QRIS AS A DIGITAL PAYMENT TOOL: ANALYSIS OF FISIPOL STUDENTS' PERCEPTION BASED ON THE TECHNOLOGY ACCEPTANCE MODEL (TAM)

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ABSTRACT

The purpose of this study was to analyze the influence of perceived ease and benefits on the interest in using QRIS (Quick Response code Indonesian Standard as a digital payment tool for undergraduate students of the Faculty of Social and Political Sciences, Malikussaleh University using the Technology Acceptance Model (TAM) approach. The method used is quantitative with multiple linear regression analysis techniques and a sample of 100 respondents through purposive sampling. The results of the study showed that both partially (t) and simultaneously (f), perceived ease and benefits have a positive and significant effect on interest in using QRIS. The implication is that business actors can provide QRIS payment options because they have been proven to encourage interest in use among students.

Keywords: *Perceived ease of use Perceived usefulness Interest TAM.*

ABSTRAK

Tujuan penelitian ini untuk menganalisis pengaruh persepsi kemudahan dan manfaat terhadap minat menggunakan QRIS sebagai alat pembayaran digital pada mahasiswa S1 FISIPOL Universitas Malikussaleh dengan pendekatan Technology Acceptance Model (TAM). Metode yang digunakan adalah kuantitatif dengan teknik analisis regresi linear berganda dan sampel sebanyak 100 responden melalui purposive sampling. Hasil penelitian menunjukkan bahwa baik secara parsial (t) maupun simultan (f), persepsi kemudahan dan manfaat berpengaruh positif dan signifikan terhadap minat menggunakan QRIS. Implikasinya, pelaku usaha dapat menyediakan opsi pembayaran QRIS karena terbukti mendorong minat penggunaan di kalangan mahasiswa.

Kata Kunci: Persepsi Kemudahan Persepsi Manfaat Minat Menggunakan TAM.

INTRODUCTION

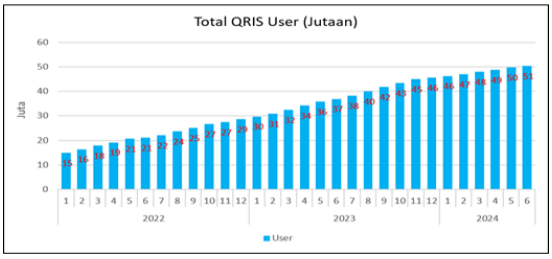
Since the beginning of civilization, humans have tried to find more effective transaction methods, starting from the barter system which then developed into the use of commodity money, such as salt, tea, tobacco, and grains. In 900-6000 BC, livestock were used as commodity money, followed by wheat, vegetables, and plants as agricultural culture developed. Around 1200 BC, primitive money began to be used in the form of shells or other animal shells. The Chinese then made imitation cowrie shells from metal and copper. Around 100 BC, pieces of white deer skin in various sizes and colors were also used as a means of payment. Then, the next brought the world into the era of paper money, which was first issued in Europe by Sweden in 1661, after the first paper mill was established in Spain in 1150. In Indonesia, the central bank and financial system are carried out by Bank Indonesia (BI), which was established based on Article 23D of the 1945 Constitution and Law No. 23 of 1999.

As a central bank, BI is committed to providing and distributing Rupiah throughout Indonesia to support equitable economic growth. The development of the payment system is inseparable from technological innovation, business models, community traditions, and authority policies. One of the impacts is the shift in people's transaction patterns from conventional methods (cash) to digital transactions (non-cash) which are faster, more practical, and more efficient. Along with the development of technology and information in 2006, innovation was born in the field of financial services, known as financial technology (fintech), which played a major role in accelerating the adoption of digital transactions in various economic sectors (Ramadhan & Ernaya, 2023). Financial technology is a type of company in the financial services sector that is combined with technology, but it can also be interpreted as a segment in the start-up world that helps to maximize the use of technology to sharpen, change, and accelerate various aspects of financial services. So, starting from payment methods, fund transfers, loans, fundraising, to asset management can be done quickly and briefly thanks to the use of modern technology (Andre, 2023).

