

The Influence of Perception of Usefulness and Perception of Ease on The Intention of Using Qris by Accounting Students of Politeknik Negeri Tanah Laut

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Abstract

This study aims to analyze the effect of perception of usefulness and perception of ease of use on the intention to use QRIS by Accounting students of Politeknik Negeri Tanah Laut. Using multiple linear regression method, this study involved 318 students as respondents. The results showed that perception of usefulness had a significant effect on the intention to use QRIS ($p < 0.05$), while perception of ease also showed a significant effect. Simultaneously, these two variables contributed 47.3% to the intention to use QRIS. This finding indicates the importance of increasing awareness of the benefits and ease of use of QRIS to encourage the adoption of digital payment systems among students. This study is expected to be a reference for policy development and further research on digital payment technology.

Keywords: Perceived Usefulness of QRIS, Perceived Ease of QRIS, Intention to Use QRIS

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1. Introduction

The rapid development of information technology has brought significant transformations in various aspects of life, including payment systems. One of the innovations in the financial sector is digital payment, which utilizes electronic media such as debit/credit cards, e-wallets, and QRIS. In Indonesia, the trend of digital payments has surged, particularly after the COVID-19 pandemic, which encouraged people to avoid physical contact in daily economic activities (Ardito et al., 2021). The use of QRIS, for instance, has shown remarkable growth, with transaction volumes reaching IDR 1,021.75 trillion in 2024, up from IDR 8.21 trillion in its first year of implementation (Alfathi, 2025).

Supporting regulations, such as the Regulation of the Governor's Council Number 21/18/PADG/2019, aim to integrate and simplify the use of QR Codes in transactions. However, the decision to adopt QRIS is influenced not only by technical factors but also by individuals' perceptions of its usefulness and ease of use. Perceived usefulness refers to the belief that technology will enhance performance, while perceived ease of use pertains to the belief that the technology is easy to utilize (Citra, 2020). Research by Pratiwi (2024) indicates that both of these factors significantly impact the intention to use e-wallets, whereas Laloan et al. (2023) found that ease of use does not significantly affect the intention to use QRIS among students.

By examining perceptions of usefulness and ease of use in the context of QRIS, this study aims to provide new insights that support the adoption of digital financial systems, particularly among the younger generation. The research focuses on students of the Accounting program at Politeknik Negeri Tanah Laut, who are considered representative of the digital generation. The campus environment offers various opportunities for the implementation of digital payment systems, such as payments in cafeterias and purchases of daily necessities. This study is expected to provide a comprehensive overview of the factors influencing the behavior of QRIS usage, which is a crucial step in understanding and promoting the adoption of digital payment systems in society.

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2. Literature Review

Perceived usefulness relates to how much users believe that a system, such as QRIS, can enhance their performance. An increase in the number of users who perceive benefits from QRIS will imply a higher intensity of usage. Components measuring perceived usefulness, based on the research by Nadia & Wiryawan (2022), include transaction speed, time efficiency, additional benefits, and user satisfaction. Transaction speed refers to the time required to complete a payment, while time efficiency assesses how much time is saved compared to traditional methods. Additional benefits encompass extra features such as promotions that can enhance the appeal of QRIS, whereas satisfaction reflects user experience, which can influence loyalty and recommendations.

On the other hand, perceived ease of use is the belief that technology is easy to understand and utilize. The easier a system is to use, the more likely users are to adopt it (Pratama & Suputra, 2019). QRIS (Quick Response Code Indonesian Standard) is a national standard system for cashless payments in Indonesia, developed by Bank Indonesia and ASPI to create efficiency and security in digital transactions. The characteristics of QRIS, which can be summarized by the acronym UNGGUL, include universality, ease of use, benefits in efficiency, and direct transaction processing.

