The Effect of Digital Financial Literacy, Perceived Enjoyment, Self-Efficacy and Social Influence on Intention to Use QRIS Payment

Review of Integrative Business & Economics Research

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ABSTRACT

QRIS is a new fintech product issued by Bank Indonesia. This study aims to analyze students' intentions to use QRIS, influenced by digital financial literacy, perceived enjoyment, self-efficacy, and social influence. The study employs purposive sampling techniques, collecting data from 508 students at five universities in Makassar. Our data analysis uses Structural Equation Modeling (SEM) with Partial Least Squares (PLS). The results show that the intention to use QRIS payment is positively related to: digital financial literacy; perceived enjoyment; self-efficacy; and social influence. These factors are important components in shaping usage intentions, and therefore can be considered in enhancing digital financial transaction services in the future.

Keywords: Digital financial literacy, perceived enjoyment, self-efficacy, social influence.

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1. INTRODUCTION

A current development in information technology is in the field of financial technology, which allows payment systems to shift from cash to non-cash payments that are more practical, effective, efficient, and simple. Therefore, Bank Indonesia (BI) has released a new payment function in the form of QRIS (Quick Response Code Indonesian Standard) as a standard QR Code for digital payments through e-wallet applications and mobile banking, making payment transactions more practical, fast, and secure (Bank Indonesia, 2019). Additionally, QRIS is structured using the international standard European Master Visa Co (EMV Co), which facilitates interoperability between countries, allowing QRIS to be used for cross-border transactions (Wijianto, 2024).

The existence of QRIS enables individuals to simply scan a QR Code to make payments without considering that the QR Code is provided by different merchants. QRIS, which prioritizes ease, speed, and convenience, greatly assists and benefits its users. Thus, it is not surprising that the phenomenon of QRIS usage is currently trending in society in Indonesia. The use of QRIS in Indonesia continues to increase; as of October 2024, the number of QRIS users has reached 54.1 million, or 98% of the year-end target (Adimaja,

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2024). This indicates that the potential for increasing QRIS usage is significant, not only in Indonesia but also abroad. Bank Indonesia, together with the government, continues to promote QRIS for international use by building cross-border collaborations that allow QRIS to be used in countries such as Thailand, Malaysia, Singapore, and the Philippines. With more countries adopting QR code-based payment technology, the opportunities for using QRIS internationally will expand, ultimately having a significant positive impact on enhancing efficiency, financial inclusion, and macroeconomic stability (Aryaduta, 2024). However, to fully realize this potential, there needs to be development and review of the QRIS digital payment system to maximize the benefits of this technology, particularly by examining individual intentions in using QRIS as a payment tool.

The increasing use of QRIS is in line with the growing awareness and needs of individuals for effective and efficient payment channels and instruments. However, despite making transactions easier for users, QRIS still faces several challenges in smaller cities where the community is not yet familiar with technology. For instance, research conducted by Fardiansyah (2023) found that among 43 students, 53.5% had never used QRIS, while 46.5% had. This is due to the very low digital financial literacy and a lack of understanding of QR code usage among many people. Therefore, Bank Indonesia targets efforts to strengthen digital financial literacy and socialize the use of QRIS in schools and campuses so that the benefits of this technology can be maximized. A financial product and service, such as an application, can only be utilized if users have a good understanding and knowledge of digital finance. Digital financial literacy includes the knowledge, skills, beliefs, and competencies needed to use digital financial products and services safely to make sound financial decisions (Financial Services Authority, 2022). Thus, digital literacy plays a crucial role in enabling individuals to evaluate a product before deciding to use it. If the evaluated product offers perceived benefits and desired outcomes, individuals are likely to choose to use that product. Therefore, with increased digital literacy, individuals will find it easier and be more inclined to explore and utilize digital financial transaction services like QRIS.

Previous studies have shown that digital financial literacy has a positive impact on the intention to use digital payment services (Endrica & Sari, 2021; Palupi et al., 2022; and Tony & Desai, 2020). On the other hand, differing findings indicate that digital financial literacy does not significantly affect the intention to use digital payment services (Pradini & Susanti, 2021 and Giriani & Susanti, 2021).

Perceived enjoyment is also an important factor that influences individuals' intention to use QRIS. The existence of QRIS allows users to enjoy the convenience it offers, as it enables transactions using cards, the internet, and mobile devices all on one platform. Wu et al. (2012) state that perceived enjoyment is a significant determinant of behavioral intention to use digital services. Perceived enjoyment is used to measure the extent to which the use of the QRIS digital payment system is considered enjoyable by each user. In the context of information systems, this perception can positively influence users if the system can present engaging content or features, making it enjoyable to use. This means that if the system provides pleasure to its users, they will be more likely to have the intention to use it extensively compared to those who do not, leading to a positive attitude toward its usage. Therefore, the greater the enjoyment derived from using QRIS, the greater its influence on users' intention to utilize the system.

Previous research indicates that perceived enjoyment plays a significant role in influencing the intention to use financial technology, including studies conducted by Monica & Japarianto (2022), Mubuke et al. (2017), and Santoso & Setiawan (2017). However, on the other hand, some researchers state that perceived enjoyment does not influence the intention to use digital payment systems, as expressed by Utari et al. (2022).

