



Analysis Of The Influence Of Financial Literacy, Ease Of Use, Risk Perception, And Decision To Use QRIS As Digital Payment On FE Students Of Sarjanawiyata Tamansiswa University Yogyakarta

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ABSTRACT

The purpose of this study is to assess the influence of financial literacy, ease of use, and risk perception on the decision to use QRIS in students of the Faculty of Economics, Sarjanawiyata Tamansiswa University. This study uses a kunitative research method, and sampling is carried out with a purposive sampling approach. This study involved 100 active FE UST students. Data collection was carried out through a questionnaire distributed through a google form with a likert scale of 1-5. Data validity and reliability tests, classical assumption tests, multiple linear regression tests, and hypothesis tests were carried out using the SPSS Ver 25 statistical tool. The results of the study show that partially, the financial literacy of FE UST students has a positive and significant effect on their decision to use QRIS; the ease of use of QRIS has a positive and significant effect on their decision to use QRIS; and the perception of risk negatively affects their decisions. Simultaneously, this shows that financial literacy, ease of use, and risk perception positively and significantly influence QRIS decisions.

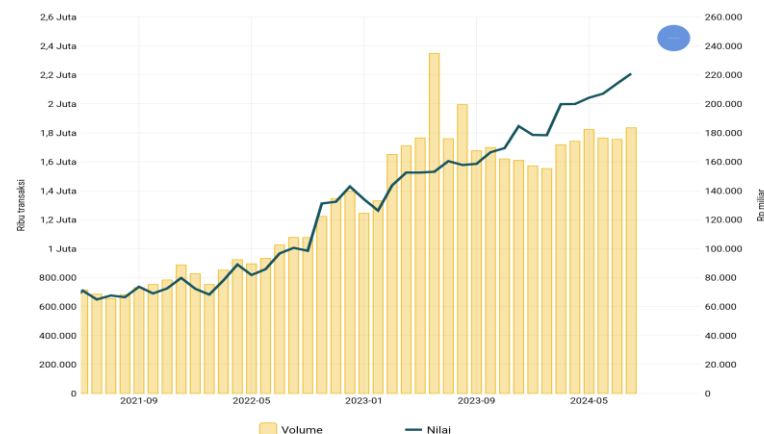
INTRODUCTION

The industrial revolution 4.0 requires the financial industry to carry out digital transformation through the development of digital-based services by producing fintech innovations, namely financial and technology which is a technological innovation in the financial sector (Nurdien and Galuh, 2023)). Financial technology (Fintech) is the use of technology related to finance so that it can produce a product and can provide services in making payments (Mawardani and Dwijayanti, 2021). The emergence of fintech shows that the conventional financial sector integrates modern technology (Ulfah et al., 2024). Therefore, the payment

system is gradually shifting from a cash payment system to a non-cash payment system known as electronic money (Agustian and Wibisono, 2023).

Digital money is a stored value product or prepaid product, where a certain amount of funds or money value is stored in an electronic media owned by consumers (Usman, 2017). In order to realize an efficient, safe, and reliable payment system while upholding aspects of consumer protection, paying attention to expanding access, and national interests, Bank Indonesia officially launched the "National Non-Cash Movement (GNNT)" in August 2014 (S. R. Rodiah and Melati, 2020). Bank Indonesia said there was an increase in the growth of Electronic Money (EU) transactions by 43.45% (yoy) so that the total transaction reached IDR 835.84 trillion and is projected to increase by 25.77% (yoy) to reach IDR 1,051.24 trillion in 2024 (BI, 2024).

