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THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, PERCEIVED SECURITY, AND PERCEIVED RISK ON THE INTEREST IN USING QRIS (CASE STUDY OF STUDENTS OF THE FACULTY OF ECONOMICS AND BUSINESS AL-QUR'AN SCIENCE UNIVERSITY)

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Abstract

This study was conducted with the aim of examining the extent to which perceived usefulness, perceived ease of use, perceived security, and perceived risk play a role in shaping the interest of students of the Faculty of Economics and Business at Sains Al-Qur'an University in using the QRIS payment system. This study applied a quantitative method. Data collection was carried out through a questionnaire instrument distributed to students of the Faculty of Economics and Business Al-Qur'an Science University as respondents. Sample determination was done using a probability sampling technique. Subsequently, the collected data were analyzed using multiple linear regression methods with SPSS. The findings of the study prove that perceived benefits and accessibility in use positively contribute to students' interest in utilizing QRIS. Conversely, perceptions related to security and risk aspects actually show a negative influence on the interest in using QRIS. The findings of this study indicate that the overall contribution of the variables examined reaches 59.1%, while the remaining 40.9% is influenced by other factors that have not been studied in this research, which can be the focus of future studies.

Keywords: Perceived usefulness, perceived ease of use, perceived security, perceived risk, QRIS.

INTRODUCTION

The digital economy has become an important basic in economic development in the era of digitalization, especially for countries with a high level of internet penetration, such as Indonesia. This situation prompted Bank Indonesia to release the Quick Response Code Indonesian Standard (QRIS) as an innovation in the digital payment system that facilitates non-cash transactions for the public (Ali & Sendjaja, 2025). QRIS is a standardization of various Quick Response (QR) codes facilitated by Payment System Service Providers (PJSP) in Indonesia. This system was introduced by Bank Indonesia in 2019 and applied nationally in 2020 (Pinandito & Brilliansyach, 2024).

QRIS is used as a digital payment method through digital wallets or mobile banking, facilitating ease of use along with efficient transaction processes and security in transactions (Seputri et al., 2023). In the implementation of QRIS, there are various factors that influence the public's interest in using it, one of which is social conditions. Social conditions play a role to make interactions, behavioral patterns, as well as individual acceptance of digital payment technology through the influence of the environment and mass media (Pradani & Widat, 2024).

The implementation of QRIS is not limited to large-scale business sectors but also applies to students running small-scale businesses. However, despite the availability of various other transaction methods such as cards, bank transfers, and cash, the use of QRIS is still not fully widely recognized (Azzahroo & Estiningrum, 2021).

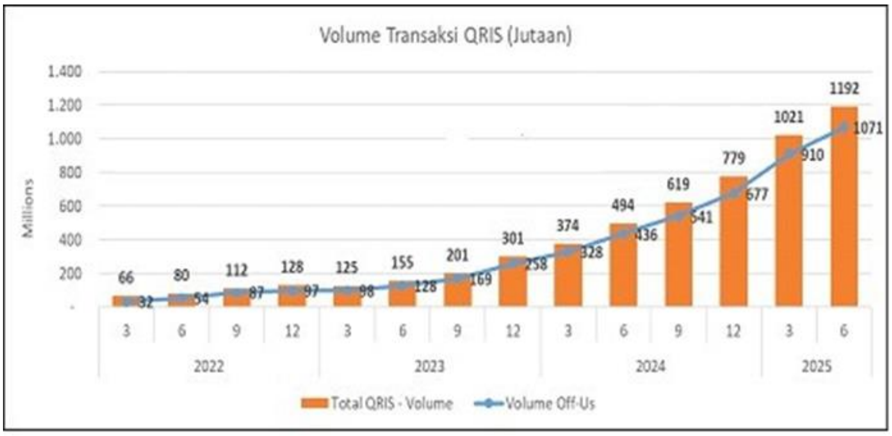

Figure 1.1. QRIS Transaction Volume
Source : Asosiasi Sistem Pembayaran Indonesia, 2025