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Additionally, the influence of self-efficacy is also a determining factor in individuals' intention to use QRIS. According to Bandura (1977), self-efficacy is a factor that determines an individual's intention to behave based on their assessment of their ability to organize and execute a series of activities necessary to achieve the desired performance. In this study, the ability referred to is the individual's capability to use QRIS digital transaction services. User self-efficacy is important for realizing that their abilities can be effectively utilized to achieve desired outcomes, which can facilitate their work activities (Kartini, 2021). Individuals who are confident in their ability to use QRIS will be more efficient and effective in utilizing technological services. Consequently, individuals will increasingly recognize the value provided by these services, leading to the formation of the intention to use QRIS (Jumardi et al., 2020). In other words, the higher the level of self-efficacy an individual possesses, the higher their intention to use QRIS payments.

Research on the influence of self-efficacy on the intention to use cashless payments shows inconsistency (research gap). Findings from Fauziah & Ashfiasari (2021), Yuwono & Oktovian (2021), and Jumardi et al. (2020) indicate that self-efficacy has a significant positive effect on the intention to use cashless payments. Conversely, studies conducted by Anugrah & Ompusunggu (2021), Santoso & Setiawan (2017), and Permana & Syamsuar (2022) show that the self-efficacy variable does not influence the use of digital transaction systems.

The intention to use QRIS is often influenced by the individual's surrounding environment, also referred to as social influence. Social influence explains that a person uses technology due to encouragement from those around them (Harsono & Suryana, 2014). Therefore, this relates to how much the surrounding environment influences users to adopt QRIS. This means that the adoption or acceptance of technology depends on the individual's beliefs about what others think and feel regarding that technology adoption. Consequently, if an individual's environment provides strong support for using QRIS, it will influence their behavior and intention to use the same technology. This is because social factors indicate that the level of support from the surrounding environment can trigger someone to engage in new behaviors, including the intention to use digital payment tools like QRIS. This suggests that the greater the support from people in the surrounding environment for using digital transaction services, the higher the individual's interest in using those services.

There is inconsistency in the findings of several studies regarding the social influence on the intention to use QRIS. Research conducted by Fauziah & Ashfiasari (2021), Endrica & Sari (2021), Khatimah et al. (2019), Anugrah & Ompusunggu (2021), and Osman et al. (2021) shows that social influence has a significant positive effect on behavior using cashless payments. However, studies by Wardani & Masdiantini (2022), and Mayanti (2020), show different results, finding that social influence does not significantly affect the use of cashless payment technology.

The relationship between the variables in this study is based on the main theory, which is the Theory of Reasoned Action (TRA). TRA is a theory that explains human behavior in a specific context, such as whether an individual will have the intention to use a technology system or not. This theory argues that attitudes toward behavior and subjective norms will determine behavioral intention. When predicting an individual's intention to use digital QRIS services, that person's attitude toward QRIS will be a function of all their beliefs about whether using QRIS will lead to the desired outcomes. Therefore, someone who believes that the outcomes are positive will have a positive attitude toward that behavior, and vice versa. On the other hand, subjective norms refer to the sum of all important people in a person's life and whether those individuals want them to engage in that behavior. This means that sometimes people will consult with others before making a decision to use digital QRIS

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services.

This study aims to analyze the factors influencing individuals' intention to use QRIS, with a specific focus on the research variables: digital financial literacy, perceived enjoyment, self-efficacy, and social influence. The inconsistencies in previous research findings (research gap) and the phenomenon related to the use of QRIS digital transactions motivate this research. The objective of this study is to provide education regarding the use of QRIS, which is expected to encourage broader adoption of QRIS, both in Indonesia and in other countries. Ultimately, the shared goals of Bank Indonesia and the government to prioritize and expand QRIS services will be achieved, impacting the success of the creative economy.

2. THEORETICAL BASIS AND HYPOTHESIS

Theory of Reasoned Action (TRA) was first introduced by Fishbein & Ajzen (1975) to explain how a person's behavior is influenced by their intention to do something. This theory serves as a predictor of behavior, meaning that if someone wants to understand what another person will do, the best way is to know that person's will or intention. According to this theory, the most important factor influencing whether a behavior occurs is the individual's intention. The greater the intention, the more likely the behavior will occur. Intention consists of two other factors: attitude toward the behavior and subjective norms. This theory has two basic assumptions: it assumes that people always behave rationally and that individuals use all the information available to them. An important concept in this theory is the focus of attention, which involves considering what is deemed important. In this study, the Theory of Reasoned Action is used to measure the intention to use digital payment technology QRIS among students.

2.1 The Influence of Digital Financial Literacy on Intention to Use QRIS Payment

Digital financial literacy is a combination of financial literacy and digital platforms, with knowledge and behavioral attitudes toward finance serving as the foundation for using digital financial platforms (Tony & Desai, 2020). The better users understand digital finance, the more they are able to recognize risks, benefits, and effectively use digital financial products and services, as well as manage their finances well, thereby avoiding financial problems. This means that individuals with high digital literacy will better understand and be capable of utilizing technology, using and comprehending digital content correctly and appropriately. As a result, this will influence individual decisions to use digital transactions. This aligns with the Theory of Reasoned Action, which explains that the acceptance of technology use is determined by behavioral intention, reinforced by each individual's attitude toward that behavior. In other words, when predicting the intention to use QRIS, that person's attitude toward QRIS will be a function of all their beliefs about whether using the QRIS service will lead to the outcomes they desire. Therefore, digital literacy plays an important role in enabling individuals to assess a product before deciding to use it, and if the evaluated product provides perceived benefits and desired outcomes, they will choose to use that product.
Research conducted by Endrica & Sari (2021), Palupi et al. (2022), and Tony & Desai (2020) found that digital financial literacy has a significant positive impact on the intention to use digital technology transactions. This indicates that the higher the level of digital financial literacy among individuals, the greater their intention to use digital technology. However, a different perspective is expressed by Pradini & Susanti (2021) and Giriani & Susanti (2021), who state that digital literacy has an insignificant effect on the use of digital payment