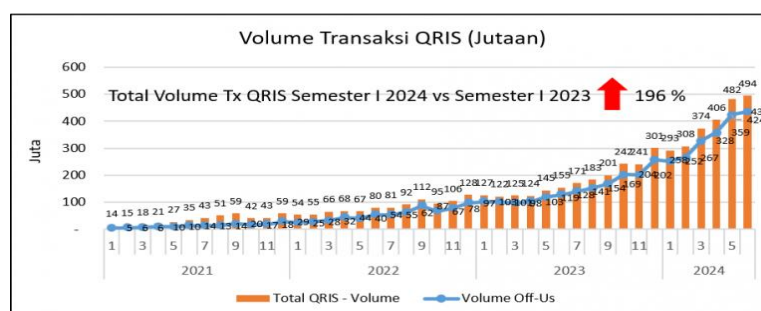
Figure 1. Development Of Elecktronic Money In Indonesia



Source : (databoks, 2024)

Based on Figure 1, the volume of electronic money transactions reached 1.84 billion in August and increased by 4.56%. Meanwhile, the total value of transactions using electronic money reached Rp220.87 trillion in August 2024 and this nominal grew by 3.18% compared to the previous month (month-on-month). This shows that the trend of using electronic money in Indonesia among consumers has strengthened significantly in the last five years (databoks, 2024). Bank Indonesia and the Indonesian Payment System Association (ASPI) launched the Quick Response (QR) Code standard for payments through server-based electronic money applications, electronic wallets, or mobile banking, namely QRIS (BI, 2019). The presence of QRIS has the aim of encouraging transaction efficiency, accelerating financial inclusion, and advancing MSMEs with the hope of encouraging economic growth for advanced Indonesia (BI, 2019).

Figure 2. QRIS Transaction Volume Graph In Indonesia (January 2021 - June 2024)



Source : (databoks, 2024)

Based on Figure 2, ASPI (Indonesian Payment System Association) said that the total volume of QRIS transactions in June 2024 was recorded to grow 196% from previous years. This means that if we look at Figure 1.2 that the total volume of QRIS transactions has always increased from 2021 to 2024 in June, where the total QRIS transactions were recorded at 494 million.

Based on a survey conducted by (GoodStats, 2024) 38% of Gen Z use QRIS in their daily lives. Millennials are in the next position with a figure reaching 25%. Payment using QRIS developed by Bank Indonesia can facilitate students in making non-cash transactions *tunai* (M. T. Putri et al., 2023). Students make payment transactions to buy their needs in various ways, one of which is by using digital payment tools in the form of QRIS (Natver and Algifari, 2024) One QRIS issued by BI can be used in various payment applications both banks and non-banks (Sahriana and Roka, 2022).

There are several factors that are thought to influence students in using QRIS, including financial literacy, ease of use, and risk perception (M. T. Putri et al., 2023). The first factor is financial literacy. The target users of QRIS that Bank Indonesia wants to achieve are students by increasing financial literacy (Laloan et al., 2023). Individual interest in using technology-based financial applications and digital money increases as their financial literacy increases This can be proven by the results of research conducted previously which states that financial literacy has a positive impact on the use of digital finance or financial technology (Yang et al., 2020; Aditya and Mahyuni, 2022). However, it is not in line with several studies which state that financial literacy has a negative impact on interest in using QRIS (Soleha and Nurhaeni, 2023; Giriani and Susanti, 2021).

Apart from financial literacy, the ease of use factor also has an influence on the use of QRIS in students. It is proven that the perceived ease of use has a positive effect on the decision to use QRIS on students (P. A. Putri et al., 2024; Bangsa and Khumaeroh, 2023) However, it is not in line with research which states that perceived ease of use has no influence on the decision to use QRIS on students (A. N. Rahmawati and Murtanto, 2023; Alfani and Ariani, 2023). Although technology offers various benefits and conveniences for its users, some people are still reluctant to use it due to doubts related to security risk issues (Alfani and Ariani, 2023) Based on previous research, risk perception has a positive effect on interest in using QRIS (Laloan et al., 2023; Taryanda et al., 2024). In contrast to several studies which explain that risk perception has a negative effect on QRIS usage decisions (S. R. Rodiah and Melati, 2020; Agustian and Wibisono, 2023).

There are differences in research results from the explanation above, so the authors want to conduct research again because the results in previous studies are still inconsistent. So it is interesting to discuss how financial literacy, ease of use and risk perception have a positive effect on the decision to use QRIS on students as a digital payment tool.