2.1. Framework of Thinking

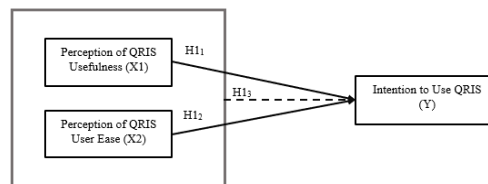
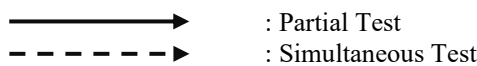


Figure 1. Framework of Thinking
(Source: Researcher's Thoughts, 2025)

Information:



This research framework aims to examine the influence of independent variables on a dependent variable. The study employs three variables, consisting of two independent variables (X) and one dependent variable (Y). The independent variables include Perceived Usefulness (X1), Perceived Ease of Use (X2), and the Intention to Use QRIS (Y).

2.2. Research Hypothesis

Perceived usefulness is the belief that technology enhances performance and provides benefits. Frimayasa (2022) defines it as the extent to which a system improves work performance. Higher perceived usefulness increases the likelihood of technology adoption. Darista (2021) found a positive influence of perceived usefulness on the intention to use electronic payment systems. Wardani (2022) reported significant effects on fintech adoption among millennials, while Afandi (2021) found no significant impact in some respondent groups.

H1: Perceived usefulness influences the intention to use QRIS among Accounting students at Politeknik Negeri Tanah Laut.

Perceived ease of use is the belief that using technology requires minimal physical and mental effort. Frimayasa (2022) defines it as the degree to which a person believes a system is easy to use. The easier a technology is to use, the more likely it is to be adopted. Rozi (2019) found that perceived ease of use significantly influences the intention to use mobile banking services. However, Attaqi (2022) reported differing results, showing no significant impact on the intention to use digital payment apps among certain consumer segments.

H2: Perceived ease of use influences the intention to use QRIS among Accounting students at Politeknik Negeri Tanah Laut.

In the Technology Acceptance Model (TAM), perceived usefulness and perceived ease of use together influence attitudes toward technology and behavioral intentions to use it. These two variables are considered key determinants of

technology acceptance by users. Research by Pangestu (2022) indicates that both factors significantly predict the intention to use mobile payment. Based on these prior findings, the hypothesis for this study.

H₃: Perceived usefulness and perceived ease of use simultaneously influence the intention to use QRIS among Accounting students at Politeknik Negeri Tanah Laut.

3. Methods

Politeknik Negeri Tanah Laut is a vocational education institution established in 2004 and officially launched in 2009 as Politeknik Industri Tanah Laut (Politri). Its goal is to enhance the quality of human resources to meet the growing industrial demands in Tanah Laut, which is designated as a special industrial zone. This includes sectors such as mining, animal feed production, and palm oil plantations. The institution offers two levels of study: Diploma III (D-III) and Diploma IV (D-IV), with programs in Automotive Technology, Information Technology, Agroindustry, and Accounting for D-III, and Animal Feed Technology, Computer Network Engineering, Tax Accounting, Heavy Equipment Maintenance Engineering, Road and Bridge Construction Engineering, and Agroindustry Product Development for D-IV. The research utilizes quantitative data collected through Slovin's formula to determine the sample size from the population of 318 registered Accounting students. Primary data is obtained directly from respondents through questionnaires, focusing on their perceptions of the usefulness and ease of use of QRIS, as well as their intention to adopt this payment system.

Table 1. Research Sample Calculation

Criteria	Number of Samples
Population	318
Persentase	0.05
Amount	177

Source: Processed Data (2025)

Table 1 shows the number of samples to be taken using the Slovin formula for this research. The data source used in this study is primary data. The primary data in this research is obtained directly from individuals or respondents in the form of answers to the questionnaire. This section defines key variables in the study. Perceived Usefulness (X_1) refers to Accounting students at Politeknik Negeri Tanah Laut believing that QRIS enhances efficiency and productivity in financial transactions, measured by transaction speed, time efficiency, additional benefits, and user satisfaction. Perceived Ease of Use (X_2) encompasses students' beliefs that QRIS is easy to understand and use, assessed through indicators like clarity of usage instructions. Intention to Use QRIS (Y) reflects students' inclination to use QRIS in future transactions, measured by their plans for usage, frequency of intended use, and willingness to recommend QRIS to others.

