

THE INFLUENCE OF FINANCIAL LITERACY AND EASE OF USE ON THE DECISION TO USE QRIS PAYMENT SYSTEM ON MARKETING STUDENTS OF SMKN 6 JAKARTA.

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Abstract

Purpose for the study is gaining new knowledge and analyze the impact of digital financial literacy and ease of use on marketing students' choices to utilise SMKN 6 Jakarta's QRIS payment system. The research using quantitative approaches, with the data gather from marketing students from SMKN 6 Jakarta who completed a questionnaire. The sample for this study, which had 140 responders overall, was determined using the Slovin formula. This measurement was conducted using the Likert scale. Researchers analysed the collected data using the multiple linear regression method with SPSS statistical software.

Keyword: QRIS; Financial Literacy; Perceived Ease Of Use; Decision To Use

1. Introduction

Digitalization has brought new innovations as well as a number of very complex problems. The current revolution in digitalization has changed several aspects of people's lives. People are very dependent on technology such as smartphones and the internet, which makes it very easy to carry out all activities in various aspects of human life. This progress has coincided with a significant shift away from cash-based transactions toward a cashless payment system, often referred to as a cashless society..

In order to facilitate payments made via electronic wallets, mobile banking, or server-based electronic money apps, Bank Indonesia, the country's central bank, established the Quick Response Code Indonesian Standard (QRIS) on August 17, 2019. Qris, which is used as the standard set of QR Codes for all financial services in Indonesia, is a collection of many QR bars from different payment system service providers (PJSP) (Bagus Prasasta Sudiatmika & Ayu Oka Martini, 2022).

The digital revolution which is currently developing very quickly in Indonesia, especially in the digital financial system, is regrettable that access is still very limited. Because the ease of this system being known and used by the public is not yet evenly distributed. The ease of transactions will also change the way people consume more because it can be done online and done in real time. (Soleha & Hidayah, 2022).

Making wise financial decisions requires a high level of financial literacy, one of which is the decision to use QRIS. The rise of today's financial technology such as QRIS further highlights the importance of financial literacy. Soleha and Hidayah (2022) showed a correlation between higher levels of education and increasing use of digital payment methods. According to the study, people with higher levels of education tend to use financial programs and digital payment methods more often.

According to (OJK, 2024), the low financial literacy index of 47.56% among students, as demonstrated by OJK's 2022 National Financial Literacy and Inclusion Survey, shows the importance of early financial education. This is demonstrated by the amount of financial inclusion among students, which, although higher at 77.80%, is still well below 50%. Therefore, researchers want to study students' financial literacy in more depth.

Not only has the introduction of the QRIS payment system received a positive response, QRIS has also experienced a number of obstacles. Various barriers such as unstable internet connections, transaction fees and transaction limits prevent widespread adoption. QRIS therefore offers a secure and convenient payment method that reduces the need for physical contact. To maximize the benefits of QRIS and make the right financial decisions, improving financial literacy is very important.

Based on identified research gap, the purpose for this research is examine vocational school students' financial literacy and sentiments towards the QRIS payment system, as well as the elements that affect students' intentions to use QRIS. The researcher intends to undertake a study termed " **The Influence Of Financial Literacy And Ease Of Use On The Decision To Use Qris Payment System On Marketing Students Of SMKN 6 Jakarta.**"

2. Literature Review

2.1 Financial Literacy

Financial literacy means the knowledge, convictions, and skills which impact viewpoints and initiation to improve the process of making decisions, managing finances and lead to success. (OJK, 2016).

Ramanza, (2023) identifies four measures of financial literacy, which are as follows:

1. Knowledge
2. Skills
3. Behavior
4. Attitude

2.2 Ease Of Use

Perceived ease of use refers to how much someone believes utilizing a particular technology would require minimal effort.

Davis (1989) states in Kumala et al., (2020) that Perceived ease of use can be measured using this following criteria: easy learning, easy comprehension, Effortless (compact/practical) and simple operating.

2.3 Decision to Use

The decision to use is a consideration of two or more alternative options. According to Mihadi et al., in Yasar et al., (2022) If someone wants to buy a product or service, they must have alternative choices. Decision can also mean the steps taken in choosing and determining something.

According to Juanda, (2020) in Malla Avila, (2022) the indicators that influence decision making are

1. Save transaction time.
2. Decission to use in the future.
3. economical compared to cash.
4. Increase frequency.
5. Recommend using.