LITERATURE REVIEW

Financial Literacy

Good financial literacy improves well-being by shaping the mindset of individuals in making the right financial decisions, this will lead to optimal and effective financial planning, which has a positive impact on the utilization of innovative financial products (Aditya dan Mahyuni 2022). Financial concepts are being explored along with the confidence fund skills required to manage finances effectively, with the ultimate goal of developing efficient behavior in financial management (Khan et al., 2024). Therefore, it is crucial to have financial knowledge and skills that enable students to obtain sufficient funds to meet their essential needs (Luburie and Fabris, 2018). There are several indicators of financial literacy according to (Luburie and Fabris, 2018) as follows: financial knowledge and skills, attitudes towards financial decisions, and financial behavior.

Ease of Use

Ease of use is defined as the extent to which a person believes that using a technology will be free from effort and as a user's belief about the perceived ease of using an information system (S. Rodiah and Melati, 2020). Technology Acceptance Model (TAM) as an approach model that is often used to determine the level of individual acceptance of a particular technology, in this case the use of QRIS (Ardianto and Nurul, 2021). Perceived ease of use as "the extent to which prospective users expect the target system to be free of effort" (Davis, 1989b). This means that perceived ease of use refers to the ease obtained by a user when deciding to use a particular application system (Febrilia et al., 2020). There are several indicators of ease of use according to (Davis, 1989), which are as follows: easy to learn, controllable, clear and understandable, flexible, and easy to use.

Risk Perception

Risk perception arises because of user concerns about uncertainty or possible losses that may arise when using online transactions (Achadi and Winarto, 2020). The greater the risk faced, the less interest individuals will have in using QRIS as a digital payment system (Maulidya, 2022). There are several indicators of risk perception according to (Pavlou, 2002), namely: the possibility of theft risk, the possibility of fraud risk, and requiring large costs.

Decision To Use

The decision to use is an individual activity to make a decision to use a product or service (Apriani dkk., 2023). Someone who decides to use QRIS will pay attention consistently with a sense of pleasure because of interest based on a sense of desire to use, thus intrinsic motivation plays an important role in a person's involvement in using QRIS (Taryanda et al., 2024). There are several indicators of the decision to use according to (Priyombodo et al., 2024) as follows: security systems, providing benefits, transparency, trust, and convenience.

QRIS (Quick Response Code Indonesian Standard)

QRIS is a new payment tool in digital transaction activities that functions as a payment standard using QR (Quick Response) codes to support and facilitate digital-based payments in Indonesia (Silalahi et al., 2022). QRIS is prepared with reference to the EMV international standard with the aim of supporting a wider interconnection of payment system instruments, thus facilitating interoperability between organizers, between instruments, and countries (BI, 2019).

The Influence of Financial Literacy on the Decision to Use QRIS

Financial literacy is related to a person's expertise in managing finances. Someone who has good financial literacy will give rise to expertise and ability in that person to utilize existing resources ada (Pradini and Susanti, 2021). So that with good financial literacy can make students decide to use a digital payment system using QRIS because they understand the concepts and mechanisms of QR code-based payments. According to previous research conducted (Yang et al., 2020; Rachmawati et al., 2023; Agustian and Wibisono, 2023; N. M. Putri et al., 2023) shows that financial literacy has a positive effect on the decision to use QRIS, so the hypothesis to be proposed in this study is:

- H1 : Financial literacy has a positive effect on the decision to use QRIS

The Influence of Ease of Use on the Decision to Use QRIS

A person's opinion regarding the ease of use of a system makes a person decide to use the system. This is because the easier the system is used, the more likely a person will be happy and easy to use the digital payment (Giriani and Susanti, 2021). The use of QRIS is considered to facilitate the payment process by shortening the transaction time without having to wait for the

payment queue (Atriani et al., 2020). So that users don't have to bother carrying large amounts of cash when making payments. Research by Ulya et al., 2023; Bangsa and Khumaeroh, 2023; Ramadhan et al., 2023) shows that the ease of use variable has a positive influence on the decision to use QRIS in the younger generation, so the hypothesis to be proposed in this study is:

