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Application of the TAM Model and Financial Literacy on Interest in QRIS Digital Payments (Study on Semarang State Polytechnic Students)

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A B S T R A C T

With the rapid development of digital technology, especially in the payment field, digital payment services using QR codes are becoming more popular. The Quick Response Code Indonesia Standard (QRIS), introduced by Bank Indonesia and the Association of Indonesian Payment Systems (ASPI) on August 17, 2019, will serve as the national QR code standard and facilitate payments across Indonesia. QRIS allows you to apply for payments to a variety of institutions, bank or non-bank. This study involved 370 of his students from a population of 6,128, used structural equation modeling (SEM) for analysis, and showed a robust fit with his GFI value above 0,917. The results show that the TAM variables (perceived ease of use, usefulness, enjoyment, and financial literacy) significantly influence his interest in implementing QRIS, which increases his 5% is supported by a probability value less than or equal to.

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INTRODUCTION

The growth of digital technology, particularly in the payments sector, has led to widespread adoption of QR code-based digital payment services. QRIS, the national QR standard launched by Bank Indonesia and ASPI on August 17, 2019, is the basis of his QR payments throughout Indonesia. QRIS enables the acceptance of various payment applications from banks and non-banks across industries and locations, helping to drive economic efficiency, promote financial inclusion, and encourage MSMEs.

QRIS transaction volume has increased dramatically, reaching 112 million transactions in October 2022 compared to 5.08 million transactions in March 2020, but there are still many companies that don't have or don't know about it. As shown by Mr. Akbar's survey (2022), the main obstacle is the low financial literacy of the Indonesian population. Financial literacy and ease of use of QRIS play a key role in MSME stakeholders' usage decisions.

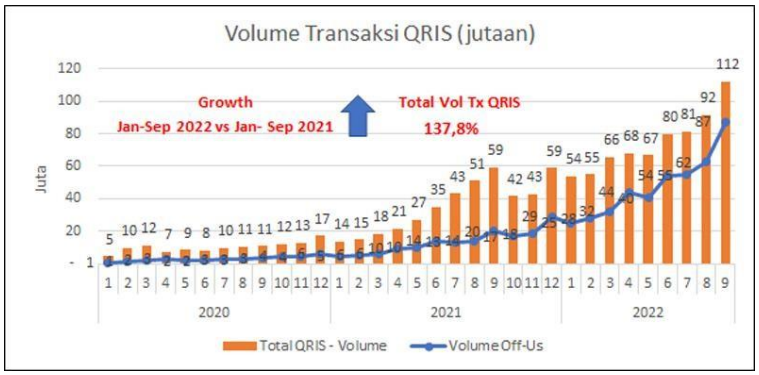

Figure 1. Growth Chart of Transaction Volume

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

Empowering consumers through financial literacy is believed to support financial system stability, improved community well-being, and inclusive development. Financial literacy is considered an important life skill for every individual when dealing with long-term life. However, previous studies have shown that financial literacy, especially among university students, remains relatively low.

Additionally, the increased use of digital payment services is also due to concerns about the confidentiality and security of personal data, as well as the potential for transaction errors and fraud. A person's interest in using digital financial technology can be influenced by the user experience and the security of transactions. Technology acceptance models (TAMs) are used to understand user attitudes and behavior using variables such as perceived ease of use, usefulness, and convenience.

This study focuses on public understanding of QRIS to assess its success. Interest in using QRIS is determined by factors such as perceived ease of use, usefulness, convenience, and financial literacy. The results of this study should aid in the development of effective socialization and education programs. The transition to digital payments is expected to increase security, reduce fraud, accelerate economic growth, and improve people's welfare.

THEORETICAL REVIEW

QRIS is a payment QR code standard for Indonesian payment systems developed by Bank Indonesia and the Association of Indonesian Payment Systems (ASPI). QRIS allows you to access various QR-based payment system service providers with one QR code. Benefits of QRIS include meeting the digital cashless payment trend, increasing sales traffic, reducing cash management costs, reducing the risk of losses from counterfeit currency, automatically recording transactions, and facilitating bill payments included.

However, there are still some drawbacks to using QRIS, including: Uneven development and reach of science and technology, limited internet networks, and limited use by socially vulnerable and elderly people.

TAM is a model that investigates users' attitudes toward information technology. In the context of digital QRIS payments, TAM consists of three main variables: perceived ease of use, perceived usefulness, and perceived enjoyment. Perceived ease of use measures the belief that the technology is easy to use. Perceived usefulness measures the belief that the technology will provide benefits. Perceived comfort includes the attitude of liking or disliking using the product.

