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THE EFFECT OF EASE OF USE, KNOWLEDGE, EFFECTIVENESS, CREDIBILITY, AND ACCOUNTABILITY ON UNIVERSITY STUDENTS' DECISIONS TO USE QRIS IN PALEMBANG

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Abstract

This study aims to analyse the effect of convenience, knowledge, effectiveness, credibility, and accountability on student decisions in using QRIS (Quick Response Code Indonesian Standard) as a digital payment method. The research was conducted in Palembang City using a quantitative approach and data collection techniques through questionnaires distributed to 100 university students. The results showed that all independent variables significantly affected the decision to use QRIS. The ease of use of QRIS contributes to student convenience, although there are obstacles to accessibility. Students' knowledge of QRIS is relatively high, but not evenly distributed regarding operational capabilities. Effectiveness is rated positively, even though there are still obstacles to transaction speed. Students trust the credibility of QRIS service providers, but there is a need to increase the transparency of the security system. Accountability in transaction reporting is considered good, but needs to be strengthened. These findings strengthen the TAM and UTAUT models in the context of digital payment technology adoption by the younger generation in Indonesia.

Keywords: accountability, convenience, credibility, effectiveness, knowledge, QRIS

Introduction

Digital transformation in the payment system has fundamentally changed the paradigm of financial transactions in Indonesia. The rapid development of digital technology encourages people to switch from conventional payment methods to more efficient and practical digital payment systems. In this context, the Quick Response Code Indonesian Standard (QRIS) is a revolutionary innovation developed by Bank Indonesia to create a national QR code standardisation that unites various payment system service providers.(Bank Indonesia, 2019)The presence of QRIS simplifies the transaction process and creates an integrated digital payment ecosystem that all levels of Indonesian society can access.

Since its launch in 2019, the use of QRIS has experienced very significant growth, especially among the younger generation, including students in various cities in Indonesia. Palembang City, one of Indonesia's metropolitan cities, shows a relatively high level of QRIS adoption among students. Ease of access to digital financial services is influenced by the development of the internet and the increasing use of mobile devices. The emergence of digital payments has become a significant mitigation in the era of digitalisation in the economy and society, which demands speed, convenience, and efficiency when making transactions. One of the types of digital payments in Indonesia is using QRIS. (Kompasiana, 2024).

Various complex factors influence the adoption of digital payment technology, especially QRIS. (Davis, 1989). The Technology Acceptance Model (TAM) explains that perceived usefulness and perceived ease of use are fundamental factors in technology adoption. Meanwhile, (Venkatesh, V., Morris, M.G., Davis, G.B., & Davis, 2023) The Unified Theory of Acceptance and Use of Technology (UTAUT) extends this understanding by including social factors and conditions that facilitate the use of technology. In the context of QRIS, factors such as ease of use, user knowledge level, system effectiveness, service provider credibility, and accountability influence students' decisions in adopting this technology.

Research is important because the target of QRIS usage Bank Indonesia wants to achieve is students. Why students, because of the importance of financial literacy education for students from an early age, the first reason is, (Monkey see, Monkey doo) early age is a period of forming children's behaviour and habits by observing the actions of people around them. Behaviour and habits formed in childhood usually grow with the child into adulthood and influence how they view and solve problems in the future. Second, (Shaping Brain Architecture, Improving Child Outcomes) Children's ability to duplicate what people around them say and do is due to the ability of the child's brain to easily capture and absorb messages or values that parents, teachers,

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and peers want to convey. Third (Investing Early, Returning Highly) The development of good quality human resources can be started from government intervention in the human development stage. (Laloan et al., 2023).

In addition, Palembang City, as the locus of this research, has interesting characteristics because it is a metropolitan city with a reasonably large student population from various economic and social backgrounds. This condition provides a good representation of the dynamics of QRIS adoption among students in Indonesia in general. This study is expected to identify the factors that drive QRIS adoption and the obstacles still faced so that constructive recommendations can be formulated for improving the QRIS system in the future.

Methods

This study uses a descriptive quantitative approach to analyse the causal relationship between the independent variables (ease, knowledge, effectiveness, credibility, and accountability) and the dependent variable (decision to use QRIS). The selection of this quantitative approach is based on the purpose of the study to test hypotheses and measure the strength of the relationship between variables statistically, by the principles put forward by (Creswell, 2014) in explanatory research.

The population of this study were students from 14 universities in Palembang City, with a total population of 54,853 students based on data from the Ministry of Education, Culture, Research, and Technology. The diversity of universities that are the research population includes state and private universities, both with PTN and PTS status, so that it can provide a comprehensive representation of the characteristics of students in Palembang City. This diversity is important to ensure that research findings can be generalised to a broader student population.