- H2 : Ease of use has a positive effect on the decision to use QRIS

The Influence of Risk Perception on the Decision to Use QRIS

Perception of risk is the uncertainty faced by consumers which gives rise to subjective beliefs about a decision they will make (Rahmadi and Malik, 2016). This is because QRIS uses a QR code that is static or can be affixed anywhere, making it possible to steal user data such as personal identification numbers (PINs) to steal user money (S. Rodiah and Melati, 2020). According to previous research by (Achadi and Winarto, 2020; Mileniumiati et al., 2023) explains that risk perception has a positive effect on the decision to use QRIS, so the hypothesis to be proposed in this study is:

- H3 : Perception of risk has a positive effect on the decision to use QRIS

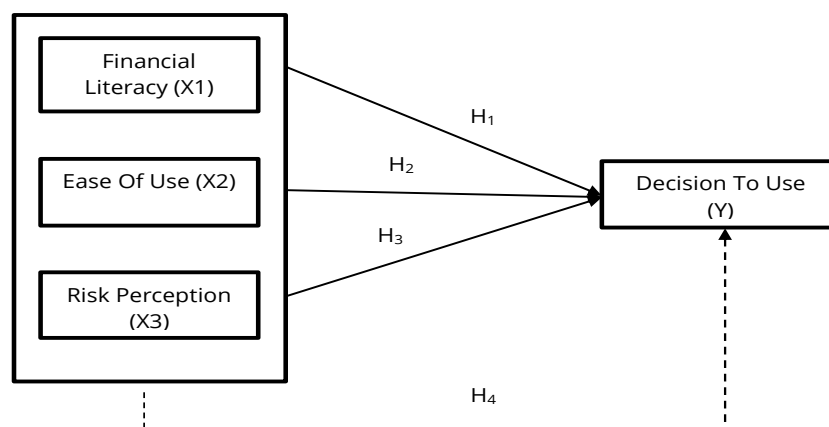
The Influence Of Financial Literacy, Ease Of Use, And Risk Perception On The Decision To Use QRIS

In research conducted by (M. T. Putri et al., 2023) which connects these three variables to the decision to use QRIS simultaneously shows that financial literacy, ease of use, and risk perception affect the decision to use QRIS in students. This means that students feel that using QRIS as a digital payment will speed up payments and be flexible to use as a means of payment. In addition, they will also use QRIS if operating the system does not create obstacles for them. The same results are also stated in research conducted (Ramadhan et al., 2023) which proves that the variables of perceived convenience, perceived benefits, lifestyle, and digital finance simultaneously have a positive influence on decisions to use QRIS. Then in research conducted by (Octavianingrum et al., 2023) shows the results that financial literacy, usability, and ease of use simultaneously have a positive effect on the decision to use QRIS. This means that the level of financial knowledge, the magnitude of the benefits of implementing QRIS as a digital payment, and the increasing interest in using QRIS will affect individuals whether to adopt new technology or not, so the hypothesis that will be proposed in this study is:

- H4 : Financial literacy, ease of use, and risk perception have a positive and significant effect on the decision to use QRIS

Based on the discussion above with the development of hypotheses, the formulation of the framework of this research is as follows :

Figure 3. Conceptual Framework



METHODS

This study uses descriptive quantitative research using a reduction paradigm for variables, hypotheses, and specific questions, and uses research strategies such as experiments and surveys that require statistical data (Sugiyono, 2017). The population in this study were all active undergraduate students of the UST faculty of economics totaling 1,550 students. The sampling technique used was purposive sampling. Purposive sampling is a sampling technique by considering certain criteria (Sugiyono, 2012). The criteria used as a sample in this study are active students of the faculty of economics who are 18-25 years old and have used the QRIS payment method. In this study, data distribution was carried out using a questionnaire via google form using a Likert scale with a size of 1-5. The sample used was 100 respondents because the researcher chose the sample among the population as desired by the researcher (Asrulla et al., 2023) Therefore, it is necessary to calculate the sample using the slovin formula.

$$n = N / (1+N \cdot e^2)$$

Description

n = Number of samples sought

N = Population size

E = Maximum tolerable error limit (10%)

RESULTS

Validity Test

The validity test serves to see whether a measuring instrument is valid or invalid (Janna and Herianto, 2021). The following are the results of the validity test of the financial literacy variable instrument, ease of use, risk perception, and decision to use.

