



The Influence of Perceived Convenience, Usefulness, Comfort and Financial Literacy on Interest in QRIS Digital Payments (Study on Semarang State Polytechnic Lecturers)

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ABSTRACT

This study examines the effects of perceived ease of utilisation, convenience, satisfaction, and monetary education on students intrigued in utilizing QRIS advanced installments among lecturers at Politeknik Negeri Semarang. Using a quantitative approach with AMOS for structural equation modeling, data were collected through surveys and analyzed for validity, reliability, and model fit. The findings reveal that perceived ease of use, usefulness, and enjoyment significantly influence interest in QRIS adoption, while financial literacy shows no significant effect. Data were observed from September 2023, showing a strong adoption trend. These results highlight the importance of user-friendly technology and perceived value in increasing digital payment adoption, suggesting strategies for improving financial literacy to enhance broader acceptance.

INTRODUCTION

The development of advanced innovation, especially within the installments division, this has driven the widespread adoption of digital payment services using QR codes. The backbone of QR-based payments across Indonesia is QRIS, the national QR standard implemented by Bank Indonesia and ASPI on August 17, 2019. Beyond enhancing financial inclusion, promoting financial literacy, and supporting MSMEs, QRIS enables the integration of various payment applications from both banks and non-bank institutions across different industries and regions.

QRIS exchange volume has expanded drastically, coming to 201 million exchanges in September 2023 contrast to 5.08 million exchanges in Walk 2020, but there are still numerous corporations that do not have or do not know around it. As appeared by Mr. Akbar's study (2022), the most impediment is the moo money related proficiency of the Indonesian populace. Money related education and ease of utilisation of QRIS plays a crucial role for MSME stakeholders utilization choices.

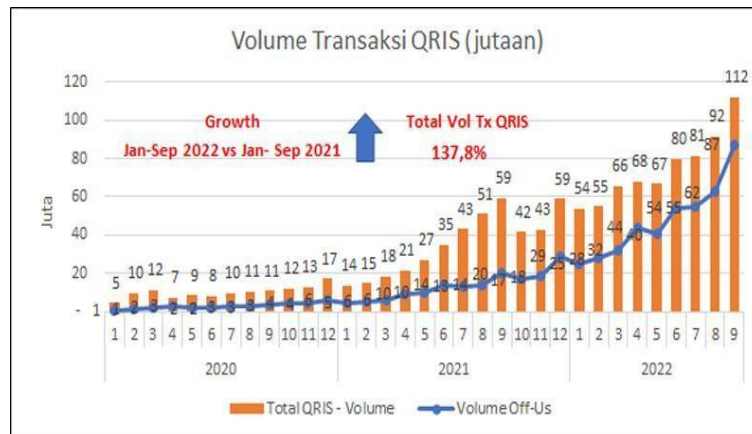


Figure 1. Growth Chart for Transaction Volume

Source: Asosiasi Sistem Pembayaran Indonesia (ASPI) by Bank Indonesia (BI)

Engaging shoppers by money related education is accepted to back monetary framework soundness, progressed community well-being, and comprehensive improvement. Money related education information is regarded as an essential life skill for every individual when managing long-term life. Be that as it may, past considerations have appeared that budgetary proficiency, particularly among college speakers, remains generally low.

Furthermore, the expanded utilisation of advanced installment administrations is additionally because of worries about the security and privacy of personal information, as well as the potential for extortion and exchange errors. A person's interest in using sophisticated budgetary innovation may be influenced by the exchanges' security and customer experience. Innovation acknowledgment models (TAMs) are utilized to get its client demeanors and behavior utilizing factors such as seen ease of utilisation, value, and comfort.

This ponder centers on open comprehension of QRIS to survey its victory. Intrigued in utilizing QRIS is decided by variables such as seen ease of utilisation, convenience, comfort, and budgetary education. This ponder ought to help within the improvement of successful socialization and instruction programs. It

is expected that the shift to digital payments will increase security, diminish extortion, quicken financial development, and move forward people's welfare.

