Methodology

This study uses a correlational quantitative design, with primary data collected by distributing closed-ended questionnaires to 100 Yogyakarta-based Generation Z respondents who have used QRIS and are between the ages of 18 and 27. Because of time constraints and the size of the research population, non-probability purposive sampling was used. The research instrument measured respondents' perceptions and opinions toward each variable using a five-point Likert Scale (1 = strongly disagree, 5 = strongly agree). Cronbach's Alpha and the Corrected Item-Total Correlation were two validity and reliability tests used to evaluate the instrument's quality. Data analysis procedures included basic assumption tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression, paired testing (t-test), simultaneous testing (F-test), and the coefficient of determination (R^2). To test the developed hypotheses, the gathered data were subsequently examined using descriptive and inferential statistics in Microsoft Excel and SPSS [23].

4 Result

Characteristics Responden

This study involved 100 Generation Z respondents aged 18–27 years residing in the Special Region of Yogyakarta who had used QRIS at least once in the last 6 months. Data were collected through an online questionnaire (Google Form) and analyzed quantitatively using SPSS. Respondents were 58% female and 42% male, with the majority

aged 21–23 years (60%), undergraduate students (85%), and all residing in Yogyakarta. Fifty percent of respondents used QRIS more than five times per month, indicating that most were active users of digital payments. This condition strengthens the validity of the data in analyzing the influence of financial literacy, perceived ease of use, perceived security, perceived benefits, and trust on the decision to use QRIS.

Structural Model Testing

Stimulant Test (F-Test)

The F table test is also called the goodness-of-fit test which is used to determine whether the independent variables influence the dependent variables together.

Table 1. F-test

	F-Test	
	F	Sig.
Financial Literacy, Perceived Ease, Perceived Security, Perceived Benefits, and Trust On Gen-Z's Decision to Use QRIS	60.179	<.001

Source: SPSS output (data processed 2025)

The variables Financial Literacy (X1), Perceived Ease (X2), Perceived Security (X3), Perceived Benefits (X4), and Trust (X5) all simultaneously have a positive and significant impact on the decision to use QRIS, according to the table analysis results, with a significance value (Sig.) of <0.001 <0.05.

Coefficient of Determination Test (R²)

The coefficient of determination (R²) test is used to determine how far the model's ability to explain variations in the dependent variable.

Table 2. R Square

	R Square	Adjusted R Square
Financial Literacy, Perceived Ease, Perceived Security, Perceived Benefits, and Trust On Gen-Z's Decision to Use QRIS	.764	.751

Source: SPSS output (data processed 2025)

Based on the results of the table analysis, it is known that the Adjusted R Square Value of 0.751 or 75.1% indicates that the variables Financial Literacy (X1), Perceived Ease (X2), Perceived Security (X3), Perceived Benefits (X4), and Trust (X5) together are only able to explain the decision to use QRIS influenced by 75.1% and the remaining 24.9% is influenced by other variables besides those listed in this study.

Test of Hypothesis

The t-table test is used to evaluate the influence between the independent variable and the dependent variable partially (respectively).

Table 3. t-Test

		t-Test	
		Beta	Sig.
1.	Financial Literacy	3.133	.002
2.	Perceived Ease	1.285	.202
3.	Perceived Security	.328	.744
4.	Perceived Benefits	3.901	<.001
5.	Trust	1.078	.284

Source: SPSS output (data processed 2025)

From the results of the table analysis:

1. The first hypothesis, that financial literacy has a significant positive effect on QRIS decisions in Gen-Z, is accepted because the calculated t value of 3.133 is greater than 2.659 and the sig. The value of 0.002 is less than 0.05.
2. The second hypothesis, that perceived ease of use has a positive and insignificant effect on the decision to use QRIS among Gen-Z, is rejected because the calculated t value of 1.285 is smaller than 2.659 and the sig. The value of 0.201 is more than 0.05.
3. The third hypothesis, that perceived security has a positive and insignificant effect on the decision to use QRIS among Gen-Z, is rejected because the calculated t value of 0.484 is smaller than 2.659 and the sig. The value of 0.001 is less than 0.05.
4. The fourth hypothesis, that perceived benefits have a positive and significant effect on the decision to use QRIS among Gen-Z, is accepted because the calculated t value of 1.285 is smaller than 2.659 and the sig. The value of 0.201 is more than 0.05.
5. The fifth hypothesis: trust has a positive, insignificant effect on the decision to use QRIS in Gen-Z. The hypothesis is rejected because the calculated t value of 0.125 is smaller than 2.659 and the sig. The value of 0.284 is more than 0.05.