Bank Indonesia (BI) has launched the National Non-Cash Movement (GNNT) on August 14, 2014, which aims to create a safe, efficient and smooth payment system, which in turn will be able to encourage the national financial system to work effectively and efficiently. One of these digital financial products is electronic money (e-money). In Indonesia, there are

several digital wallet applications that are popular among the public, such as OVO, GoPay, Dana, Doku and LinkAja. The advantages of paying using this digital wallet lie in its practicality, ease and security. The payment mechanism is only carried out with several simple steps, namely the consumer has a balance and is connected to an internet connection until finally the transaction is declared successful, and proof of the transaction is automatically sent to the consumer's transaction history. In making payment transactions, the payment application has several ways to make transactions, including manual transfers and using QR codes (Abid, 2023). The existence of various digital wallet application services, makes merchants provide various QR services as complete as possible. The availability of various codes makes consumers bother to scan the code because each code has its own terms and conditions (Engko C, et, 2023).

Thus ASPI (Indonesian Payment System Association) together with Bank Indonesia officially launched QRIS (Quick Response code Indonesian Standard) on August 17, 2019 with the aim of facilitating a safe digital payment system, encouraging government efficiency, and accelerating digital financial inclusion. QRIS is a QR code designed for all types of digital payment transactions.



Sumber : (ASPI)

The graph above shows the total number of QRIS (Quick Response code Indonesian Standard) users in millions from January 2022 to June 2024. There are several factors that cause payments using QRIS to have their own appeal, namely the convenience and benefits felt by technology users. Every technology created aims to facilitate human activities, emerging technologies provide convenience for humans, so that humans are increasingly interested in using new technology (Abid, 2023). Perceived usefulnes are beliefs about the benefits of technology (Prasetya & Putra, 2020). In this study, the author uses the Technology Acceptance Model (TAM) model to see and explain the variables that can influence the interest in using technology. This TAM model tests two variables, namely the perception of the benefits of technology and the perception of ease of using QRIS (Quick Response code Indonesian Standard). The TAM (Technology

Acceptance Model) model was introduced by Fred Davis in 1989. TAM is a (Technology Acceptance Model) which is a model built to analyze and understand the factors that influence the acceptance of the use of technology (Fahlevi & Dewi, 2019).

LITERATURE REVIEW

1) Financial Technology (Fintech)

Financial technology (fintech) is a company in the financial services sector that combines modern technology to improve efficiency, accelerate services such as payments, fund transfers, loans, fundraising, and asset management, so that it can change lifestyles, especially for those involved in the financial and technology sectors (Andre,2023). The benefits of this service are not only for businesses or companies, but also include end users and consumers to help facilitate financial operations between businesses and customers(Hamdan, 2024).

2) QRIS *(Quick Response code Indonesian Standard)*

QRIS (Quick Response code Indonesian Standard) was launched by Bank Indonesia and ASPI as part of an effort to simplify and accelerate digital transactions in Indonesia. This initiative aims to create a consistent QR code standard for all payment service providers. QRIS is designed to integrate various existing payment platforms, including e-wallets, debit cards, and banking services.

3) TAM (*Technology Acceptance Model)*

TAM proposes two main theoretical constructs, namely perceived usefulness and perceived ease of use, as key factors in determining behavioral intention, where interest in using technology will be formed if the technology is considered useful and easy to use (Engko C, et, 2023).

4) Interest In Use

According to (Davis, 1989), interest in use is defined as the level of how strong a person's desire or drive is to carry out a certain action to use an application. After consumers get a positive experience in using an application, there will be an interest in using it again. Interest can be interpreted as one of the actions of someone's interest before taking an action, which is used as the basis for decision making.

5) Perceived Ease Of Use

Perceived ease of use means that ease of use is how much someone believes that using technology can be easily accessed without requiring a lot of effort (Davis, 1989). Meanwhile, Mazman and Usluel in (Ali, 2024) said that the perception of ease is a person's perception of using a system

that is free from effort and easy to do.