LITERATURE REVIEW

Quick Response Code Indonesia Standard (QRIS), Technology Acceptance Model (TAM), and financial literacy

The Affiliation of Indonesian Installment Frameworks (ASPI) and Bank Indonesia may have developed the QRIS installment QR code standard for Indonesian installment frameworks. QRIS enables you to access many QR-based installment framework benefit suppliers with one QR code. Benefits of QRIS incorporate assembly the advanced cashless installment drift, expanding deals activity, decreasing cash administration costs, lessening the hazard of misfortunes from fake cash, consequently recording exchanges, and encouraging charge installments. included.

Be that as it may, there are still a few disadvantages to utilizing QRIS, counting: Uneven improvement and reach of science and innovation, restricted web systems, and restricted utilisation by socially vulnerable and elderly folks.

TAM might be a program that looks into how people behave when it comes to data innovation. In the context of automated QRIS installments, TAM comprises three primary factors: seen ease of utilisation, seen convenience, and seen satisfaction. The belief that the innovation is easy to use is measured by perceived ease of use. Convenience is a measure of the belief that innovation will be beneficial. Whether one enjoys or dislikes using the item is a component of seen consolation.

OJK divides the degree of financial literacy in Indonesian society into four groups. Monetary education is the ability to manage one's money well. There are "good literacy," "adequate literacy," "low literacy," and "illiteracy." The level of monetary proficiency is exceptionally imperative within the setting of QRIS advanced installments, because it makes a difference people make successful and productive budgetary choices.

Intrigued in advanced installments from QRIS can be anticipated by the user's mindful state of mind towards the innovation, such as the crave to include peripherals, the inspiration to proceed utilizing it, and the want to propel other clients.

Past inquire about has appeared that seen comfort, seen value, and seen consolation are related with intrigued in utilizing QRIS computerized installments. Budgetary proficiency too includes a positive and critical impact on utilizing QRIS.

This consideration gives a strong establishment for understanding the components impacting intrigued in utilizing advanced QRIS installments and the combined effect of innovation and money related proficiency viewpoints on the improvement of advanced money related administrations in Indonesia.

On the off chance that your work is quantitative, it would be ideal if you give the past ponders concurring or dismissing your proposed theory.

H0: There's no critical impact between the seen ease of utilisation variable and the intrigued in utilizing QRIS computerized installments.

H1: There's a critical impact between the seen ease of utilize variable and the intrigued in utilizing QRIS computerized installments

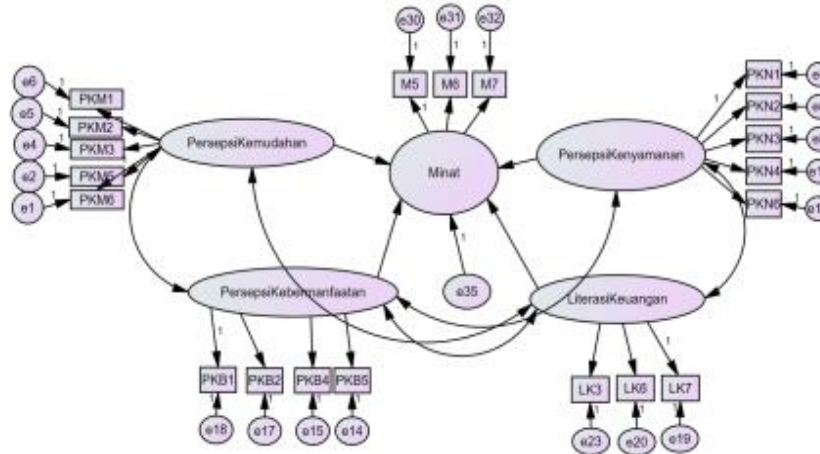


Figure 2. Conceptual Framework

METHODOLOGY

The method of quantitative research is a method that utilizes large quantities of information to test theories derived from the Technology Acceptance Model (TAM), the Fast Response Code Indonesian Standard (QRIS), and financial awareness. In order to gather information for this investigation, a survey using a Likert scale with a 5-point rating system and response options was used. Respondents answered the following questions: 1) Strongly Contrary this idea (STS), 2) Reject this idea (ST), 3) Unbiased (N), 4) Concur (SJ), and 5) Definitely concur (SS). There were four (four) free factors, including budgetary education (X4), perceived comfort (X1), perceived convenience (X2), and perceived comfort (X3), and they were interested in using QRIS advanced installments (Y) as the subordinate variable.