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services. Based on the explanation above, the first hypothesis proposed is as follows:
H1: Digital financial literacy has a significant positive effect on the intention to use QRIS payments.

2.2 The Influence of Perceived Enjoyment on Intention to Use QRIS Payment

Perceived enjoyment refers to the pleasant feelings experienced by an individual when using a specific technology. This relates to technology use because the technology is engaging and enjoyable (Nguyen, 2016). In several studies (Davis, 1989; Venkatesh et al., 2012; Koenig-Lewis et al., 2015), perceived enjoyment is used to measure how much users find the service enjoyable and comfortable during use. The continuous development of systems, flexibility, and innovation in this technology allows users to experience pleasure or satisfaction that influences their intention to use electronic payments like QRIS. In research by Venkatesh & Davis (2012), the comfort that arises when someone uses a system will affect subsequent behavior. Therefore, if a system provides comfort to its users, it will create an intention to use that technology. Thus, perceived enjoyment becomes an important factor to consider in influencing an individual's intention to adopt new electronic payment systems like QRIS (Monica & Japarianto, 2022).

In line with the main theory of this research, the Theory of Reasoned Action assumes that individuals intend to behave because of the pleasurable outcomes of that activity, which encourages them to develop positive attitudes toward it. This aligns with Jambulingam's (2013) statement that if users can experience pleasure through the use of technology, their attitude toward that use will be positive. As a result, the higher the perceived enjoyment of the QRIS payment system, the greater the intention to use that technology.

Monica & Japarianto (2022) conducted research showing that perceived enjoyment has a significant positive effect on the intention to use financial technology. In other words, respondents feel comfortable when transacting using digital payment tools, making them more likely to intend to use it widely. Therefore, this reflects that the higher the level of perceived enjoyment, the more it encourages the intention to use QRIS. This finding is supported by research results from Mubuke et al. (2017) and Santoso & Setiawan (2017). Conversely, the study by Utari et al. (2022) indicates that perceived enjoyment does not significantly affect the intention to use digital payment systems. Based on the explanation above, the second hypothesis proposed is as follows:
H2: Perceived enjoyment has a significant positive effect on the intention to use QRIS payments.

2.3 The Influence of Self-Efficacy on Intention to Use QRIS Payment

Self-efficacy is a factor that determines an individual's intention to behave based on their belief in their ability to organize and execute a series of activities necessary to achieve the desired performance (Bandura, 1977). The Theory of Reasoned Action in this research also reveals that an individual's intention to behave regarding technology use is based on their belief in the likelihood of achieving desired outcomes. This means that when using QRIS, the desired outcome for individuals is their belief that transactions can be conducted more effectively and efficiently. Consequently, individuals will increasingly recognize the value provided by the service, which will lead to the formation of the intention to use such digital financial services (Jumardi et al., 2020). If users have higher self-efficacy, they will be better at making decisions and will use technology services more efficiently and accurately. Additionally, users with high self-efficacy will recognize the importance of technology

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services, which will shape their intention to use them. Therefore, the higher the level of self-efficacy among users, the greater their intention to use digital transaction services like QRIS, and they will be more likely to consider the use of QRIS as beneficial in their lives (Alalwan et al., 2016).

Research conducted by Fauziah & Ashfiasari (2021), Endrica & Sari (2021), Yuwono & Oktovian (2021), and Jumardi et al. (2020) shows that self-efficacy has a significant positive effect on the intention to use digital financial transaction services. This means that individuals with high self-efficacy are more likely to have a greater intention to use digital payment services. However, studies by Anugrah & Ompusunggu (2021), Santoso & Setiawan (2017), and Permana & Syamsuar (2022) argue that self-efficacy does not influence the intention to use technology. Based on the explanation above, the third hypothesis proposed is as follows:

H_3: Self-efficacy has a significant positive effect on the intention to use QRIS payments.

2.4 Social Influence on Intention to Use QRIS Payment

Social influence refers to the extent to which individuals believe that important people in their lives think they should use a particular technology (Venkatesh et al., 2012). This aligns with the view of Harsono & Suryana (2014), which states that a person uses technology due to encouragement from those around them. This means that in the acceptance of technology, users are often influenced by the decisions of other users. Thus, the use of technology depends on an individual's beliefs about what others think and feel regarding the use of that technology (Rayyani et al., 2023). This supports the assertion that an individual's willingness to use a system is influenced by the opinions of those around them (Junadi & Sfenrianto, 2015). In the Theory of Reasoned Action, this is referred to as subjective norms, which is a person's perception of behaviors approved by others, prompting them to consider whether they should engage in that behavior. Therefore, the more people in the surrounding environment use digital payment technology, the greater the influence on others to adopt that technology.