6) Perceived Usefulness

If someone believes that a technology is useful then he will use it, whereas if he thinks the technology is less useful then he will not use it (I, 2019). According to Jogiyanto in (Engko et al., 2023), what is meant by perceived benefits or Perceived Usefulness is the extent to which a person believes that using a particular technology will improve their work performance.

7) Hypothesis Development

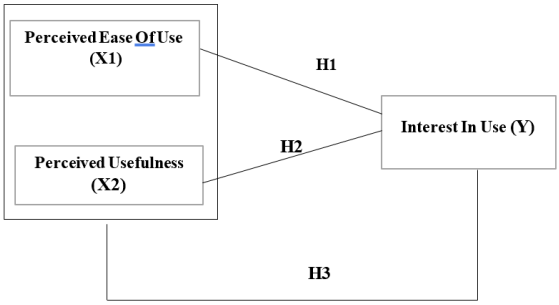
Based on the description of the background, problem formulation, research review, and theoretical basis above, the research hypothesis can be formulated as follows:

H1: It is suspected that Perception of Convenience has a positive and significant effect on the Interest in Using QRIS (Quick Response code Indonesian Standard) as a digital payment tool for Undergraduate Students of FISIPOL, Malikussaleh University.

H2: It is suspected that Perception of Benefits has a positive and significant effect on the Interest in Using QRIS (Quick Response code Indonesian Standard) as a digital payment tool for Undergraduate Students of FISIPOL, Malikussaleh University.

H3: It is suspected that Perception of Convenience and Benefits have a positive and significant effect on the Interest in Using QRIS (Quick Response code Indonesian Standard) as a digital payment tool for Undergraduate Students of FISIPOL, Malikussaleh University.

Figure 1 Research Model



RESEARCH METHODS

This study uses a descriptive quantitative method with primary data obtained through questionnaires, as well as secondary data from journals, theses, articles, and other trusted sources.

1. Population and Sample

This study uses the probability sampling method with a sample size of 100 respondents from the population of undergraduate students of the Faculty of Social and Political Sciences, Malikussaleh University.

Table 1. Population and sample

Study Program	Population	Sample
Business Administration	370	15
Public Administration	911	20
Anthropolgy	216	11
Communication Science	1145	24
Political Science	290	13
Sociology	469	17
Total	3401	100

2. Operational Definition and Measurement of Variables

Operational definition is anything in any form that is determined by the researcher to be studied so that information is obtained about it and then conclusions can be drawn (Sugiyono, 2019).

Table 2 Operational Definition and Measurement of Variabel

Variabel	Operational Definition	Indicator	Skala
Interest in Use (Y)	Interest in use is defined as the level of how strong a person's desire or drive is to carry out a certain action to use an application. (Davis, 1989)	1. Using the system regularly. 2. Always using 3. Continue using the system in the future. 4. Use of the system in the future. (Davis, 1989)	*Likert*
Perceived Ease Of Use (X1)	The extent to which a person believes that using a particular system will be free of effort. (Davis, 1989)	1. Easy to operate. 2. Clear and easy to understand application. 3. Skill in using the system. 4. Operate according to your wishes. 5. Flexible use. 6. Easy to use. (Davis, 1989)	*Likert*
Perceived Usefulness(X2)	The extent to which a person believes that using a particular system will improve his or her job performance. Jogiyanto dalam (Engko C, et, 2023)	1. Faster completion of activities. 2. Ease of completing tasks. 3. Useful in use. 4. Increase effectiveness. 5. Benefits in use. (Davis, 1989)	*Likert*

8) Model and Data Analysis Techniques

The data obtained will be used to test the hypothesis. The method used to test the hypothesis and analyze the data in this study is by using Multiple Linear Regression from SPSS. Multiple linear regression analysis is a regression that has one dependent variable and two or more independent variables (Sugiyono, 2019). The multiple linear regression model is represented by the following equation:

$$Y = \alpha + \beta 1\ X1 + \beta 2\ X2 + e$$

Description:

Y = Interest in Use

X1 = Perceived Ease Of Use X2 = Perceived Usefulness α = Constant

β 1.2. = Estimate coefficient

e = Standard error 0.05 (%)

RESULTS AND DISCUSSION

Data Description

Table 3 below is the result of sample withdrawal based on predetermined sampling criteria.