Speakers from Semarang State Polytechnic made up the study's population, with the sample selected using a purposive sampling method. Out of a total population of 358 speakers, a sample of 179 respondents was chosen. In reality, out of the 179 surveys distributed, 100 lecturers responded and submitted their data.

Information preparation incorporates measurable preparation utilizing her SmartPLS program with SEM investigation. Information handling steps incorporate testing legitimacy, unwavering quality, typicality, and figure impacts. Legitimacy tests are utilized to assess the legitimacy of an estimation instrument, In contrast, tests of steadfast quality assign a grade to the instrument's unwavering quality as a tool for gathering information. To evaluate the residual values' standard distribution, normality tests were performed.

The second stage was to examine the contemporaneous relationships between the components under consideration using SEM analysis. The free factors have to do with perceived usability, seen value, seen comfort, and monetary education, whereas the subordinate variable is intrigued in utilizing computerized QRIS installments.

This whole preparation points to profoundly get the components that impact the intrigued in utilizing computerized QRIS installments among the

speakers of Semarang State Polytechnic. Point by point information examination gives profitable experiences into the advancement of advanced budgetary administrations in Indonesia.

RESEARCH RESULT

The survey participants' knowledge of QRIS varied, with 9% having been familiar with it for more than three years, 49% for one to three years, and 42% for less than a year. In terms of spending, 43% of respondents spent less than 100,000 using QRIS, 50% spent between 100,000 and 500,000, and 7% spent more than 500,000. Additionally, 1.35% of respondents were unfamiliar with completing transactions using QRIS, while 98.65% were familiar with the process. In order to examine the use of the Technology Acceptance Model (TAM) and financial literacy among Semarang State Polytechnic instructors who were considering implementing QRIS, the quantitative data was processed using AMOS.

Table 1. Standardized Regression Weights

Indicator		Result	Description	Indicator		Result	Description
PKM6	Easy	0.729	Valid	PKB5	Benefits	0.735	Valid
PKM5	Easy	0.780	Valid	PKB4	Benefits	0.909	Valid
PKM3	Easy	0.773	Valid	PKB2	Benefits	0.854	Valid
PKM2	Easy	0.776	Valid	PKB1	Benefits	0.799	Valid
PKM1	Easy	0.805	Valid	LK3	Literacy	0.823	Valid
PKN1	Convenient	0.912	Valid	LK6	Literacy	0.728	Valid
PKN2	Convenient	0.866	Valid	LK7	Literacy	0.701	Valid
PKN3	Convenient	0.892	Valid	M5	Interest	0.843	Valid
PKN4	Convenient	0.852	Valid	M6	Interest	0.874	Valid
PKN6	Convenient	0.786	Valid	M7	Interest	0.810	Valid

The test that comes about for each marker appears to show that all factors have a legitimacy esteem over 0.7 (Hair et al., 2019), so all factors are said to be substantial.

Table 2. Reliability Test

Variable	Result	Condition	Description
X1	0.884	> 0.7	Reliable
X2	0.895	> 0.7	Reliable
X3	0.894	> 0.7	Reliable
X4	0.881	> 0.7	Reliable
Y	0.854	> 0.7	Reliable

Cronbach's Alpha value is derived from the handling results, and since all of the values of factors X and Y are greater than 0.7, it can be said that all of the factors used are deemed reliable.

Table 3. Model Fit Test

Model	RMR	GFI	AGFI	PGFI
Default model	0.030	0.853	0.807	0.650
Saturated model	0.000	1.000		
Independence model	0.153	0.363	0.296	0.329

The GFI esteem appears more than 0.853, so the information appears improved fit value. Changes in autonomous factors can clarify changes within the subordinate variable as much as 85.3%, whereas as much as 14.7n be clarified by changes in other factors.