Based on the chart above, it can be seen that the QRIS transaction volume shows an increasing trend from 2022 to early 2025. In 2022, the transaction volume was still relatively low and gradually increased until the end of the year. Entering 2023, the transaction volume fluctuate at the beginning of the year but increased significantly in the subsequent period. A sharper increase occurred in 2024, where transaction volume continued to grow consistently and reached hundreds of millions of transactions. This positive trend carried on into early 2025, with transaction volume exceeding one billion transactions, reflecting the increasingly widespread adoption of QRIS. This condition indicates that QRIS is increasingly trusted and used by the public as a practical, efficient digital payment system that supports financial transformation and inclusion in Indonesia.

Based on the results of a preliminary study conducted on students of the Faculty of Economics and Business at Al-Qur'an Science University with 30 respondents, it was found that the interest in using QRIS is still relatively low. Based on total respondents, as many as 24 students expressed that they were not interested in using QRIS as a digital payment instrument in routine transactions, while only 6 students expressed interest. These findings indicate resistance or a low level of acceptance of QRIS among students, which is suspected to be influenced by factors such as a lack of understanding of the benefits of QRIS, concerns about transaction security, and habits of using conventional payment methods. This situation serves as an important basis for conducting further studies on the factors that affect students' interest in using QRIS, which is developing in line with the transformation of digital payment systems.

Although the national QRIS transaction volume shows a significant increase from 2022 to 2025, interest in using QRIS among students is still relatively low. This phenomenon indicates a gap between the growth of QRIS usage on a macro scale and the level of user acceptance in the student environment. The low interest is suspected to be influenced by various factors, such as concerns about transaction security, doubts about system reliability, and a lack of understanding of the benefits and mechanisms of using QRIS. This situation provides an important background to examine what influences students' interest in using QRIS as a digital transaction method.

Perceived usefulness is an individual's assessment of the extent to which a system can provide benefits in supporting their activities. Perceived usefulness refers to the user's belief regarding a system's ability to enhance the effectiveness and performance of its use, in that using digital payment services provides benefits in terms of transaction effectiveness and efficiency

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(Pirdayanti & Wiagustini, 2021). Studies implemented by (Monintja et al., 2023) and (Hamid and Widiati, 2025) show that perceived usefulness has a positive contribution to interest in applying QRIS. However, (Putri, 2024) explains that perceived usefulness does not contribute to the intention to use QRIS.

Perceived ease of use describes the user's confidence that the facility can be used without requiring excessive effort or significant exertion (Bahri & Listiorini, 2019) in (Vashti et al., 2025). Studies (Nasih et al., 2024) and (Vashti et al., 2025) state that the perception of accessibility of use contributes positively to the interest in using QRIS. Conversely, (Putri, 2024) states that the view of accessibility of use contributes negatively to the interest in using QRIS.

Security perception is an important factor that affects users' trust in digital payment systems. Security is related to efforts to protect users' data and funds so that transactions can be conducted safely (Umaningsih & Wardani, 2020). Research (Azmi et al., 2025) and (Vashti et al., 2025) shows that security perception contributes positively and significantly to the interest in using QRIS. However, (Febrilianda et al., 2023) found that security perception partially does not contribute to the interest in utilizing QRIS.

Risk perception is an individual's perception of the possibility of losses that may occur in the use of a technology. Risk is often subjective and influences users' decisions in adopting certain services (Nadia & Ritonga, 2022). Research (Desita et al., 2022) and (Nasih et al., 2024) explains that risk perception has a negative effect on the interest in using QRIS. However, different results were found by (Gultom et al., 2025), who stated that risk perception actually becomes a factor influencing students' interest in using QRIS.