Financial literacy is the ability to successfully manage one's finances. OJK classifies the level of financial literacy in Indonesian society into four categories: "good literacy," "adequate literacy," "low literacy," and "illiteracy." The level of financial literacy is very important in the context of QRIS digital payments, as it helps individuals make effective and efficient financial decisions.

Interest in digital payments from QRIS can be predicted by the user's attentive attitude towards the technology, such as the desire to add peripherals, the motivation to continue using it, and the desire to motivate other users.

Previous research has shown that perceived convenience, perceived usefulness, and perceived comfort are associated with interest in using QRIS digital payments. Financial literacy also has a positive and significant influence on interest in using QRIS.

This study provides a solid foundation for understanding the factors influencing interest in using digital QRIS payments and the combined impact of technology and financial literacy aspects on the development of digital financial services in Indonesia.

If your work is quantitative, please provide the previous studies concurring or rejecting your proposed hypothesis.

H1: There is a significant influence between the perceived ease of use variable and the interest in using QRIS digital payments

H2: There is a significant influence between the perceived usefulness variable and the interest in using QRIS digital payments

H3: There is a significant influence between the perceived enjoyment variable and the interest in using QRIS digital payments

H4: There is a significant influence between the literacy variable and the interest in using QRIS digital payments

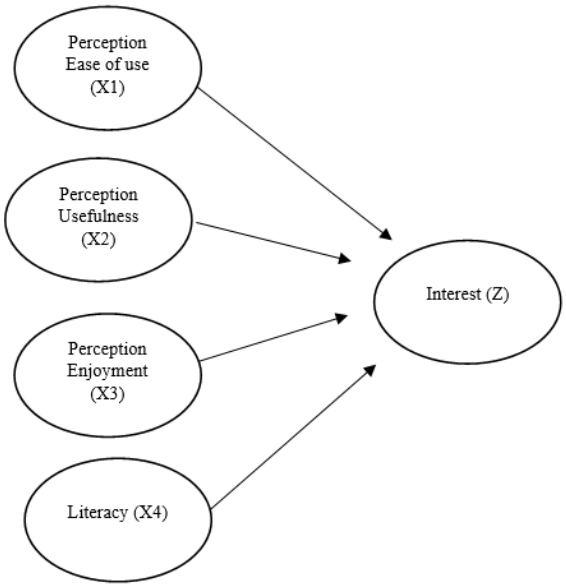

Figure 2. Conceptual Framework

METHODOLOGY

The quantitative research method is an approach that uses large amounts of data to test hypotheses using the theoretical basis of the Quick Response Code Indonesian Standard (QRIS), Technology Acceptance Model (TAM), and Financial Literacy. This research was conducted by collecting data through a questionnaire using a Likert scale with a 5 scale with answer options, namely 1) Strongly Disagree (STS), 2) Disagree (ST), 3) Neutral (N), 4) Agree (SJ), 5) Strongly Agree (SS) filled in by respondents on variables including 4 (four) Independent variables such as perceived convenience (X1), perceived usefulness (X2), perceived convenience (X3), and financial literacy (X4) and interest in using QRIS digital payments (Y) as the dependent variable.

The population of this study consisted of students of Semarang State University of Technology, and the sample was drawn using purposive sampling technique. From a population of 6,198 students, the sample size calculated using Slovin's formula with a margin of error of 5% was 376 respondents. In fact, out of 500 surveys, only 370 of her students responded and returned their data.

Data processing includes statistical processing using her SmartPLS software with SEM analysis. Data processing steps include testing validity, reliability, normality, and factor effects. Validity tests are used to evaluate the validity of a measurement instrument, while reliability tests measure the reliability of the instrument as a data collection tool. Normality tests were performed to assess the normal distribution of residual values.

The next step was to use SEM analysis to examine the simultaneous relationships between the variables under study. The independent variables relate to perceived ease of use, perceived usefulness, perceived convenience, and financial literacy, while the dependent variable is interest in using digital QRIS payments.

This entire process aims to deeply understand the factors that influence the interest in using digital QRIS payments among the students of Semarang

State University of Technology. Detailed data analysis provides valuable insights into the development of digital financial services in Indonesia.

RESULTS

The research respondents had varying levels of QRIS knowledge, with 9% knowing it for more than 3 years, 49% within 1-3 years, and 42% less than 1 year. A total of 43% of respondents spent less than 100,000 in QRIS purchases, 50% spent 100,000 to 500,000, and 7% spent more than 500,000. Only 1.35% of respondents are not familiar with how to complete transactions with QRIS, while 98.65% are familiar with it. Statistical data was processed using AMOS to analyze the application of the Technology Acceptance Model (TAM) and financial literacy in Semarang State Polytechnic students interest in using QRIS.