To ensure data quality, validity and reliability tests are conducted. Validity measures whether the questionnaire effectively captures the intended constructs, while reliability assesses the consistency of responses, with a Cronbach Alpha coefficient threshold of 0.60. Descriptive statistics summarize the data without generalizing beyond the sample.

Classical assumption tests include the normality test, which checks if residuals are normally distributed, and the heteroscedasticity test, which examines if error variance is consistent. The multicollinearity test identifies any high correlations between independent variables, while the autocorrelation test checks for correlations between residuals across periods.

The multiple linear regression analysis measures how well independent variables explain the variance in the dependent variable, with the regression model expressed as (Ghozali, 2016):

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

Y = Intention to Use QRIS

X₁ = Perceived Usefulness

X₂ = Ease of Use

α = Constant

β = Regression Coefficient

e = error

Finally, the F-test assesses the overall significance of the model, while the t-test evaluates the individual impact of each independent variable. The hypotheses being tested are that both perceived usefulness and perceived ease of use influence the intention to use QRIS among Accounting students at Politeknik Negeri Tanah Laut.

4. Result and Discussions

4.1. Results

4.1.1. Validity and Reliability

Based on the validity test results, all independent and dependent variables show a significance value (Sig) of 0.000, which is less than 0.05, indicating that each questionnaire item is valid. The reliability test results for the perceived usefulness of QRIS and the perceived ease of use of QRIS concerning the intention to use QRIS indicate a Cronbach's alpha greater than 0.60, thus confirming that all variables are reliable. The results of the testing can be seen in Table 2:

Table 2. Reliability Test Results

Criteria	Cronbach Alpha	Low Limit	Information
Perceived Usefulness (X_1)	0.837	0.60	Reliable
Perceived Ease of Use (X_2)	0.776	0.60	Reliable
Intention to Use QRIS (Y)	0.845	0.60	Reliable

Source: Processed Data (2025)

Classical Assumption Test Normality Test

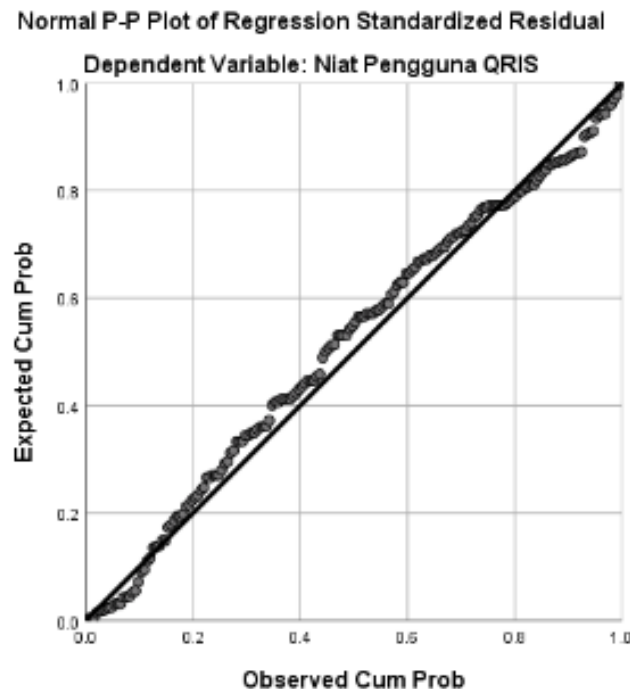


Figure 2. Normality Test Results

Based on Figure 2, it can be observed that the regression model in this study is normally distributed. This is evidenced by the points in the graph below, which are scattered and follow the diagonal line.

4.1.2. *Multicollinearity Test*

From Table 3, it can be seen that the tolerance value is greater than 0.10 and the VIF value is less than 10, allowing us to conclude that there is no multicollinearity among the independent variables.