Tabel 3. Respondent Characteristics

No	Respondent Characteristics	Frequency	Percentage (%)
	Study Program		
	1. Business Administration	15	15
	2. Public Administration	20	20
	3. Anthropolgy	11	11
	4. Communication Science	24	24
	5. Political Science	13	13
	6. Sociology	17	17
	Gender		
	1. Male	21	21
	2. Female	79	79
	City Of Origin		
	1. Lhokseumawe City	25	25
	2. Outside Lhokseumawe City	75	75
	Time Period		
	< (Less) 3 Months	26	26
	4 - 11 Months	25	25
	1 – 3 Years	37	37
	> (More) 3 Years	12	12

Based on the data in the table, Communication Science Study Program undergraduate students are the largest respondents in this study, possibly due to their larger population compared to other study programs at the Faculty of Social and Political Sciences, Malikussaleh University, as well as their high participation in filling out the questionnaire. Female respondents also dominate, which may reflect the higher composition of female students in this faculty or their high level of concern for participation in social research. Most of the respondents who are interested in using QRIS come from students who live outside Lhokseumawe City, who are generally accustomed to using digital payments in their hometowns, as well as receiving remittances from their parents via digital wallets, so they are more likely to use QRIS for non-cash transactions. Meanwhile, most respondents have been using QRIS for 1–3 years, which is the longest period in this study. This is in line with the launch of QRIS in 2019 and the increase in its adoption since the COVID-19 pandemic in 2020, which accelerated the shift to digital payments. After entering the new normal period in 2021, the use of QRIS has become more widespread, including among students, who have begun to adopt it because it is considered more practical, efficient, and in line with today's digital lifestyle.

Descriptive Statistics

Tabel 4. Descriptive Statistics

Variabel	N	Minimum	Maxsimum	Mean
X1.1	100	2	5	4.28
X1.2	100	2	5	4.24
X1.3	100	2	5	4.21
X1.4	100	2	5	4.18
X1.5	100	2	5	4.26
X1.6	100	1	5	4.39
X2.1	100	2	5	4.07
X2.2	100	1	5	4.01
X2.3	100	1	5	3.97
X2.4	100	1	5	4.00
X2.5	100	2	5	4.14
Y1	100	1	5	3.92
Y2	100	1	5	4.08
Y3	100	1	5	3.97
Y4	100	1	5	3.9
Y5	100	1	5	3.82
Valid N (listwise)	100			

Based on the table above, it can be seen that based on the results of the descriptive statistical test, the respondents' answers for each variable indicator used have a maximum value of 5 and a minimum value of 1 and 2. Then the mean value obtained from the results of the statistical test in this study is the highest value of 4.39 which is found in the sixth indicator (X1.6) and the lowest value of 3.82 is found in the fifth indicator (Y5).

Normality Test

The normality test is carried out to test whether the regression method of the independent variable and the dependent variable or both have a normal distribution or not (Ghozali. I, 2016).

Tabel 5. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.77603988
Most Extreme Differences	Absolute	.071
	Positive	.062
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200[c,d]

Based on the one sample Kolmogorov Semirnov test in table 5 above, it can be seen that the data in this study has an asymp sig value greater than the significance level used, namely 0.05, so it can be concluded that the data used in this study is normally distributed.

Classic Assumption Test

Classical assumption test Refers to a series of tests conducted to verify whether the regression model used meets the basic assumptions required for the analysis results to be valid.

Tabel 6. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.381	2.522		.151	.880		
	X1	.263	.132	.208	1.995	.049	.543	1.841
	X2	.623	.130	.497	4.781	.000	.543	1.841

a. Dependent Variable: Y

Based on table 6 above, it can be seen that the variables Perceived Ease In Use (X1) and Perceived Usefulness (X2) are free from multicollinearity symptoms because the VIF value is <10 and the tolerance value is >0.1.