Research conducted by Endrica & Sari (2021) found that social influence has a significant positive effect on the behavior of using cashless payments. This means that the greater the support individuals receive for using digital payment services, the higher their intention to use those services. This finding is supported by research results from Fauziah & Ashfiasari (2021), Khatimah et al. (2019), Anugrah & Ompusunggu (2021), and Osman et al. (2021). However, conflicting results are shown in studies by Wardani & Masdiantini (2022) and Mayanti (2020), which indicate that social influence does not significantly affect the use of cashless payment technology. Based on the explanation above, the fourth hypothesis proposed is as follows:

H_4: Social influence has a significant positive effect on the intention to use QRIS payments.

3. RESEARCH METHODOLOGY

This research uses a quantitative approach with an explanatory method to test the influence of independent variables on dependent variables through hypothesis testing that has been formulated. The study was conducted at several universities in Makassar, specifically targeting students from the Faculty of Economics and Business who use the QRIS digital payment service and are willing to provide answers to complete the research data. The five universities in Makassar are Hasanuddin University (UNHAS), Ujung Pandang State Polytechnic (PNUP), Bosowa University (UNIBOS), Paulus Christian University of

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Indonesia (UKIP), and Atma Jaya University Makassar (UAJM).

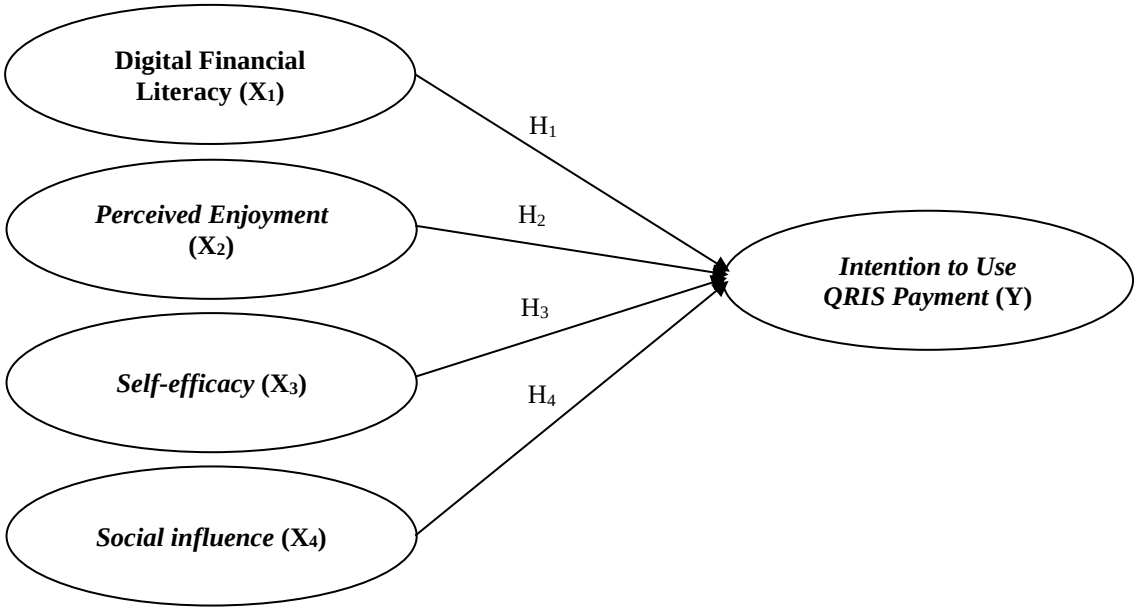

Figure 1. Research Model

The data collection method used in this study is through the distribution of questionnaires. The questionnaire employs a Likert scale with five response options, ranging from 1 = strongly disagree to 5 = strongly agree. The indicators for this research variable are adopted and developed from several references, namely digital financial literacy (Financial Services Authority, 2017 in Palupi, 2021), perceived enjoyment (Davis et al., 1989), self-efficacy (Bandura, 1997), social influence (Venkatesh et al., 2012), and intention to use (Venkatesh et al., 2012). The questionnaire was distributed through Google Forms both directly to students and online through class groups sent by program administrators. Respondents who completed the questionnaire were rewarded with money via e-wallet to increase the response rate.

Table 1. Research Population

University Data	Acronym	Population
Hasanuddin University	UNHAS	2.506
Politeknik Negeri Ujung Pandang	PNUP	827
Bosowa University	UNIBOS	1.687
Kristen Indonesia Paulus University	UKIP	898
Atma Jaya Makassar University	UAJM	722
Total Overall Population		**6.640**

Source: Higher Education Database (PDDikti) 2024

Based on the data presented in Table 1, the total population in this study is 6,640 students, and the minimum sample obtained based on Slovin's formula is 377 students. The collected data consists of 508 respondents.

The data analysis technique used in this study is Partial Least Square-Structural Equation Model (PLS-SEM) with SmartPLS version 4.0. The data analysis conducted in this study includes descriptive statistics, data quality testing, structural model analysis, and hypothesis

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testing.

4. RESEARCH RESULTS

4.1 Respondent Characteristics

The demographics of the respondents based on Table 2 show that the number of female respondents is 331, or 65%, which is significantly higher compared to the number of male respondents, which is 177, or 35%. This indicates that students using QRIS in the Faculty of Economics and Business (FEB) at universities in Makassar are predominantly female users.