Table 4. Normality Test (Assessment of normality (Group number 1))

Variable	min	max	skew	c.r.	kurtosis	c.r.
M7	1.000	4.000	-.561	-2.348	-.124	-.259
M6	1.000	4.000	-.327	-1.369	-.197	-.413
M5	1.000	4.000	-.491	-2.056	-.173	-.361
LK3	2.000	4.000	-.005	-.021	-.083	-.173
LK6	2.000	4.000	.135	.564	.188	.394
LK7	1.000	4.000	-.358	-1.499	-.140	-.293
PKB1	1.000	4.000	-.444	-1.857	.132	.277
PKB2	1.000	4.000	-.610	-2.553	.126	.264
PKB4	1.000	4.000	-.455	-1.902	-.406	-.850
PKB5	1.000	4.000	-.437	-1.829	.195	.407
PKB6	1.000	4.000	-.577	-2.412	.078	.163
PKN4	1.000	4.000	-.423	-1.768	-.113	-.236
PKN3	1.000	4.000	-.599	-2.506	-.298	-.623
PKN2	1.000	4.000	-.497	-2.078	-.515	-1.077
PKN1	1.000	4.000	-.536	-2.243	-.184	-.385
PKM1	1.000	4.000	-.206	-.862	-.267	-.559
PKM2	1.000	4.000	-.220	-.920	-.102	-.213
PKM3	1.000	4.000	-.078	-.326	-.284	-.594
PKM5	1.000	4.000	-.461	-1.927	.260	.544
PKM6	1.000	4.000	-.313	-1.308	.026	.054
Multivariate					14.356	2.479

The table over appears that the basic proportion (c.r.) esteem isn't exterior -2.580 to 2.580, in this way showing Univariate Typical Conveyed Information. Additionally, it may be inferred that the information is Multivariate Ordinary Dispersed because the Multivariate Esteem is 2.479.

Table 5. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
PKM	.948	1.055
PKB	.973	1.028
PKN	.934	1.071
LK	.996	1.004

Every variable's VIF value is less than 10.00, and every resistance value is more noticeable than 0.10. Therefore, the decision made in the multicollinearity test leads to the conclusion that the relapse displayed does not exhibit any multicollinearity indicators.

Table 6. Heteroscedasticity Test

Unstandardized Coefficients		T	Sig.		
Model	B			Std. Error	
1	(Constant)	.833	.269	3.095	.003
	PKM	.024	.043	.556	.579
	PKB	.025	.045	.555	.581
	PKN	-.079	.044	-1.789	.077
	LK	0.87	.046	.456	.098

According to the Glejser test's choice-making foundation, there are signs of heteroscedasticity in the relapse demonstration since the centrality esteem of the four components is less than 0.05.

Table 7. Autocorrelation Test

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	.948a	.899	.896	1.877

The Durbin Watson dissemination esteem (1.877) Besides, this esteem will be compared with the Durbin Watson table esteem, so that it has a lower constraint (dl) of 1,570 and upper constraint (du) of 2,280. Durbin Watson dispersion esteem (1.877) is more noteworthy than the lower constrain table esteem (dl) which is 1.570 and littler than the upper constrain (du) which is 2,280, it can be concluded that H0 is accepted and H1 is rejected. This indicates that there is no issue of autocorrelation, meaning there are no signs or symptoms of autocorrelation in the model.

Table 8. Structural Equation Modelling (SEM) AMOS Test

	Estimate	S.E.	C.R.	P	Label
Interest □ Easy	.243	.142	1.712	.087	par_1
Interest □ Convenient	.344	.082	4.040	.015	par_2
Interest □ Benefits	.314	.102	3.078	.002	par_14
Interest □ Literacy	.129	.122	1.060	.289	par_15

Based on the results of processing with the AMOS program, the obtained regression weight values, as shown in the table, indicate that all factors have a significant impact.