Tabel 7. Heteroscedasticity

Variabel	Nilai Signifikan	Keterangan
Perceived Ease Of Use	0.207	Bebas Heterokedastisitas
Perceived Usefulness (X2)	0.669	Bebas Heterokedastisitas

Based on the table above, it can be seen that the variables Perceived Ease Of Use (X1) and Perceived Usefulness (X2) have significant values greater than 0.05. So it can be concluded that the data in this study are free from heteroscedasticity symptoms.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a regression that has one dependent variable and two or more independent variables (Sugiyono, 2019).

Tabel 8. Multiple Linear Regression Analysis

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.381	2.522		.151	.880
X1	.263	.132	.208	1.995	.049
X2	.623	.130	.497	4.781	.000

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	575.177	2	287.588	36.564	.000[b]
	Residual	762.933	97	7.865		
	Total	1338.110	99			

Based on the partial test results in the table above, the following multiple linear regression equation can be obtained:

Y = 0.381 + 0.263 + 0.623

Description:

Y = Interest in Use
X1 = Perceived Ease Of Use X2 = Perceived Usefulness α = Constant
β 1.2. = Estimate coefficient
e = Standard error 0.05 (%)

Based on the results of the multiple linear regression equation above, it can be concluded as follows:

1. The coefficient value of Perceived Ease Of Use (X1) is obtained at 0.263, which means that if the level of Perceived Ease Of Use (X1) increases by one unit, the level of interest in using (Y) QRIS as a digital payment tool increases by 0.263.
2. The coefficient value of Perceived Usefulness (X2) is obtained at 0.623, which means that if the level of Perceived Usefulness (X2) increases by one unit, the level of interest in using (Y) QRIS as a digital payment tool increases by 0.623.

Hypothesis Test

The t-test on the variable Perceived Ease Of Use (X1) against the variable Interest in Using (Y) obtained a calculated t of 1.995 with a significance of 0.002. The t-table value obtained from the t- value distribution table is 1.98397. Because the calculated t is greater than the t table (1995> 1.98397) and the significant value of t is less than 0.05 (0.049 <0.05), the hypothesis that Perceived Ease Of Use (X1) influences the Interest in Using (Y) QRIS as a digital payment tool for Undergraduate Students of the Faculty of Social and Political Sciences, Malikussaleh University is accepted (H1 is accepted). The t-test on the variable Perception of Benefits (X2) against the variable Interest in Using

(Y) obtained a calculated t of 4.781 with a significance of 0.000. The t-table value obtained from the t-value distribution table is 1.98397. Because the calculated t is greater than the t table (4.781> 1.98397) and the significant value of t is less than 0.05 (0.000 <0.05), the hypothesis that Perception of Benefits (X2) influences the Interest in Using (Y) QRIS as a digital payment tool for Undergraduate Students of the Faculty of Social and Political Sciences, Malikussaleh University is accepted (H2 is accepted).

Based on the table above, it can be seen that the significance value is 0.000 or less than the significance value used, namely 0.05 (0.000 <0.05) and the calculated f value is greater than the f table,

namely (36.564> 3.09). So it can be concluded that the variables of Perceived Convenience (X1) and Perceived Usefulness (X2) simultaneously or together affect the Interest in Using (Y) QRIS as a digital payment tool for Undergraduate Students of the Faculty of Social and Political Sciences, Malikussaleh University.

A. The Influence of the Perceived Ease of Use Variable (X1) on Interest in Using (Y) QRIS as a Digital Payment Tool

The results of the study showed that partially (t-test), Perceived Ease of Use (X1) had a significant effect on the Interest in Using (Y) QRIS in Undergraduate Students of the Faculty of Social and Political Sciences, Malikussaleh University. This finding supports the Technology Acceptance Model (TAM) developed by Davis (1989), where Perceived Ease of Use influences the intention to use technology. Students as a digital generation tend to accept technology that is practical and efficient. This is in line with (Abid, 2023) opinion that technology was created to facilitate human activities and increase adoption interest. This study is also in line with the study of (Sholihah & Nurhapsari, 2023) which found that Perceived Ease Of Use had a positive and significant effect on interest in using QRIS. However, it is different from the results of the study by (Laloan, 2023) which showed that ease did not have a significant effect on interest in using QRIS. This difference can be caused by demographic factors, digital literacy, or differences in the campus environment. Therefore, although Perceived Ease of Use is an important factor in TAM, its implementation needs to be adjusted to user characteristics.