3. Material and Method

3.1 Design Study

This research employs a quantitative methodology. Data collected through a researcher-designed questionnaire, distributed randomly to eligible marketing students at SMKN 6 Jakarta, is used to test established hypotheses. The information that has been processed will reveal how user-friendliness and digital financial literacy affect this student population's adoption of the QRIS payment system.

3.2 Data Analysis

Researchers must first create the study instrument before distributing the questionnaire to the entire sample. Once the data from the sample have been determined, SPSS 26 can be used to analyze the data.

4. Result

This study used descriptive analysis, validity, reliability, multicollinearity, multiple linear analysis, T-tests, F-tests, and determination tests.

Table 4.1 Frequency Distribution of Variable X₁

Data description	Item								Total Percentage
	X _{1.1}	X _{1.2}	X _{1.3}	X _{1.4}	X _{1.5}	X _{1.6}	X _{1.7}	X _{1.8}	
STS	1	2	2	4	7	6	5	3	2.678
TS	1	1	5	2	6	11	4	1	2.767
CTS	3	3	13	12	13	11	11	8	6.607
CS	26	29	28	16	18	21	24	14	15.535
S	73	65	60	60	57	45	49	51	41.071
SS	36	40	32	46	39	46	47	63	31.160
Total frequency	140	140	140	140	140	140	140	140	100%

Table 4.2 Frequency Distribution of Variable X₂

Data description	Item								Total Percentage
	X _{2.1}	X _{2.2}	X _{2.3}	X _{2.4}	X _{2.5}	X _{2.6}	X _{2.7}	X _{2.8}	
STS	2	1	1	1	1	0	1	1	0.71
TS	0	0	0	0	0	1	1	0	0.178
CTS	2	5	4	4	3	6	4	2	2.678
CS	6	10	11	10	13	7	11	12	7.142
S	54	47	52	50	46	48	51	51	35.625
SS	76	77	72	75	77	78	72	74	53.660
Total frequency	140	140	140	140	140	140	140	140	100%

Table 4.3 Frequency Distribution of Variable Y

Data	Item										Total
	N	Minimum	Maximum	Mean	Std. Deviation						
Financial Literacy	140	9	48	43.02	5.640						
Ease of Use	140	9	48	43.02	5.640						
Decission to Use	140	22	60	51.05	8.326						
Valid N (listwise)	140										
SS	72	74	61	65	45	56	48	56	64	69	43.571%
Total frequency	140	140	140	140	140	140	140	140	140	140	100%

Table 4.4 Descriptive Statistics Results for Purchasing Decisions

According to the statistics, Financial Literacy and Ease of Use have a minimum value of 9 and a maximum value of 48, with a standard deviation of 5.640. While decision to use have a minimum value of 22, a maximum value of 60, and a standard deviation of 8.326. These are the outcomes of data processing using the SPSS 26 application.

Table 4.5 Validity Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		140
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.28948474
Most Extreme Differences	Absolute	.070

Each

variable's validity test results are 0,361, indicating that at a 5% significance level, the rcount value is bigger than the rtable value. This means that all statements in the questionnaire are declared valid.

Table 4.6
Test

Statement	Financial Literacy	Ease of Use	Decision to Use
1	0.506	0.743	0.743
2	0.546	0.846	0.829
3	0.824	0.864	0.760
4	0.836	0.887	0.858
5	0.892	0.851	0.831
6	0.863	0.803	0.856
7	0.741	0.846	0.831
8	0.787	0.869	0.891
9	-	-	0.874
10	-	-	0.894

Reliability
Results

Every
reliability

variable's
test results

are known to have a Cronbach's alpha value higher than the crucial value of 0.60. This indicates that every remark in the survey has been deemed trustworthy.

Tabel 4.7 Normality Test Result

Variable	Cronbach's Alpha	Realibilitas (ri)	Hasil
Financial Literacy (X1)	0.895	0.60	Realiablel
Ease of Use (X2)	0.940	0.60	Realiablel
Decision to Use (Y)	0.951	0.60	Realiablel
Criteria			Realiablel

The probability figure, also known as Asymp. Sig (2-tailed), is calculated using the One Sample Kolmogorov-Smirnov test. This value is compared to 0.05 (since a 5% significance threshold is used) when making decisions based on the test criteria listed below. The non-parametric Kolmogorov-Smirnov (K-S) statistical test can be used to perform the residual normality test as long as the significance value is greater than 0.50. The significant value of $0.092 > 0.05$, indicating the normal distribution of the residual value.