Table 1. Validity Test

Indicator		Result	Description	Indicator		Result	Description
X13	Easy	0.879	Valid	X41	Literacy	0.838	Valid
X12	Easy	0.931	Valid	X42	Literacy	0.887	Valid
X11	Easy	0.873	Valid	X43	Literacy	0.802	Valid
X24	Benefits	0.893	Valid	X44	Literacy	0.893	Valid
X23	Benefits	0.833	Valid	Y11	Interest	0.793	Valid
X22	Benefits	0.921	Valid	Y12	Interest	0.892	Valid
X21	Benefits	0.884	Valid	Y13	Interest	0.888	Valid
X34	Convenient	0.878	Valid	Y21	Satisfaction	0.768	Valid
X33	Convenient	0.888	Valid	Y22	Satisfaction	0.926	Valid
X32	Convenient	0.924	Valid	Y23	Satisfaction	0.778	Valid
X31	Convenient	0.855	Valid	Y24	Satisfaction	0.886	Valid
				X14	Easy	0.914	Valid
				Y14	Interest	0.908	Valid

The test results for each indicator show that the Pearson Correlation is positive, so all indicators are declared valid.

Table 2. Reliability Test

Variable	Result	Condition	Description
X1	0.934	> 0.7	Reliable
X2	0.921	> 0.7	Reliable
X3	0.921	> 0.7	Reliable
X4	0.899	> 0.7	Reliable
Z	0.912	> 0.7	Reliable
Y	0.913	> 0.7	Reliable

From the processing results, the Cronbach's Alpha value is obtained, all values of variables X, Y and Z are above 0.7 so it can be concluded that all variables used are declared reliable.

Table 3. Model Fit Test

Model	RMR	GFI	AGFI	PGFI
Default model	0.036	0.917	0.876	0.616

Saturated model	0.000	1.000		
Independence model	0.623	0.729	0.700	0.659
Zero model	0.641	0.000	0.000	0.000

The GFI value shows more than 0.917, so the data shows a better fit value. Changes in independent variables can explain changes in the dependent variable as much as 91.7%, while as much as 8.3% can be explained by changes in other variables.

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

Variable	min	max	skew	c.r.	kurtosis	c.r.
Y14	1.000	5.000	.157	1.231	-.294	-1.154
X14	1.000	5.000	.020	.160	-.268	-1.051
Y13	1.000	5.000	.075	.592	-.607	-2.385
Y12	1.000	5.000	.105	.824	-.313	-1.230
Y11	1.000	5.000	-.150	-1.180	-.423	-1.660
X44	1.000	5.000	.299	2.350	-.330	-1.295
X43	1.000	5.000	-.045	-.352	-.540	-2.120
X42	1.000	5.000	.096	.751	-.408	-1.602
X41	1.000	5.000	-.152	-1.191	-.407	-1.599
X31	1.000	5.000	.074	.582	-.510	-2.002
X32	1.000	5.000	.099	.776	-.365	-1.435
X33	1.000	5.000	.117	.917	-.379	-1.488
X34	1.000	5.000	.069	.544	-.417	-1.638
X21	1.000	5.000	.014	.107	-.289	-1.136
X22	1.000	5.000	.050	.392	-.575	-2.259
X23	1.000	5.000	.064	.503	-.160	-.629
X24	1.000	5.000	.104	.820	-.146	-.572
X11	1.000	5.000	-.002	-.015	-.439	-1.724
X12	1.000	5.000	.168	1.318	-.552	-2.167
X13	1.000	5.000	.212	1.663	-.302	-1.184
Multivariate					7.468	2.070

The table above shows that the critical ratio (c.r.) value is not outside -2.580 to 2.580, thus indicating Univariate Normal Distributed Data. While the Multivariate Value is 2.070 so it can also be concluded that the Data is Multivariate Normal Distributed.

Table 5. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X11	.354	2.824
	X21	.326	3.066
	X31	.401	2.492

X41	.370	2.701

All Tolerance values of each variable are greater than 0.10 and all VIF values of each variable are less than 10.00. So the decision taken in the multicollinearity test can be concluded that there are no multicollinearity symptoms in the regression model.