Demographically, based on the university of origin, 351 respondents (69%) come from Hasanuddin University (UNHAS), followed by 45 respondents (9%) from Paulus Christian University of Indonesia (UKIP), 41 respondents (8%) from Bosowa University (UNIBOS), 38 respondents (7.5%) from Ujung Pandang State Polytechnic (PNUP), and finally, 33 respondents (6.5%) from Atma Jaya University Makassar (UAJM).

Based on the majors within FEB, QRIS users are dominated by the Accounting major, consisting of 301 respondents (59%), followed by the Management major with 131 respondents (26%), and the Economics major with 76 respondents (15%).

Based on the year of entry of the respondents, it appears that QRIS users among FEB students in Makassar are predominantly from the 2023 cohort, totaling 128 individuals (25.5%), followed by the 2022 and 2021 cohorts with 115 individuals (22.5%), then the 2020 cohort with 82 individuals (16%), and the 2019 cohort with 68 individuals (13.5%).

Table 2. Respondent Characteristics

Category	Description	Frequency	Percent (%)
Gender	Female	331	65
	Male	177	35
Origin University	UNHAS	351	69
	PNUP	38	7.5
	UNIBOS	41	8
	UKIP	45	9
	UAJM	33	6.5
Department of FEB	Accounting	301	59
	Management	131	26
	Economics	76	15
Year of Entry	2023	128	25.5
	2022	115	22.5
	2021	115	22.5
	2020	82	16
	2019	68	13.5

Source: primary data processed 2024

4.2 Reliability and Validity

The evaluation of the measurement model consists of reliability and validity tests. The reliability test of the constructs is assessed using composite reliability and Cronbach's alpha parameters, while validity is evaluated by assessing convergent validity and discriminant

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validity.

This study uses a sample of 508, so to meet the reliability test criteria, the Cronbach's alpha and composite reliability values must be greater than 0.70. The results presented in Table 3 show that the test values for each construct are 0.70. leading to the conclusion that all variables exhibit good accuracy and consistency in reliability.

In the convergent validity testing, the factor loading and average variance extracted (AVE) values must reach 0.70 and 0.50. respectively. The results indicate that both the factor loading values and the AVE for each construct in this study are above 0.70 and 0.50. The factor loading values and AVE can be seen in Table 3.

Table 3. Reliability and Validity Test

Variable	Indicator	Outer Loading	AVE	Cronbach's alpha	Composite reliability
Digital Financial Literacy	DFL.1	0.723	0.565	0.848	0.886
	DFL.2	0.763			
	DFL.3	0.720			
	DFL.4	0.773			
	DFL.5	0.756			
	DFL.6	0.774			
Perceived Enjoyment	PE.1	0.733	0.593	0.862	0.897
	PE.2	0.775			
	PE.3	0.773			
	PE.4	0.752			
	PE.5	0.829			
	PE.6	0.754			
Self-Efficacy	SE.1	0.754	0.564	0.845	0.886
	SE.2	0.783			
	SE.3	0.741			
	SE.4	0.784			
	SE.5	0.717			
	SE.6	0.722			
Social Influence	SI.1	0.719	0.556	0.841	0.883
	SI.2	0.763			
	SI.3	0.746			
	SI.4	0.733			
	SI.5	0.751			
	SI.6	0.761			
Intention to Use QRIS Payment	IU.1	0.802	0.650	0.923	0.937
	IU.2	0.760			
	IU.3	0.818			
	IU.4	0.844			
	IU.5	0.852			
	IU.6	0.827			
	IU.7	0.791			
	IU.8	0.748			

Source: primary data processed 2024

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On the other hand, a construct is said to meet discriminant validity based on the Fornell-Larcker criterion and the obtained cross-loading results. A construct is considered to meet discriminant validity if the Fornell-Larcker loading value for that construct is higher than the correlation of that construct with other constructs. Additionally, the cross-loading test must show that the loading values of the indicators measuring that construct are greater than the loading values for other constructs.

The results indicate that the Fornell-Larcker criterion loading values (diagonal) for the construct itself are higher than the loading values with other constructs. This demonstrates that all constructs have good discriminant validity. The Fornell-Larcker criterion values and cross-loading values can be seen in Tables 4 and 5.

Table 4. Fornell-Larcker Criterion Values

	X1. DFL	X2. PE	X3. SE	X4. SI	Y. IU
Digital Financial Literacy	**0.752**				
Perceived Enjoyment	0.597	**0.770**			
Self-Efficacy	0.569	0.552	**0.751**		
Social Influence	0.291	0.529	0.402	**0.746**	
Intention to Use QRIS Payment	0.526	0.657	0.578	0.556	**0.806**