Table 4.8
Literacy Test
Decision to Use

	Positive	.063
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.092 ^c

Financial
Results on

There is a linear link between the financial literacy variable and the decision of SMKN 6 Jakarta marketing majors to use the QRIS Payment system, as indicated by the financial literacy variable's significant level of $0.00 < 0.05$.

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Decision to Use * Financial Literacy	Between Groups	(Combined)	6260.219	21	298.106	10.424	.000
		Linearity	5165.741	1	5165.741	180.640	.000
		Deviation from Linearity	1094.479	20	54.724	1.914	.017
	Within Groups		3374.431	118	28.597		
	Total		9634.650	139			

Table 4.9 Ease of Use Test Results on Decision to Use

The ease of use variable and the decisions made by marketing majors at SMKN 6 Jakarta to utilise the QRIS Payment system are linearly correlated, as indicated by the significant threshold of $0.00 < 0.05$ for the ease of use metric.

ANOVA Table			Sum of		Mean		
			Squares	df	Square	F	Sig.
<u>Keputusan</u>	Between Groups	(Combined)	6260.219	21	298.106	10.424	.000
<u>Menggunakan *</u>		Linearity	5165.741	1	5165.741	180.64	.000
Kemudahan					0		
Penggunaan		Deviation from Linearity	1094.479	20	54.724	1.914	.017
	Within Groups		3374.431	118	28.597		
	Total		9634.650	139			

4.10 Multikolinierity Test

Coefficients^a

		<u>Collinearity Statistics</u>	
Model		Tolerance	VIF
1	Financial Literacy	.742	1.348
	Ease of use	.742	1.348

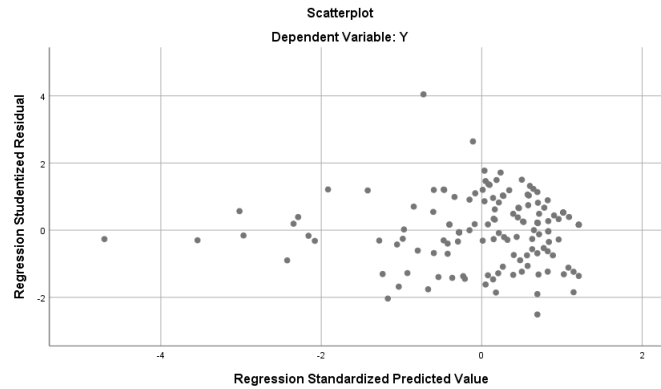
value

a. Dependent Variable: Decision to use

The significant is 1.348 < 10.00

according to the findings of the multicollinearity test between financial literacy and decision to utilise. Therefore, it may be said that there aren't any muticolinearity signs. While the significance value for ease of use and decision to use is 1.348, which is less than 10. Thus, it can be said that there aren't any signs of multilinearity.

4.11 Table of Heteroscedasticity Test Results



On the scatterplot graph which shows that the data on the graph is far from the X axis and the Y axis and the data on the scatterplot graph is spread out from each other and does not form a clear and regular pattern. This demonstrates that heteroscedasticity in the regression model does not occur in the study's data.

Table 4.12 Multiple Linear Analysis Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
→ 1	(Constant)	-1.139	3.212		-.355	.723
	Liiterasi Keuangan	.507	.067	.431	7.615	.000
	Kemudahan Penggunaan	.758	.084	.513	9.064	.000

a. Dependent Variable: Keputusan Menggunakan

Table 4.13 T Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.892	2.223		1.751	.082
	Financial Literacy	.401	.046	.404	8.703	.000
	Ease of Use	.757	.058	.607	13.084	.000

a. Dependent Variable: Y

- Financial Literacy (X1) has a significance value (Sig) of $0.000 < 0.005$, and the estimated t value is $8.703 > 1.655$ t table, indicating there are a relationship between Financial Literacy (X1) and Decision to Use (Y).
- Ease of Use (X2) has a significant value (Sig) of $0.000 < 0.005$, and the estimated t value is $13.084 > t$ table 1.655, indicating an influence of Ease of Use (X2) on Decision to Use (Y).