Table 3. Results of the Multicollinearity Test

Variables	Collinearity Statistics	
	Tolerance	VIF
Perceived Usefulness (X ₁)	0.490	2.039
Perceived Ease of Use (X ₂)	0.490	2.039

Source: Processed Data (2025)

4.1.3. *Heteroscedasticity Test*

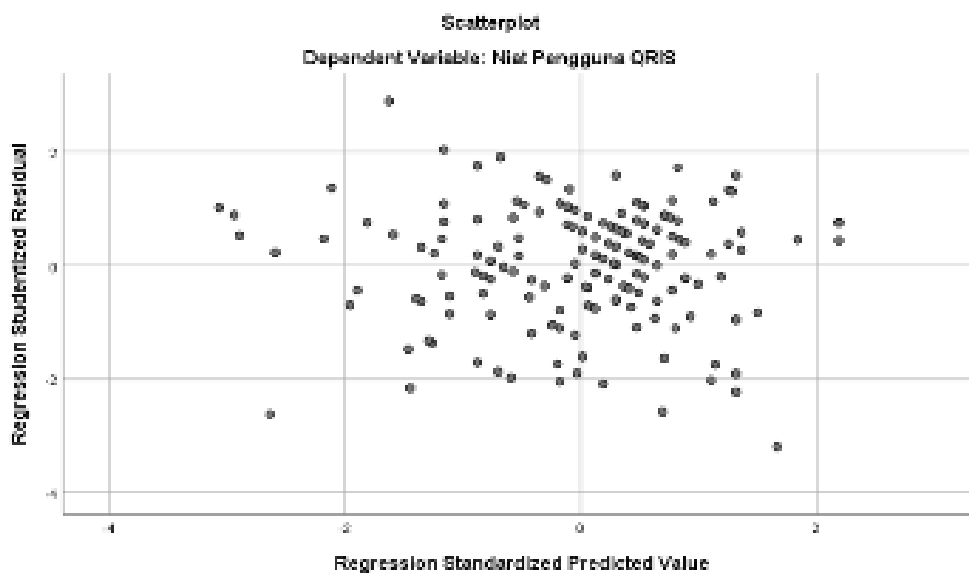


Figure 3. Results of the Heteroscedasticity Test

In Figure 3, it can be seen that the points are randomly scattered both above and below the zero mark on the Y-axis, with no clear pattern indicating heteroscedasticity. This means that there is no issue of heteroscedasticity in the regression model.

4.1.4. *Autocorrelation Test*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.725 ^a	.526	.517	3.031	1.883

Figure 4. Results of the Autocorrelation Test

Based on the results of the autocorrelation test shown in Figure 4, the regression equation in the table shows a Durbin-Watson (d) value of 1.883. Therefore, the autocorrelation test indicates that $dU < d < 4 - dU$, meaning that there is no autocorrelation in the regression model.

4.1.5. Regression Equation

Table 4. Results of the Multiple Linear Regression Test

Variable	Regression Coefficient	t-Statistic	Sig
Constant	6.171	2.643	0.009
Perceived Usefulness of QRIS	0.523	7.525	0.000
Perceived Ease of Use of QRIS	0.193	1.705	0.090
R-Squared	0.473		

Source: Processed Data (2025)

Based on Table 4, the regression equation is obtained as follows $Y = 6.171 + 0.523 + 0.193$. The α value of 6.171 indicates the intention to use QRIS among students without considering the influence of other independent variables. The regression coefficient (X1) shows that a 1-unit increase in perceived usefulness of QRIS will increase usage intention by 0.523, indicating that as more users recognize the benefits of QRIS, their intention to adopt the technology grows. The regression coefficient (X2) of 0.193 indicates that a 1-unit increase in perceived ease of use will raise usage intention by 0.193. However, this effect does not significantly influence perceived usefulness.

4.1.6. Coefficient of Determination

Table 4 shows that the R-Square (R^2) value in this study is 0.473, or 47.3%. This means that the independent variables, Perceived Usefulness (X1) and Perceived Ease of Use (X2), explain 47.3% of the variance in User Intention to Use QRIS (Y), while the remaining 52.7% is influenced by other factors not examined in this study.

4.1.7. Simultaneous Test Results (F Test)

Table 5. F Test Results

Model	Sum of Squares	F Calculated	F Table	Sig
Regression	1613.938	79.374	3.05	0.000
Residual	1799.507			
Amount	3413.444			

Source: Processed Data (2025)

The F table value is 3.05 (df 180 with 2 independent variables). From Table 5, the calculated F value is 79.374, which is greater than the F table value of 3.05, and the significance level is 0.000. Since the calculated F value > F table and $\text{Sign } 0.000 < 0.05$, it can be concluded that the hypothesis is accepted. This indicates that Perceived Usefulness and Perceived Ease of Use collectively have a significant impact on User Intention to Use QRIS.