Source: SmartPLS 4 output, processed 2024

Table 5. Cross Loading Values

	X1. DFL	X2. PE	X3. SE	X4. SI	Y. IU
X1. Digital Financial Literacy (Financial Services Authority, 2017 in Palupi, 2021)					
I know QRIS is a digital payment tool.	0.723	0.390	0.357	0.150	0.314
I know how to use QRIS.	0.763	0.422	0.375	0.148	0.329
I am able to manage all aspects of my finances.	0.720	0.396	0.445	0.207	0.361
I am skilled in using QRIS.	0.773	0.508	0.504	0.259	0.465
I am sure that using QRIS can be done easily.	0.756	0.465	0.404	0.216	0.392
I am sure that QRIS is safe.	0.774	0.483	0.449	0.292	0.462
X2. Perceived Enjoyment (Davis et al., 1989)					
For me, the experience of transacting using QRIS is very comfortable.	0.467	0.733	0.436	0.394	0.458
I prefer to transact using QRIS rather than paying in cash.	0.355	0.775	0.392	0.459	0.529
The actual process of using QRIS is enjoyable for me.	0.463	0.773	0.439	0.461	0.509
The ease of using QRIS makes me feel satisfied.	0.536	0.752	0.438	0.354	0.462

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I enjoy using QRIS when transacting in various places.	0.473	0.829	0.435	0.433	0.537
I am interested in transacting using QRIS in the future.	0.477	0.754	0.419	0.337	0.532
X3. Self-Efficacy (Bandura, 1997)					
I am confident that I can use QRIS without any help from people around me.	0.468	0.400	0.754	0.197	0.391
I am confident that I can use QRIS without any assistance facilities.	0.391	0.431	0.783	0.325	0.452
I am able to use QRIS without ever using a similar service before.	0.385	0.407	0.741	0.293	0.410
I feel confident making transactions using QRIS.	0.453	0.454	0.784	0.359	0.507
I am confident that I can use QRIS by seeing other people using it before.	0.427	0.396	0.717	0.311	0.424
I am confident that I will get help if I experience obstacles in making transactions using QRIS.	0.441	0.393	0.722	0.307	0.401
X4. Social Influence (Venkatesh et al., 2012)					
People who are important to me suggest me to use QRIS.	0.108	0.350	0.224	0.719	0.349
People around me support me in using QRIS.	0.195	0.392	0.286	0.763	0.428
The number of people using QRIS influences me to use QRIS.	0.256	0.394	0.258	0.746	0.407
People around me who use QRIS look trendier.	0.161	0.364	0.269	0.733	0.370
I feel embarrassed if I don't use QRIS.	0.265	0.357	0.341	0.751	0.403
I feel proud to use QRIS.	0.286	0.484	0.390	0.761	0.501
Y. Intention to Use QRIS Payment (Venkatesh et al., 2012)					
I will use QRIS as a payment method in the future.	0.400	0.549	0.470	0.463	**0.802**
QRIS is worth using in the future.	0.443	0.507	0.442	0.392	**0.760**
I plan to use QRIS continuously.	0.461	0.552	0.482	0.432	**0.818**
I intend to routinely use QRIS in the future.	0.445	0.538	0.469	0.491	**0.844**

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I will use QRIS frequently in the future.	0.405	0.539	0.495	0.466	**0.852**
I hope QRIS services will be used more frequently in the future.	0.414	0.540	0.484	0.473	**0.827**
I will recommend QRIS to other colleagues.	0.418	0.549	0.449	0.469	**0.791**
I will learn to better understand the use of QRIS digital payments.	0.405	0.454	0.430	0.390	**0.748**

Source: SmartPLS 4 output, processed 2024

4.3 Structural Model Analysis (*Inner Model Analysis*)

The model testing, or structural model, is conducted to predict the significance level of the relationships established between constructs (exogenous and endogenous) in the research model by examining the adjusted R^2 value. The higher the adjusted R^2 value of the regression model, the better the regression results. An adjusted R^2 value approaching 1 means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

The testing results show that the adjusted R^2 value for the intention to use QRIS payments is 0.548. This indicates that the intention to use QRIS payments can be explained by 54.8% by the variables of digital financial literacy, perceived enjoyment, self-efficacy, and social influence, while the remaining 45.2% is explained by other variables outside the research model.

4.4 Hypothesis Testing

The significance criterion used for hypothesis testing is based on the p-value; if the p-value is less than 0.05, then the relationship between the variables is considered significant. The results of the hypothesis testing can be seen in the following Table 6.

Table 6. Hypothesis Test Results

	Coefficient	T statistics (|O/STDEV|)	P values	Conclusion
H1: Digital Financial Literacy → Intention to Use QRIS Payment	0.135	3.087	0.002	**Accepted**
H2: Perceived Enjoyment → Intention to Use QRIS Payment	0.316	6.291	0.000	**Accepted**
H3: Self-Efficacy → Intention to Use QRIS Payment	0.222	5.316	0.000	**Accepted**
H4: Social Influence → Intention to Use QRIS Payment	0.260	5.765	0.000	**Accepted**

Source: SmartPLS 4 output, processed 2024

The results of the first hypothesis test show that the relationship between digital financial literacy (X1) and the intention to use (Y) has a parameter coefficient value of 0.135 and a p-value of 0.002. This result indicates a positive parameter coefficient at a significance level of 0.05 ($0.002 < 0.05$), leading to the conclusion that digital financial literacy has a significant

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positive influence on the intention to use QRIS payments, meaning Hypothesis 1 is accepted. This indicates that the higher the value of the digital financial literacy variable, the greater the intention to use QRIS payments.