Based on this background, the problem can be identified as the still low interest in using QRIS among students of the Faculty of Economics and Business at the Al-Qur'an Science University. This study aims to examine the influence of perceived usefulness, perceived ease of use, perceived security, and risk perception on the interest in using QRIS (A case study of students of the Faculty of Economics and Business at the Al-Qur'an Science University). The findings of this study are expected to describe the trends in interest in using QRIS.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was adapted by Davis to explain technology acceptance through two main variables, namely perceived usefulness and perceived ease of use. Perceived usefulness indicates the extent to which technology is considered capable of improving performance, while perceived ease of use describes the level of ease in operating the technology. Both factors influence an individual's intention to use a system (Rahimi et al., 2024).

Interest in Using

Interest is an individual's internal tendency to perform an action based on personal attitudes and the belief that the action is beneficial and aligns with the needs they possess. (Jogiyanto, 2015) in (Mahardika et al., 2021).

Quick Response Code Indonesian Standard (QRIS)

Quick Response Code Indonesian Standard (QRIS) is a transaction model that regulates the mechanism of fund transfer transactions to fulfill the obligations inherent in economic activities. The implementation of an effective and convenient transaction system plays an important role in supporting the smoothness of economic transactions (Syaifuddin & Rahman, 2022).

Perceived Usefulness

Perceived usefulness indicates the belief held by an individual that using a system or technology can improve performance through faster, more efficient, and more effective processes (Davis, 1989) in (Wiratama & Sulindawati, 2022).

Perceived Ease of Use

Perceived accessibility of use is the certainty of usage that a technology can be applied without requiring excessive effort, thereby promoting comfort and the continuity of using the system (Davis, 1989) in Sibuea et al., 2021).

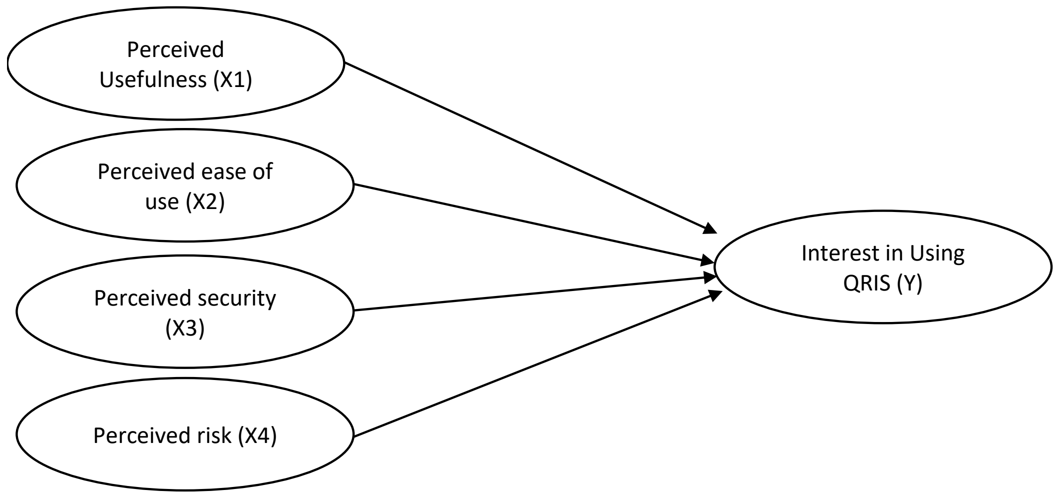
Security Perception

Security perception is the level of an individual's assurance that the technology used is capable of protecting sensitive data, including consumer information and financial transactions, from misuse risks (Arpaci, 2015) in (Desky et al., 2022). This perception includes confidence in data protection systems, information confidentiality, as well as the reliability of security mechanisms implemented in the technology.

Risk Perception

Risk perception is the impact felt by individuals due to uncertainty about the consequences of the decisions made, which causes caution in acting (Schiffman & Kanuk, 2010) in (Alghifari & Rahayu, 2021). This perception is related to the possibility of losses, whether financial, privacy-related, or system failures, which are considered before someone makes a decision.