Discussion

The Influence of Financial Literacy on Gen-Z Decision to Use QRIS

With a regression coefficient of 0.239, the study's findings show that financial literacy significantly and favorably influences Generation Z's decision to use QRIS (t count = 3.133 > t table = 2.659; sig. = 0.002 < 0.05). This indicates that a person's propensity to use digital payment services, such as QRIS, increases with their level of financial literacy. People with strong financial literacy are more comfortable making financial decisions because they are aware of the advantages, risks, and effectiveness of using

financial technology. According to research by Meitry Adinda, Melisa Tania Putri, and Anastasia Anggi Palupi, financial literacy significantly and favorably influences the decision to utilize QRIS. This finding aligns with their findings.

The Influence of Perceived Ease of Use on Decisions to Use QRIS Gen-Z

The results of the study indicate that perceived ease of use has a positive but insignificant effect on the decision to use QRIS in Generation Z (t count $1.285 < t$ table 2.659 ; sig. $0.201 > 0.05$) with a regression coefficient of 0.117 . This means that although QRIS is considered easy to use, ease of use has not been a primary consideration in the decision to adopt it. This is because Generation Z is already accustomed to various digital technologies, so ease is considered a basic feature rather than a differentiating value. They consider other factors, such as transaction security, trust, and practical benefits, more in determining usage decisions. This finding is in line with research by Selly Rachmawati & Tri Nur Wahyudi and Leonarda Sukacita Octaviani et al., which also showed a positive but insignificant effect of perceived ease of use on QRIS use.

The Influence of Perceived Security on Gen-Z QRIS Use Decisions

The results of the study indicate that perceived security has a positive and significant effect on the decision to use QRIS (t -test $0.484 < t$ -table 2.659 ; sig. $0.001 < 0.05$) with a regression coefficient of 0.052 , which means that the higher the perceived sense of security, the greater the tendency of users to use QRIS. Logically, this is because a sense of security is the basis for building trust in the digital financial system. When users believe that QRIS has strong data protection, a robust encryption system, and is supervised by official institutions such as Bank Indonesia, their trust and comfort in transactions increase. Thus, perceived security is an important factor driving Generation Z's continued use of QRIS. This finding aligns with research by Selly Rachmawati and Tri Nur Wahyudi, which also shows that security has a positive, significant influence on the decision to use QRIS.

The Influence of Perceived Benefits on Gen-Z Decision to Use QRIS

With a regression coefficient of 0.368 , the study's findings show that perceived usefulness influences the decision to utilize QRIS in a positive but negligible way (t -test: $t(1) = 1.285$, t -table = 2.659 ; sig. = $0.201 > 0.05$). As a result, even if Generation Z finds QRIS helpful for making transactions simple and efficient, these advantages are no longer a deciding factor. Convenience and efficiency are regarded as ordinary characteristics rather than unique advantages, which makes sense given that Generation Z is already used to similar digital services. They frequently give more weight to security, trust, and the protection of personal information when making decisions. According to research by Muhklis Ananta Taryanda, Rofiqoh Ferawati, and Beid Fitrianova Andriani, perceived utility has a favorable but negligible impact on the decision to adopt QRIS. These findings are consistent with their findings.

The Influence of Trust on Decisions Using QRIS Gen-Z

The results of the study indicate that trust has a positive but insignificant effect on the decision to use QRIS ($t\text{-test: } 0.125 < t\text{-table } 2.659$; $\text{sig. } 0.284 > 0.05$), with a regression coefficient of 0.367. This means that although Generation Z has a good level of trust in the QRIS system, this factor is not strong enough to influence their decision to use it. Logical-ly, this is because the level of trust in digital payment systems among Gen-Z is already high, as they are accustomed to using various digital financial services with similar security standards. Therefore, trust is no longer the main differentiator in decision-making, and Gen-Z considers convenience, efficiency, tangible benefits, and additional features, such as promotions or cashback. These results are in line with research by Selly Rachmawati & Tri Nur Wahyudi and Kirayna Evitasari, Nelvina Ivana, and Osly Usman, which also found that trust has a positive but insignificant effect on the decision to use QRIS.

5 Conclusion

Based on the results of data analysis, it can be concluded that financial literacy and perceived benefits have a positive and significant effect on the decision to use QRIS in Generation Z, while perceived ease, perceived security, and trust also have a positive but insignificant effect; overall, these five variables together influence Gen-Z's decision to use QRIS as a digital payment method.

This study has several limitations, including respondents who only include Generation Z in the Yogyakarta area so that the results cannot be generalized to other age groups or areas, the use of five independent variables that do not include other factors such as lifestyle, social influence, and promotions that may also influence the decision to use QRIS, and the application of non-probability sampling techniques with a relatively small sample size of 100 respondents so that representation of the population as a whole is still limited.

Based on the research findings and existing limitations, it is recommended that future research expand the scope and sample size to increase representativeness and include other variables such as lifestyle, social influence, and promotion to obtain more comprehensive results. For digital payment service providers and regulators, these findings can serve as a reference in designing strategies to increase QRIS adoption among Gen-Z. Furthermore, ongoing education regarding the benefits and security of QRIS is needed to increase public trust and comfort in using this digital payment method.

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