Table 1. Validity Test

Variable	Statement	r count	r table	Sig	Description
Financial Literacy (X1)	X1.1	0,726	0,195	0,000	Valid
	X1.2	0,460	0,195	0,000	Valid
	X1.3	0,595	0,195	0,000	Valid
	X1.4	0,602	0,195	0,000	Valid
	X1.5	0,470	0,195	0,000	Valid
	X1.6	0,681	0,195	0,000	Valid
Ease Of Use (X2)	X2.1	0,573	0,195	0,000	Valid
	X2.2	0,471	0,195	0,000	Valid
	X2.3	0,468	0,195	0,000	Valid
	X2.4	0,561	0,195	0,000	Valid
	X2.5	0,630	0,195	0,000	Valid
	X2.6	0,485	0,195	0,000	Valid
	X2.7	0,576	0,195	0,000	Valid
	X2.8	0,622	0,195	0,000	Valid
	X2.9	0,468	0,195	0,000	Valid
	X2.10	0,527	0,195	0,000	Valid
Risk Perception (X3)	X3.1	0,884	0,195	0,000	Valid
	X3.2	0,914	0,195	0,000	Valid
	X3.3	0,874	0,195	0,000	Valid
	X3.4	0,876	0,195	0,000	Valid
	X3.5	0,806	0,195	0,000	Valid
	X3.6	0,862	0,195	0,000	Valid

Decision Of Use (Y)	Y.1	0,687	0,195	0,000	Valid
	Y.2	0,672	0,195	0,000	Valid
	Y.3	0,685	0,195	0,000	Valid
	Y.4	0,593	0,195	0,000	Valid
	Y.5	0,576	0,195	0,000	Valid
	Y.6	0,596	0,195	0,000	Valid
	Y.7	0,606	0,195	0,000	Valid
	Y.8	0,483	0,195	0,000	Valid

Source: Primary Data, 2025, Processed

From the results of table 1, it shows that all instruments from the variables of financial literacy, ease of use, risk perception and decision to use, after validity analysis, it is found that all items are declared valid because all Pearson Correlation (rcount) have a value > rtable or a significance value < 0.05.

Reability Test

The reliability test is useful for determining whether the instrument, in this case a questionnaire, can be used more than once, at least by the same respondent, it will produce consistent data (Janti, 2014). The following are the results of the validity test of the financial literacy variable instrument, ease of use, risk perception, and decision to use.

Table 2. Reability Test

Variable	Cronbach's Alpha	Sig	Description
Financial Literacy	0,620	0,6	Reliabel
Ease Of Use	0,726	0,6	Reliabel
Risk Perception	0,936	0,6	Reliabel
Decision Of Use	0,758	0,6	Reliabel

Source: Primary Data, 2025, Processed

The results of table 2 show that all statement items on the questionnaire have a Cronbach's Alpha value > 0.6, thus the statement items on the research questionnaire are considered reliable or feasible.

Normality Test

This normality test aims to determine whether the data is normally distributed or not. The following are the results of the normality test of the financial literacy variable instrument, ease of use, risk perception, and decision to use.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0
	Std. Deviation	2.5919133
Most Extreme Differences	Absolute	0.056
	Positive	0.056
	Negative	-0.037
Test Statistic		0.506
Asymp. Sig. (2-tailed)		0.200 ^c

Source: Primary Data, 2025, Processed

The results of table 3 show that the significance value obtained is 0.200 where the value is > 0.05 , so it can be concluded that the residual value is normally distributed.

Multicollinearity Test

Multicollinearity test to state that the independent variables must be free from multicollinearity symptoms. Symptoms of multicollinearity are symptoms of correlation between independent variables (Nugraha, 2022). The following are the results of the multicollinearity test of the financial literacy variable instrument, ease of use, risk perception, and decision to use.

Table 4. Multicollinearity Test

Variable	Tolerance	VIF	Description
Financial Literacy	0.975	1.025	No multicollinearity
Ease Of Use	0.94	1.064	No multicollinearity
Risk Perception	0.962	1.04	No multicollinearity

Source: Primary Data, 2025, Processed

The results of table 4 show that the variables of financial literacy, ease of use, and risk perception have a Tolerance value > 0.10 and a VIF value < 10.00 , thus it can be concluded that there are no symptoms of multicollinearity.