4.1.8. Partial Test Results (t Test)

Table 6. t Test Results

Independent Variable	t Calculated	t Table	Sig
Perceived Usefulness of QRIS	12.417	1.973	0.000
Perceived Ease of Use of QRIS	8.820	1.973	0.000

Source: Processed Data (2025)

The analysis results in Table 6 show a significant relationship between Perceived Usefulness and Perceived Ease of Use of QRIS on User Intention to Use QRIS. For Perceived Usefulness (X1), the calculated t value is 12.417, which is greater than the t table value of 1.973, and the significance level is 0.000, less than 0.05, leading to the acceptance of the hypothesis. This shows that Perceived Usefulness significantly influences User Intention (Y). Similarly, for Perceived Ease of Use (X2), the calculated t value is 8.820, also exceeding the t table value of 1.973, with a significance level of 0.000, allowing us to conclude that this variable significantly affects User Intention as well.

4.2. Discussion

4.2.1. Influence of Perceived Usefulness (X1) on User Intention (Y)

Table 6 shows that the calculated t value exceeds the t table value, confirming that Perceived Usefulness (X1) significantly influences User Intention (Y) among Accounting students at Politeknik Negeri Tanah Laut. This indicates that greater confidence in QRIS benefits leads to increased adoption for daily transactions. While this aligns with Darista (2021) on the importance of perceived usefulness, it contrasts with Afandi (2021), who found it had an insignificant effect. Therefore, further research on factors like social context is needed. To enhance QRIS adoption, it's essential for managers to improve features supporting perceived usefulness and provide effective user education.

4.2.2. Influence of Perceived Ease of Use (X2) on User Intention (Y)

Table 6 confirms that the calculated t value exceeds the t table value, supporting the hypothesis that Perceived Ease of Use (X2) significantly influences User Intention (Y) among Accounting students at Politeknik Negeri Tanah Laut. This aligns with Darista (2021), which found that ease of use affects user interest in e-money applications. However, Laloan et al. (2023) reported no significant effect on e-Payment QRIS, highlighting the need for further investigation into this relationship. Despite conflicting findings, it underscores the importance of understanding factors influencing user intention. QRIS managers should focus on user development and effective educational programs to boost adoption among youth, crucial for driving digital transformation in payment systems.

4.2.3. Influence of Perceived Usefulness (X1) and Perceived Ease of Use (X2) Together on User Intention (Y)

Table 5 confirms that the calculated F value exceeds the F table value, supporting the hypothesis that both Perceived Usefulness (X1) and Perceived Ease of Use (X2) significantly influence User Intention (Y) toward QRIS, contributing 47.3% to this intention. This finding aligns with Citra (2020), emphasizing the importance of these perceptions in technology adoption. Students who perceive QRIS as beneficial and easy to use are more inclined to adopt it. Thus, enhancing these perceptions can boost QRIS adoption among Accounting students at Politeknik Negeri Tanah Laut, supporting digital transformation in payment systems.

5. Conclusions

Based on the findings of this study, it can be concluded that first, Perceived Usefulness (X1) significantly influences User Intention (Y), as the confidence of Accounting students at Politeknik Negeri Tanah Laut in the benefits of QRIS increases their intention to adopt this technology, supporting the research by Darista (2021) while contradicting Afandi (2021). Second, Perceived Ease of Use (X2) also has a significant impact on user intention, in line with Darista (2021), although it contrasts with Laloan et al. (2023), emphasizing the need for a deeper understanding of the factors influencing user intention. Third, both Perceived Usefulness (X1) and Perceived Ease of Use (X2) significantly influence user intention simultaneously, contributing 47.3%, supporting the research by Citra (2020). This indicates that students who perceive benefits from QRIS are more likely to adopt this technology, thereby supporting the digital transformation of payment systems.

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