Table 6. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.994	.298		-3.339	.001
	X13	-.005	.130	-.003	-.035	.972
	X24	.172	.123	.111	1.399	.163
	X33	.005	.136	.003	.038	.969
	X43	.153	.123	.094	1.247	.213

The significance value of the four variables is more than 0.05, so according to the basis for decision making in the Glejser test, it can be concluded that there are no heteroscedasticity symptoms in the regression model.

Table 7 . Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.894a	.800	.798	1.45875	1.933

The Durbin Watson distribution value (1.933) is greater than the upper limit table value (du) which is 1.765 and smaller than 4-du (4-2.235 = 1.765) or in short du < d < 4-du, it can be concluded that Ho is accepted and rejects H1 which means there are no autocorrelation problems or symptoms.

Table 8. Structural Equation Modelling (SEM) AMOS Test

	Estimate	S.E.	C.R.	P	Label
Interest ← Benefits	0.256	0.085	3.032	0.002	par_14
Interest ←Convenient	0.175	0.072	2.443	0/015	par_15
Interest ←Literacy	0.243	0.098	2.485	0.013	par_16
Interest ←Easy	0.144	0.064	2.229	0.026	par_17

Based on the results of processing with the AMOS program, the value of the regression weight results is obtained as in the table, it can be seen that all variables have a significant effect.

DISCUSSION

Based on the results of hypothesis testing using the AMOS program, this study presents the following findings:

Hypothesis 1:

- H0 (Null Hypothesis): There is no significant influence between the perceived ease of use variable and interest in using QRIS digital payments.
- H1 (Alternative Hypothesis): There is a significant influence between the perceived ease of use variable and the interest in using QRIS digital payments.

After testing, it is proven that the coefficient of the perceived ease of use variable is positive at 0.144. The effect of this variable is statistically significant (value = 0.026 < 0.05). Therefore, H0 is rejected and H1 is accepted. This indicates that the perceived ease of use variable has a significant influence on the interest in using QRIS digital payments. This finding supports the views of Davis (1989) and Syafitri (2020), while rejecting the findings of Handayani & Abdillah (2019) and Prasetio (2020).

Hypothesis 2:

- H0 (Null Hypothesis): There is no significant influence between the perceived usefulness variable and interest in using QRIS digital payments.
- H1 (Alternative Hypothesis): There is a significant influence between the perceived usefulness variable and the interest in using QRIS digital payments.

The test shows a positive perceived usefulness variable coefficient of 0.256, and the significance is 0.002 (less than 0.05). Therefore, H0 is rejected and H1 is accepted, indicating that the perceived usefulness variable has a significant influence on interest in using QRIS digital payments. These results support the research results of Mulyono et al. (2020), Handayani & Abdillah (2019), and Marchelina & Pratiwi (2018).

Hypothesis 3:

- H0 (Null Hypothesis): There is no significant influence between the perceived enjoyment variable and interest in using QRIS digital payments.
- H1 (Alternative Hypothesis): There is a significant influence between the perceived enjoyment variable and the interest in using QRIS digital payments.

The coefficient of the perceived enjoyment variable is positive at 0.175, and the significance is 0.015 (less than 0.05). Therefore, H0 is rejected and H1 is accepted, indicating that the perceived convenience variable has a significant influence on the interest in using QRIS digital payments. This result supports Santoso's (2010) research results and rejects Tresnawati's (2019) research.

Hypothesis 4:

- H0 (Null Hypothesis): There is no significant influence between financial literacy variables and interest in using QRIS digital payments.

- H1 (Alternative Hypothesis): There is a significant influence between the financial literacy variable and the interest in using QRIS digital payments.

The test results show a positive financial literacy variable coefficient of 0.243, with a significance of 0.013 (less than 0.05). Therefore, H0 is rejected and H1 is accepted, indicating that the financial literacy variable has a significant influence on interest in using QRIS digital payments. This finding supports the research results of Saleh et al. (2020) and Sihaloho et al. (2020).

The overall results of this study make an important contribution to understanding the factors that influence interest in using QRIS digital payments, especially among Semarang State Polytechnic students. The implications of these findings can be used as a basis for the development of digital financial services in Indonesia.

CONCLUSIONS AND RECOMMENDATIONS

This study shows that the variables of perceived ease of use, perceived usefulness, perceived enjoyment, and financial literacy have an influence on interest in using QRIS digital payments. For further research, it should be conducted on the MSME customer community.

FURTHER STUDY

The research contributes significantly to the understanding of QRIS digital payment adoption among Semarang State Polytechnic students, addressing these limitations and exploring the suggested avenues for further research would strengthen the study's impact and applicability in the broader context of digital payment adoption.

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