Heteroscedasticity Test

Heteroscedasticity test to state in regression where the variance and residuals are not the same for one observation to another. The following are the results of the heteroscedasticity test for the variable instruments of financial literacy, ease of use, risk perception, and decision to use.

Table 5. Heteroscedasticity Test

Variable	Sig.	Sig.Value	Description
Financial Literacy	0.686	0,05	No heteroscedasticity
Ease Of Use	0.146	0,05	No heteroscedasticity
Decision Of Use	0.387	0,05	No heteroscedasticity

Source: Primary Data, 2025, Processed

The results of table 5 show that the sig. value for the financial literacy variable is $0.686 > 0.05$, the ease of use variable is $0.148 > 0.05$, the risk perception variable is $0.385 > 0.05$, so it can be concluded that there is no heteroscedasticity problem.

Test t (Partial)

The t test is intended to determine how far the influence between variables is. The following are the results of the t test (Partial) variable instrument of financial literacy, ease of use, risk perception, and decision to use.

Table 6. Test t (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.462	5.202		2.203	0.03
	Financial Literacy	0.286	0.12	0.22	2.378	0.019
	Ease Of Use	0.361	0.101	0.336	3.561	0.001
	Risk Perception	-0.033	0.05	-0.062	-0.667	0.506

Source: Primary Data, 2025, Processed

The results from table 7 can be explained as follows:

1. The financial literacy variable has a tcount value greater than the ttable, namely $2.378 > 2.000$ and a sig value of $0.019 < 0.05$, so it accepts H_1 . Partially (individually) the financial literacy variable has a positive and significant effect on the decision to use QRIS.
2. The ease of use variable has a tcount value greater than the ttable, namely $3.651 > 2.000$ and a sig value of $0.001 < 0.05$, so H_2 . Partially (individually) the ease of use variable has a positive and significant effect on the decision to use QRIS.
3. The risk perception variable has a tcount value smaller than the t table, namely $-0.667 > 2.000$ and a sig value of $0.506 > 0.05$, so it does not accept H_3 . Partially (individually) the risk perception variable has a negative and significant effect on the decision to use QRIS.

F Test (Simultaneous)

The F test is used to test whether there is an influence of the independent variable on the dependent variable simultaneously (together). The following are the results of the F (Simultaneous) test of the independent variables.

Table 8. F Test (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	161.907	3	53.969	7.79	.000 ^b
	Residual	665.083	96	6.928		
	Total	826.99	99			

Source: Primary Data, 2025, Processed

From the results of table 8, it shows that the Fcount > Ftable value is $7.790 > 2.70$ and the sig value is $0.000 < 0.05$, so it accepts H_4 . It is simultaneously proven that the variables of financial literacy, ease of use, risk perception have a positive and significant effect on the decision to use QRIS.

Test Coefficient of Determination (R^2)

This test is used to measure how far the model's ability to explain the dependent variables. The following are the results of the coefficient of determination (R^2) test of the independent variables.

Table 9. Test Coefficient of Determination (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.442 ^a	0.196	0.171	2.632

Source: Primary Data, 2025, Processed

The results of table 9 show that the magnitude of the R Square value is 0.196. Thus the magnitude of the influence of financial literacy variables, ease of use, and risk perception on decisions to use QRIS is 19.6%. The remaining 80.4% is influenced by other factors not examined and discussed in this study.

DISCUSSION

The Influence of Financial Literacy on the Decision to Use QRIS

Based on the test results, it shows that financial literacy (X_1) has a positive and significant effect on the decision to use (Y). This is supported by the test results of the financial literacy variable which has a $t_{count} > t_{table}$ value, namely $2.378 > 2.000$ with a significance level of $0.019 < 0.05$. This research is reinforced by the results of previous research by (Agustian and Wibisono, 2023) which shows that there is a positive and significant influence between financial literacy on the decision to use QRIS. From the results of this study, it can be concluded that having a good understanding of financial iteration can change students' attitudes when making financial decisions, one of which is by deciding to use QRIS as a digital payment system. A good level of financial literacy can influence whether or not to adopt new technology (Octavianingrum et al., 2023). So that a high understanding of financial literacy makes students decide to use QRIS because they can control their finances because transactions through QRIS are automatically recorded and can be seen at any time.