The results of the second hypothesis test show that the relationship between perceived enjoyment (X2) and the intention to use (Y) has a parameter coefficient value of 0.316 and a p-value of 0.000. This result indicates a positive parameter coefficient at a significance level of 0.05 (0.000 < 0.05), leading to the conclusion that perceived enjoyment has a significant positive influence on the intention to use QRIS payments, meaning Hypothesis 2 is accepted. This indicates that the higher the perceived enjoyment, the greater the intention to use QRIS payments.

The results of the third hypothesis test show that the relationship between self-efficacy (X3) and the intention to use (Y) has a parameter coefficient value of 0.222 and a p-value of 0.000. This result indicates a positive parameter coefficient at a significance level of 0.05 (0.000 < 0.05), leading to the conclusion that self-efficacy has a significant positive influence on the intention to use QRIS payments, meaning Hypothesis 3 is accepted. This indicates that the higher the level of self-efficacy among users, the greater their intention to use QRIS.

The results of the fourth hypothesis test show that the relationship between social influence (X4) and the intention to use (Y) has a parameter coefficient value of 0.260 and a p-value of 0.000. This result indicates a positive parameter coefficient at a significance level of 0.05 (0.000 < 0.05), leading to the conclusion that social influence has a significant positive influence on the intention to use QRIS payments, meaning Hypothesis 4 is accepted. This indicates that the greater the social influence, the higher the intention to use QRIS payments.

5. DISCUSSION

H1: The Influence of Digital Financial Literacy on Intention to Use QRIS Payment

The results of the hypothesis testing demonstrate that digital financial literacy has a significant positive influence on the intention to use QRIS payments. Knowledge about digital payment systems is crucial in determining an individual's intention to utilize digital financial transaction services like QRIS. Individuals with relatively high understanding of digital payments tend to develop the skills and abilities necessary to leverage digital payment services. Furthermore, individuals will be able to manage their finances effectively, which encourages their attitude in making decisions to intend to use the QRIS digital services. This indicates that the higher the knowledge of FEB students in Makassar regarding digital financial services, the greater their likelihood of assessing the usefulness of these digital services, thus enhancing their intention to use QRIS digital payments.

Digital literacy plays an important role in enabling individuals to evaluate digital service products before deciding to use them and optimizing their use of digital finances effectively. This aligns with the Theory of Reasoned Action, which emphasizes that the acceptance of technology use is determined by individuals' attitudes toward their behaviors. In predicting the intention to use QRIS, a person's attitude toward QRIS will function as the result of all their beliefs about whether using QRIS services will lead to desired outcomes. As digital literacy increases, individuals will increasingly evaluate whether the digital products offered provide convenience and whether their use is safe (Grimaldo et al., 2024). With an understanding of digital literacy, individuals will realize that through the QRIS system, digital payments become easier and can be monitored by regulators from a single point (Financial Services Authority, 2019). Therefore, this aligns with the findings of the research, and it is hoped that students will enhance their levels of digital financial literacy to

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further increase their intention to use QRIS.
The results of this study are consistent with research conducted by Endrica and Sari (2021), Palupi et al. (2022), and Tony and Desai (2020), which found that digital financial literacy has a significant and positive impact on the intention to use digital transaction technology. This means that the higher the level of an individual's digital financial literacy, the greater their intention to use digital technology. Meanwhile, studies by Pradini and Susanti (2021) and Giriani and Susanti (2021) state that digital literacy does not significantly affect the use of digital payment services.

H2: The Influence of Perceived Enjoyment on Intention to Use QRIS Payment

The results of the hypothesis also demonstrate that perceived enjoyment has a significant positive influence on the intention to use QRIS payments. This situation reflects that a higher level of perceived enjoyment will increasingly encourage the intention to use QRIS among FEB students in Makassar. QRIS, as an innovative advancement in digital financial technology, offers faster transactions simply by scanning with a mobile phone. This makes payment activities more enjoyable and practical, as users do not need to search for cash or swipe debit/credit cards. When individuals perceive the payment system as convenient and enjoyable, they are more willing to use that payment system. This proves that perceived enjoyment is an important construct in driving individuals' intentions to adopt the new e-payment system, QRIS.

The satisfaction and comfort experienced by individuals when using QRIS will encourage their intention to use it, leading to sustained behavior in utilizing this digital service. This is also supported by the Theory of Reasoned Action, which assumes that individuals intend to behave based on the desired or enjoyable outcomes of that behavior, leading to a positive attitude towards it. This aligns with Jambulingam's (2013) statement that if users can feel pleasure through the use of technology, their attitude toward its use will be positive. Individuals are more motivated to engage in or repeat enjoyable activities compared to those that are not enjoyable. This suggests that a higher level of perceived enjoyment will increasingly encourage the intention to use QRIS. It is hoped that students can maintain the comfort they feel when using QRIS to enhance their intention to use it. Therefore, digital financial service providers should continue to improve and develop the QRIS system to increase its usage intensity.

The results of this study are consistent with research by Monica and Japarianto (2022), Mubuke et al. (2017), and Santoso and Setiawan (2017), which show that perceived enjoyment significantly and positively influences the intention to use financial technology. In other words, the higher the level of comfort perceived by respondents regarding QRIS, the more motivated they are to intend to use it. The interest in using QRIS will impact individuals' behavior, encouraging them to continue utilizing this digital service. Conversely, a study by Utari et al. (2022) shows conflicting findings, indicating that perceived enjoyment does not significantly affect the intention to use digital payment systems. This suggests that users do not feel the comfort provided by digital payment tools.