Theoretical Framework



Based on the theoretical framework that has been developed, this study produces preliminary conclusions formulated in the form of hypotheses as follows:

H1: Perceived usefulness has a positive effect on the interest in using QRIS.
H2: Perceived ease of use has a positive effect on the interest in using QRIS.
H3: Perceived security has a positive effect on the interest in using QRIS.
H4: Perceived risk has a negative effect on the interest in using QRIS.

RESEARCH METHODS

This study falls under the category of a quantitative approach that focuses on data collection through surveys in the form of numbers, which are then analyzed using a statistical approach. The study was conducted at Al-Qur'an Science University Wonosobo (UNSIQ). The study population includes all active students of the Faculty of Economics and Business at Al-Qur'an Science University based on academic data for the period 2022–2025. Sample determination was carried out using the probability sampling technique, which is a sampling method that allows the entire population to have an equal probability of being selected as a sample (Sugiyono, 2022). To determine the research sample size, one of the calculation approaches used is the Taro Yamane formula, which is formulated as follows:

$$n = \frac{N}{N\,d^2 + 1}$$

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Description:
n = Sample size/number of respondents
N = Population size
d = Specified precision 0.1 (10%)

Based on the processed data for sample determination, the total sample in this study was 95 students out of a total population of 1,643 students. Primary data in this study were obtained through the distribution of questionnaires to respondents, namely active students of the Faculty of Economics and Business at Al-Qur'an Science University. The questionnaire instrument contained statements related to respondent characteristics as well as indicators of the variables perceived usefulness, perceived ease of use, perceived security, and perceived risk toward the intention to use QRIS.

All statements were measured using a four-point Likert scale. The stages of data testing included validity testing, reliability testing, descriptive statistical analysis, normality testing, multicollinearity testing, heteroscedasticity testing, and testing of the coefficient of determination. Data analysis applied the multiple linear regression method using SPSS version 25. The multiple linear regression equation model is:

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

Description:
Y : Interest in Using QRIS
α : Constant value
β : Regression slope coefficient
X1: Perceived Usefulness
X2: Perceived Ease of Use
X3: Perceived Security
X4: Perceived Risk
e : Error

RESULTS AND DISCUSSION

Table 2.1 Descriptive Statistics of Variables

Valid	Std. Deviation	Actual Range	Average Actual	Theoretical Range	Theoretical Average
Interest in Using QRIS (Y)	1,65617	6-16	13,0421	4-16	10
Perceived Usefulness (X1)	2,70241	12-24	19,1263	6-24	15
Perceived Ease of Use (X2)	2,18634	9-20	15,9158	5-20	12,5
Perceived Security (X3)	1,96059	7-16	12,0842	4-16	10
Perceived Risk (X4)	1,66870	3-12	8,5053	3-12	7,5

Source: processed data, 2025

Referring to the table presented, findings regarding the standard deviation values, actual range, actual average, theoretical range, and theoretical average of respondents' answers can be obtained. A more detailed explanation related to Table 1.1 is presented as follows:

a. Interest in using QRIS
   The variable of interest in using QRIS is measured using 4 statements with a 4-point Likert scale. The actual answer range is from 6 to 16, which falls within the theoretical range of 4 to 16. The actual average value is 13.0421 with a standard deviation of 1.65617, while the theoretical

average value is 10. The actual average being higher than the theoretical average indicates that students have a high interest in applying QRIS as a non-cash transaction method.

b. Perceived Usefulness
The perceived usefulness variable is measured using 4 statements with a 4-point Likert scale. The actual response range is 12 to 24, which falls within the theoretical range of 6 to 24. The actual mean value is 19.1263 with a standard deviation of 2.70241, while the theoretical mean value is 15. The actual mean, which is higher than the theoretical mean, indicates that students have a good perception of the usefulness of QRIS and consider that QRIS has real benefits in improving the efficiency and effectiveness of payment transactions.