B. The Influence of the Perceived Usefulness Variable (X2) on Interest in Using (Y) QRIS as a Digital Payment Tool

The results of the study showed that partially (t-test), Perceived Usefulness (X2) had a significant effect on Interest in Using (Y) QRIS in Undergraduate Students of the Faculty of Social and Political Sciences, Malikussaleh University. This means that the greater the benefits perceived, the higher the interest in using QRIS. This finding supports the Technology Acceptance Model (TAM) framework from Davis (1989), which states that Perceived Usefulness influences a person's intention to use technology. The benefits of QRIS perceived by students include time efficiency, security, and ease of access. This is in line with Rahmatsyah in Romadloniyah & Prayitno (2018), that the perception of benefits is related to the user's

belief that technology will make their activities easier. This study is also in line with the study of Erlinda Sholihah and Risma Nurhapsari (2023), which shows a positive effect of Perceived Usefulness on interest in using QRIS. However, these results differ from

the research of (Arif Miftahun Nasih, 2024) which found that the perception of benefits was not significant if it was not supported by a positive user attitude. This difference highlights the importance of other factors such as user attitudes, beliefs, and context. Thus, in the context of FISIPOL students, perceived benefits remain a key factor in driving voluntary QRIS adoption, as explained in the TAM model.

C. The Influence of the Perceived Ease Of Use (X1) and Perceived Usefulness (X2) Variables on Interest in Using (Y) QRIS as a Digital Payment Tool

The results of the study indicate that Perceived Ease Of Use (X1) and Perceived Usefulness (X2) simultaneously have a positive and significant effect on the Interest in Using (Y) QRIS among Undergraduate Students of the Faculty of Social and Political Sciences, Malikussaleh University (H3 is accepted). This means that the higher the Perceived Ease Of Use and benefits, the higher the interest in using QRIS. This finding supports the results of Erlinda Sholihah's (2023) study which shows that both variables have a significant effect on the interest in using QRIS, both among MSMEs and students. This study is also in line with the Technology Acceptance Model (TAM) framework, which emphasizes that the ease and benefits of technology play an important role in encouraging adoption. Students who find QRIS easy to use and useful, such as time efficiency and ease of access, tend to use it in digital transactions. Therefore, developers and stakeholders need to continue to improve the aspects of ease and benefits to expand the acceptance of QRIS, especially among the younger generation.

CONCLUSION

This study concludes that Perceived Ease Of Use and Perceived Usefulness have a positive and significant effect on the Interest in Using QRIS as a digital payment tool for Undergraduate Students of the Faculty of Social and Political Sciences, Malikussaleh University. The easier and more useful QRIS is perceived, the higher the students' interest in using it. This finding is in line with the Technology Acceptance Model (TAM) framework which states that ease of use and benefits of technology are the main factors in

encouraging voluntary adoption of technology. QRIS is considered to have met both aspects, so it is relevant to continue to be developed and socialized in supporting digital transformation, especially in the educational environment. Based on the results of the study, it is recommended that further research develop the TAM model by adding other variables such as social influence, risk perception, or cost perception in order to broaden the understanding of the factors that influence interest in using QRIS. In addition, it is important to analyze trends in QRIS usage periodically and expand the population and sample to other faculties or universities so that the results are more general. Given the low level of recommendations for using QRIS, students are expected to be more active in introducing QRIS to their colleagues through campus activities or social media. On the other hand, business actors and MSMEs are also advised to provide QRIS payment facilities as a form of support for accelerating the digital payment system in Indonesia.

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