The Influence of Ease of Use on the Decision to Use QRIS

Based on the test results, it shows that ease of use (X_2) has a positive and significant effect on the decision variable using (Y). This is supported by the results of the ease of use variable test which has a $t_{count} > t_{table}$ value, namely $3.651 > 2.000$ with a significance level of $0.001 < 0.05$. This research is reinforced by the results of previous research by (Ulya et al., 2023) which shows that ease of use has a positive and significant effect on decisions to use QRIS. From the results of this study it can be concluded that the application offered by the QRIS system in terms of use, instructions, and transaction processes is very simple and easy to use without using excessive effort so that this is what makes students decide to use QRIS as a digital payment. In addition, students are helped by the existence of QRIS because transactions can be done anywhere using a smartphone. Ease of use is one part of the construct of the Technology Acceptance Model (TAM) by Davis which influences a person to adopt new technology. If new technology is considered easy to use, the decision to use the new technology will increase. This is what decides students to use QRIS because of the perceived ease of use.

The Influence of Risk Perception on the Decision to Use QRIS

Based on the test results, it shows that risk perception (X_3) does not have a positive and significant effect on the decision variable using (Y). This is supported by the results of the risk perception variable test which has a $t_{count} > t_{table}$ value, namely $-0.667 > 2.000$ with a significance level of $0.506 > 0.05$. This research is reinforced by the results of previous research by (Agustian and Wibisono, 2023) showing that risk perception has a negative effect on decisions to use QRIS. Based on the above results, it can be concluded that the many risks that arise when using QRIS such as theft of personal data, theft of money, and prone to fraud do not make students reluctant to decide to use QRIS. This is because even though there are many risks that arise when using QRIS, students still use it for payment transactions because they ignore the existing risks because they are not considered dangerous or detrimental and they have never experienced these risks directly, the ease of use offered by QRIS is one of the reasons why students are reluctant to use QRIS. The ease of use offered by QRIS is one of the reasons students ignore the existing risks and continue to use QRIS as a digital payment system.

The Influence of Financial Literacy, Ease of Use, and Risk Perceptions on QRIS Usage Decisions

Based on the results of simultaneous testing, it shows that financial literacy, ease of use, and risk perception have an effect on usage decisions, this can be seen from the magnitude of the $F_{hitung} > F_{tabel}$ value, namely $7.790 > 2.70$ with a significance level of $0.000 < 0.05$. This research is reinforced by the results of research conducted by (M. T. Putri et al., 2023) which connects these three variables to the decision to use QRIS showing that financial literacy, ease of use, and risk perception simultaneously have a positive and significant effect on the decision to use QRIS in students. This it can be concluded that if good digital financial literacy and a strong understanding of the benefits and risks of using financial technology will encourage increased utilization of QRIS as a digital payment technology for students. In addition, students feel that using QRIS as a digital payment will speed up payments and be flexible because it offers ease of use when used as a means of payment and they will also use QRIS if operating the system does not create obstacles for them.

CONCLUSION

1. Financial literacy has a positive and significant effect on the decision to use QRIS on FE UST students as digital payments. This means that a higher understanding of good financial management can change the attitude of students in making financial decisions,
2. Ease of use has a positive and significant effect on decisions to use QRIS on FE UST students as digital payments. This means that the higher the convenience offered by the QRIS system in terms of use, instructions, and transaction processes will make students more confident in using QRIS as a digital payment.
3. Perception of risk has no effect on the decision to use QRIS on FE UST students as digital payments. This means that the risks that arise do not discourage students from deciding to use QRIS, this is because they ignore the risks that exist because they are considered harmless and harmless.
4. Financial literacy, ease of use, and risk perception have a positive and significant effect on the decision to use QRIS on FE UST students as digital payments. This means that if the higher the financial literacy and a strong understanding of the benefits and risks of using financial technology will encourage increased utilization of QRIS as a digital payment technology for students because of the ease of use.

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