c. Perceived Ease of Use
The perceived ease of use variable is measured using 5 statements with a 4-point Likert scale. The actual response range is 9 to 20, which falls within the theoretical range of 5 to 20. The actual average score is 15.9158 with a standard deviation of 2.18634, while the theoretical average score is 12.5. The actual average being higher than the theoretical average indicates that students consider QRIS as a payment system that is easy to use, easy to understand, and practical in various transaction situations.

d. Security Perception
The security perception variable is measured using 4 statements with a 4-point Likert scale. The actual response range is between 7 and 16, which falls within the theoretical range of 4 to 16. The actual average value is 12.0842 with a standard deviation of 1.96059, while the theoretical average value is 10. The actual average being higher than the theoretical average indicates that students consider QRIS secure and capable of protecting data and transactions, thereby increasing trust in cashless payments.

e. Risk Perception
The risk perception variable is measured using 3 statements with a 4-point Likert scale. The actual response range is between 3 and 12, which falls within the theoretical range of 3 to 12. The actual average value is 8.5053 with a standard deviation of 1.66870, while the theoretical average value is 7.5. An actual average higher than the theoretical average indicates that students perceive the risk of QRIS as low, thus it does not reduce their willingness to use QRIS.

Table 2.2 Results of Multiple Linear Regression Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	**Std. Error**	**Beta**		
1	(Constant)	2,196	1,005		2,185	,031
	Perceived Usefulness	,180	,061	,293	2,964	,004
	Perception Ease Usage	,398	,073	,525	5,454	,000
	Security Perception	-,004	,075	-,004	-,048	,962
	Risk Perception	,133	,067	,134	1,969	,052

a. Dependent Variable: Interest in Using QRIS

Source: processed data, 2025

Based on table 2.2, the regression equation can be obtained as follows:

Y = 2.196 + 0.180 + 0.398 – 0.004 – 0.133 + 1.05959

The regression equation can be explained as follows:

a. The constant value (a) of 2.196, which is positive, indicates that if the independent variables—namely perceived usefulness, perceived ease of use, perceived security, and perceived risk —are

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held constant, the respondents of this study still tend to use QRIS even without any changes in those independent variables.

b. The regression coefficient for perceived usefulness (X1) is 0.180 with a positive direction and a significance level of 0.004 (<0.1). This explains that hypothesis H1, which states that the perception of accessibility positively contributes to the interest in using QRIS, is accepted. This means that the higher the perception of accessibility among students, the greater their interest in using QRIS, assuming the other independent variables remain constant.
c. The regression coefficient for perceived ease of use (X2) of 0.398 also has a positive direction with a significance level of 0.000 (<0.1). Thus, H2, which states that thoughts on the accessibility of use positively contribute to the interest in using QRIS, is accepted. This explains that the perception of ease of use significantly increases students' interest in using QRIS, assuming other variables remain constant.
d. Meanwhile, the regression coefficient for perceived security (X3) is -0.004 with a negative direction and a significance level of 0.962 (>0.1). This indicates that the hypothesis stating perceived security negatively contributes to the interest in using QRIS is rejected. In other words, perceived security does not have a significant effect on students' interest in using QRIS, assuming other independent variables are constant.
e. As for the regression coefficient of risk perception (X4), it is 0.133 with a positive direction and a significance level of 0.052 (<0.1). Although the initial hypothesis stated that risk perception has a negative effect on the interest in using QRIS, the research results show otherwise. In other words, risk perception does not have a significant effect on students' interest in using QRIS, because the direction of the regression coefficient contradicts the initial hypothesis, assuming other variables remain constant.

Table 2.3 Results of the Coefficient of Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,780[a]	,608	,591	1,05959

a. Predictors: (Constant), Risk Perception, Perceived Usefulness, Safety Perception, Perceived Ease of Use

Source: processed data, 2025

Findings from the regression analysis explain that the Adjusted R^2 value reached 0.591 or 59.1%. These findings indicate that the variable of interest in using QRIS can be explained by the combination of perceived usefulness, perceived ease of use, perceived security, and perceived risk by 59.1%. Meanwhile, the remaining 40.9% is influenced by factors outside the scope of this study.