Table 4.14 F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5365.664	2	2682.832	244.368	.000 ^b
	Residual	1504.079	137	10.979		
	Total	6869.743	139			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

The F test findings in the table reveal that Fcount is $244.36 > F_{table} 3.06$, with a p value of $0.000 < 0.05$, indicating that Financial Literacy and Ease of Use have a significant influence on decision-making.

Table 4.15 Results Coefficient of Determination test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.884 ^a	.781	.778	3.31341

a. Predictors: (Constant), X2, X1

According to the table, the results indicate that, after controlling for the sample and independent variables, Financial Literacy and Ease of Use can impact Decision to Use by 77,8%. This is indicated by the Adjusted R Square value of 0.778. The remaining 22.2% is, however, explained by factors not included in the study.

5. Discussion

5.1 Financial Literacy on Decision to Use

Based on the findings of this analysis and testing, it can be stated that financial literacy has a positive and considerable impact on ease of use. As seen on the test results, the t-count value of 8.703 is bigger than the t-table value of 1.655, hence H1 is acceptable. This indicates that financial literacy (X1) influences the decision to use (Y).

The financial literacy regression coefficient (X1) is 0.507, showing a positive sign. This means that if financial literacy increases by one unit and the other independent variables stay the same, the decision of which to use will rise by 0.507, or 50.7%. This indicates that marketing students at SMKN 6 Jakarta are more likely to choose to use the QRIS payment system when the financial literacy variable's coefficient is higher.

Based on descriptive analysis of the financial literacy variable, it is known that the alternative answers on the measurement scale 6 strongly agree (SS) are in statement item number 8 which reads "I feel happy about using QRIS services in my financial activities" with a total of 63 respondents choosing, so it can be concluded that the majority of the marketing students at SMKN 6 Jakarta are extremely satisfied with the service provided by the QRIS payment system for their financial transactions.

5.2 Ease of Use on Decision to use

According to the findings of this study and testing, there is a positive and substantial relationship between ease of use (X2) and decision to use (Y). The t-value of 13.084 is more than the t-table value of 1.655, indicating that H2 is accepted. This indicates that ease of use (X2) has an impact on the decision to use (Y).

According to the ease of use variable's (X2) positive regression coefficient of 0.758, customers' decisions to use will rise by 0.758, or 75.8%, for every unit increase in ease of use, assuming that all other independent variables remain constant. For marketing students at SMKN 6 Jakarta, the ease of use variable's coefficient has a positive impact on their decision to adopt the QRIS payment system.

The majority of SMKN 6 Jakarta marketing students (78 respondents), according to descriptive analysis, strongly believe that QRIS offers convenience because of its portability. This is reflected in statement number 6 of the measurement scale.

5.3 The Influence of Financial Literacy and Ease of Use on the Decision to Use

Based on the findings of the analysis and testing, it is possible to draw the conclusion that financial literacy and usability have an impact on decisions to use simultaneously. The results of the test which show a F count of $244.368 > F \text{ table } 3.06$ and a p value of $0.000 < 0.05$, indicate that financial literacy and ease of use have a simultaneous impact on students majoring in marketing at SMKN 6 Jakarta's decision to use the QRIS payment system.

6. Conclusion, Implication, and Recommendation

Conclusion of this reaserch:

1. The results show a substantial, positive link between financial literacy and QRIS usage among marketing students at SMK Negeri 6 Jakarta..
2. The study shows a strong positive correlation between the QRIS payment system's ease of use and marketing students at SMK Negeri 6 Jakarta's propensity to use it.
3. The F-test shows that financial literacy and convenience of use have a contemporaneous effect on QRIS adoption among marketing students at SMK Negeri 6 Jakarta.

Implication:

In this study, researchers hope to contribute to the development of research for readers. Can strengthen the understanding of how individual financial literacy affects their usage decisions. By identifying relevant financial literacy indicators and measuring their influence on usage decisions, this study can contribute to consumer behavior and marketing theory. Revealing how financial literacy and ease of use affect a person's usage decisions.

Recommendation:

Based on this study, referring to previous findings and limitations, there are suggestions from researchers for further researchers to obtain more accurate results, namely:

1. Research can be conducted using a questionnaire method and additional interviews to be more accurate and valid.
2. Research can examine a wider scope, not only focusing on one school in order to obtain accurate results and a more general scope.
3. Variables other than financial literacy (X1), usability (X2), and choice to use (Y) can be added to research.

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