H3: The Influence of Self-Efficacy on Intention to Use QRIS Payment

The results of this study also demonstrate that self-efficacy has a significant positive influence on the intention to use QRIS payments. This means that the higher the self-efficacy of FEB students in Makassar, the greater their intention to use QRIS digital financial transaction services. This indicates that self-efficacy plays an important role in influencing the decision to use technology. When users have higher self-efficacy, they are better at decision-making; they are more efficient and accurate in effectively leveraging technology

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services. Furthermore, users with high self-efficacy will recognize the importance of these technology services. Consequently, they will increasingly appreciate the value provided by these services, leading to the formation of an intention to use the technology offered by service providers.

This aligns with the Theory of Reasoned Action, which explains how an individual's intention to behave regarding technology use is based on beliefs that refer to the likelihood that the individual will engage in behavior to achieve desired outcomes. This is consistent with the concept of self-efficacy, identified as an individual's belief in their ability to manage and execute a set of specific actions required to achieve certain accomplishments (Koksal, 2016). In other words, self-efficacy refers to how confident users— in this case, FEB students—are in their ability to use QRIS for transactions that can be conducted more effectively and efficiently. Therefore, this research finds that self-efficacy significantly influences the intention to use QRIS. The implication is that students should maintain their levels of self-efficacy to encourage a higher intention to use digital payment services.

This study is consistent with research by Fauziah and Ashfiasari (2021), Endrica and Sari (2021), Yuwono and Oktovian (2021), as well as Jumardi et al. (2020), which state that self-efficacy has a significant and positive impact on the interest in using digital financial transaction services. This means that the higher the self-efficacy, the more confident individuals are in using technology. With confidence in operating digital payment services, individuals will feel assured in transacting with services like QRIS. However, this study does not support the findings of Anugrah and Ompusunggu (2021), Santoso and Setiawan (2017), and Permana and Syamsuar (2022), which state that self-efficacy does not influence technology use.

H4: Social Influence on Intention to Use QRIS Payment

This research hypothesis also posits that social influence has a significant positive effect on the intention to use QRIS payments. This indicates that the greater the social influence, the higher the intention of FEB students in Makassar to use QRIS. In the context of this study, the more supportive the social environment is toward digital payments like QRIS, the stronger the students' intention to use QRIS digital payments. Thus, these results emphasize that social influence can play a role in individuals' intentions to use QRIS. Additionally, social influence explains the relationship between trust in close acquaintances and confidence in conducting transactions using QRIS. Therefore, recommendations from close individuals can trigger the intention to use QRIS.

When connected to the Theory of Reasoned Action, this indicates that the intention to behave can also be influenced by subjective norms, which encompass all significant others in a person's life and whether those individuals want them to engage in that behavior. This aligns with the social influence variable in this study, which reveals how individuals' intentions and behaviors related to technology can be influenced by their important social environments. Hence, if individuals are encouraged by those around them and have a personal desire to use QRIS, this will trigger their intention to utilize QRIS. This means that social influence can motivate individuals to change their behaviors or attitudes based on the beliefs of those in their environment (Venkatesh et al., 2012). In line with these findings, the implication is that students should maintain their level of social influence to enhance their intention to use QRIS.

This study is consistent with research conducted by Fauziah and Ashfiasari (2021), Endrica and Sari (2021), and Khatimah et al. (2019), which found that social influence significantly and positively impacts individuals' behaviors in using cashless payments. Suggestions and encouragement from those around them are primary reasons for individuals

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to adopt technology. If users see that people around them are using QRIS, it will also influence them to use the same system. However, conflicting findings are shown in studies by Wardani and Masdiantini (2022) and Mayanti (2020), which indicate that social influence does not significantly affect the use of cashless payment technology.

6. CONCLUSION

This study aims to analyze the factors of digital financial literacy, perceived enjoyment, self-efficacy, and social influence on individuals' intentions to use technology-based systems, specifically financial technology in the form of digital payment services such as QRIS. The research findings indicate that the higher the level of digital financial literacy, the more it influences individuals' decisions to use QRIS digital payment services. Secondly, the greater the level of perceived enjoyment experienced by individuals when using QRIS, the more motivated they will be to intend to use QRIS further. Additionally, the higher the self-efficacy of individuals, the greater their intention to use the technology is expected to be. On the other hand, the greater the social influence received by individuals to use QRIS, the higher their intention to use QRIS will be.

This study shows a significant influence on individuals' interest in using QRIS. The findings suggest an increasing potential for QRIS usage in the future, not only in Indonesia but also generalizable to other countries. With international collaboration on QR payment standards, QRIS can already be used in several countries, such as Malaysia, Thailand, Singapore, and the Philippines. Thus, it is essential to develop channels and instruments for QRIS payments, as well as to educate and socialize the benefits of QRIS to the public, so that individuals can have a strong interest in adopting QR code-based payment technology. This means that the opportunities to use QRIS both nationally and internationally will expand, allowing Indonesian travelers abroad to benefit from the ease of cross-border transactions simply by scanning the QR codes provided by various merchants. Moreover, the national cashless movement launched by Bank Indonesia can continue, and the success of the creative economy towards realizing Indonesia Emas 2045 as a highly competitive advanced nation can be achieved.

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