Discussion on the Influence of Perceived Usefulness (X1) on the Interest in Using QRIS (Y)

The findings of this study indicate that perceived usefulness positively contributes to the intention to use QRIS (H1 accepted). The higher the students' confidence in the usefulness of QRIS, the greater their interest in utilizing it for transactions. These findings are supported by studies (Monintja et al., 2023) and (Hamid & Widiati, 2025), but differ from (Putri, 2024), which stated that perceived usefulness has no effect. This study also shows that students of the Faculty of Economics and Business at UNSIQ recognize the benefits of QRIS, such as convenience, practicality, and efficiency, which encourages their interest in using QRIS as a cashless payment tool.

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The Influence of Perceived Ease of Use (X2) on the Interest in Using QRIS (Y)

The study findings indicate that perceived ease of use has a positive effect on the interest in using QRIS (H2 accepted). The easier QRIS is to use, the higher the interest of students from the Faculty of Economics and Business at UNSIQ to utilize it in their daily transactions. This finding aligns with research by (Nasih et al., 2024) and (Vashti et al., 2025), but differs from (Putri, 2024), who stated that perceived ease has a negative effect. Ease of use of QRIS, such as easy access, clear features, and fast transaction processes, makes students feel comfortable, thereby encouraging them to continue using QRIS as a non-cash payment tool.

Security Perception (X3) Towards Interest in Using QRIS (Y)

The research results indicate that security perception contributes negatively to the interest in using QRIS (H3 rejected). The higher the concern of students at the Faculty of Economics and Business UNSIQ regarding QRIS security, the more their interest decreases due to the risk of data leaks and information misuse. This finding differs from (Azmi et al., 2025) and (Vashti et al., 2025), who state that security perception has a positive effect, but is in line with (Febrilia et al., 2020), which shows that security perception has no effect.

Risk Perception (X4) on Interest in Using QRIS (Y)

The results of the study indicate that risk perception does not affect the interest in using QRIS (H4 rejected). This means that, although students of the Faculty of Economics and Business at UNSIQ are aware of the risks, it does not reduce their interest because the risks are still acceptable and manageable. These findings are in line with (Desita et al., 2022) and (Nasih et al., 2024), but differ from (Gultom et al., 2025), which states that risk perception has a positive effect. This study shows that risk perception is not a determining factor in students' interest in using QRIS.

CONCLUSION

Based on the findings of the study conducted on the influence of perceived usefulness, perceived ease of use, perceived security, and perceived risk on the intention to use QRIS, the following conclusions can be drawn:

1. Perceived usefulness (X1) on the intention to use QRIS (Y) has a positive effect. The regression coefficient is positive at 0.180 with a significance level of 0.004 (<0.1), proving that students perceive the benefits of QRIS in facilitating transactions, so the higher the perceived usefulness, the higher the students' intention to use QRIS. Hypothesis 1 (H1) is accepted.
2. Perceived ease of use (X2) on the intention to use QRIS (Y) has a positive effect. The regression coefficient is 0.398 with a significance level of 0.000 (<0.1), proving that students find QRIS easy to use, so the easier QRIS is understood and operated, the higher the students' intention to use it in daily transactions. Hypothesis 2 (H2) is accepted.
3. Security perception (X3) on interest in using QRIS (Y) has no effect. The regression coefficient of -0.004 with a significance level of 0.962 (>0.1) proves that students consider security aspects not to be the main factor in determining their interest in using QRIS. Hypothesis 3 (H3) is rejected.
4. Risk perception (X4) on interest in using QRIS (Y) has no effect. The regression coefficient of 0.133 with a significance level of 0.052 (<0.1) proves that although the significance level (<0.1), the direction of the regression coefficient does not align with the hypothesis, so risk perception does not become a factor influencing students' interest in using QRIS. Hypothesis 4 (H4) is rejected.

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