DISCUSSION

Based on the comes about of speculation testing utilizing the AMOS program, this consider presents the taking after discoveries:

Hypothesis 1:

- H_0 (Invalid Speculation): Does not have a noteworthy impact between the seen ease of utilisation variable and the intrigued in utilizing QRIS advanced installments (seen ease of utilisation) with intrigued in utilizing QRIS advanced installments.
- H_1 (Elective Speculation): There's a noteworthy impact between the seen ease of utilisation variable and the intrigued in utilizing QRIS advanced installments. of utilize) with intrigued in utilizing QRIS computerized installments.

After testing, it is demonstrated that the coefficient of the seen ease of utilize variable is positive at 0.243. The impact of this variable is measurably critical (esteem = 0.087 < 0.05). Hence, H_0 is rejected and H_1 is acknowledged. This shows that the seen ease of utilize variable features a noteworthy impact on the intrigued in utilizing QRIS computerized installments. This discovery supports the outcomes of Davis (1989) and Syafitri (2020), whereas dismissing the discoveries of Handayani & Abdillah (2019) and Prasetio (2020).

Hypothesis 2 test:

- H_0 (Invalid Theory): There is no discernible relationship between interest in using QRIS advanced installments and the perceived convenience variable.
- H_1 (Alternative Hypothesis): The interest in using QRIS computerized installments and the seen value variable have a significant relationship.

The test results indicate that the perceived convenience variable has a positive coefficient of 0.314, with a significance value of 0.002 (less than 0.05). Consequently, H_0 is rejected, and H_1 is accepted, demonstrating that the perceived convenience variable significantly influences interest in using QRIS digital payments. These findings support the studies of Mulyono et al. (2020), Handayani & Abdillah (2019), and Marchelina & Pratiwi (2018).

Hypothesis 3:

- H_0 (Invalid Speculation): There's no noteworthy impact between the seen delight variable and intrigued in utilizing QRIS computerized installments.
- H_1 (Alternative Hypothesis): There's a critical impact between the seen delight variable and the intrigued in utilizing QRIS advanced installments.

The coefficient of the seen satisfaction variable is positive at 0.344, and the centrality is 0.015 (less than 0.05). Subsequently, H_0 is rejected and H_1 is acknowledged, demonstrating that the seen comfort variable incorporates a critical impact on the intrigued in utilizing QRIS advanced installments. This result underpins Santoso's (2010) investigate comes about and rejects Tresnawati's (2019) inquire about.

Hypothesis Test 4:

- H_0 (Invalid Theory): There's no critical impact between money related proficiency factors and intrigued in utilizing QRIS computerized installments.
- H_1 (Alternative Hypothesis): There's a noteworthy impact between the money related education variable and the intrigued in utilizing QRIS computerized installments.

The test comes about appear a positive budgetary education variable coefficient of 0.129, with a centrality of 0.289 (more than 0.1). Subsequently, H_0 is acknowledged and H_1 is rejected, showing that the monetary proficiency variable has not critical impact on intrigued in utilizing QRIS computerized installments. This finding bolsters the investigate comes about of Saleh et al. (2020) and Sihaloho et al. (2020).

The generally comes about of this think about make an critical commitment to understanding the variables that impact intrigued in utilizing QRIS computerized installments, particularly among lecturers at Semarang State Polytechnic. The suggestions of these discoveries can be utilized as a premise for the improvement of computerized monetary administrations in Indonesia.

CONCLUSIONS AND RECOMMENDATIONS

This ponder appears that the factors of seen ease of utilize, seen convenience, seen satisfaction, and budgetary education have an impact on intrigued in utilizing QRIS advanced installments. For assist inquire about, it ought to be conducted on the MSME client community.

ADVANCED RESEARCH

Overall, the study helps lecturers at Semarang State Polytechnic better comprehend QRIS computerized installment selection, tending to these restrictions and investigating the proposed roads for encouraging investigation would reinforce the study's affect and appropriateness in the broader context of advanced installment selection.

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