The sample size was determined using the Slovin formula with a margin of error of 10%, resulting in a minimum sample of 99.8, rounded up to 100 respondents. This sample size is considered adequate for the statistical analysis to be carried out, referring to the principles put forward by (Hair, JF, Black, WC, Babin, BJ, & Anderson, 2010) The minimum sample size for SEM analysis is 5-10 observations per estimated parameter. The sampling technique used is probability sampling with the stratified random sampling method, where the population is divided based on the university of origin and then randomly selected proportionally from each stratum.

The inclusion criteria for respondents in this study were: (1) active students at one of 14 universities in Palembang City; (2) aged 18-25 years; (3) have a smartphone and internet access; (4) have heard or know about QRIS; and (5) are willing to participate in the study. Exclusion criteria include students who are on leave or are inactive and students who are unfamiliar with digital payment technology. The determination of these criteria aims to ensure that respondents have sufficient basic knowledge to provide an informed assessment of the research variables.

The research instrument was a structured questionnaire developed based on relevant theories and previous studies. The questionnaire consisted of two main parts: (1) a demographic section that included information on age, gender, university of origin, level of education, and experience using digital payment technology; and (2) a central section that measured the research variables using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). Each variable was operationalised into several indicators, which were then described as statements that respondents could understand.

The ease of use variable is measured using indicators adapted from (Davis, 1989) The ease indicator consists of easy to learn, easy to use, clear, easy to understand, no effort required and flexible. The knowledge variable is developed based on the framework (Nonaka, I., & Takeuchi, 1995), including: understanding the basic concepts of QRIS, knowledge of how the system works, awareness of the benefits and risks, and basic troubleshooting skills. Effectiveness variables according to (Kurniawan, D., & Setiawan, 2023) covering transaction speed, ease of use and payment security.

The credibility variable is operationalised based on the model (Ohanian, 1990) Moreover, adapted to the QRIS context, including: trust in service providers, institutional reputation, operational transparency, and security track record. The accountability variable is developed from the concept (Boven, 2007), including: transparency of transaction reporting, responsiveness to complaints, clarity of problem-solving mechanisms, and effective communication with users. Meanwhile, the dependent variable of the decision to use QRIS is measured through indicators: intention to use, actual frequency of use, recommendations to others, and loyalty to the system.

The validity of the research instrument was tested through two stages: content validity and construct validity. Content validity was conducted through expert judgment from three academics with expertise in information technology and consumer behaviour. Construct validity was tested using confirmatory factor analysis (CFA) to ensure the indicators used measure the intended construct. Instrument reliability was tested using Cronbach's Alpha with a minimum standard of 0.7.

The data collection technique was carried out using an online questionnaire through the Google Forms platform, which was chosen because of its ease of access for respondents and efficiency in the data collection

process. The questionnaire link was distributed through various channels, including social media, student groups, and coordination with the university. The data collection process was carried out over 6 weeks to ensure an adequate response rate and sample representativeness. Each respondent was given informed consent explaining the purpose of the study, guaranteeing data confidentiality, and the right to withdraw from the study.

Data analysis was conducted using a two-stage approach. The first stage was measurement model assessment, where the validity and reliability of the construct were evaluated using the Confirmatory Factor Analysis (CFA) technique. The second stage is structural model assessment, which tests the research hypothesis using structural equation modelling (SEM). The software used for the analysis is AMOS 24.0. It was chosen because of its ability to handle complex multivariate analysis and provide various goodness-of-fit indices needed for model evaluation.

Before conducting the primary analysis, SEM assumptions were tested, including data normality, linearity, and multicollinearity. Data normality was tested using skewness and kurtosis with criteria of ± 2.58 at a significance level of 0.01. Linearity was tested through residual scatterplots, while multicollinearity was detected using the Variance Inflation Factor (VIF) with a cut-off of 10. Model fit evaluation was performed using various indices, including Chi-square/df (≤ 3), RMSEA (≤ 0.08), CFI (≥ 0.90), TLI (≥ 0.90), and SRMR (≤ 0.08), according to the standards proposed by(Hair, JF, Black, WC, Babin, BJ, & Anderson, 2010).

Results and Discussions

The analysis of respondent characteristics shows a fairly representative distribution of the student population in Palembang City. Of the 100 respondents who participated in this study, 58% were female and 42% were male, reflecting the gender composition of students in most universities in Indonesia. The age distribution of respondents shows that 45% are aged 19-20 years, 35% are aged 21-22 years, and 20% are aged 23-25 years. This composition indicates that most respondents are in the Generation Z category, which is known to have a high affinity for digital technology.

Regarding education level, 72% of respondents were undergraduate students, 15% were diploma students, and 13% were postgraduate students. Distribution based on university of origin shows a fairly even representation of various higher education institutions in Palembang, with Sriwijaya University, Tridinanti University, and UIN Raden Fatah being the most significant contributors. Regarding experience using digital payment technology, 89% of respondents stated that they had used various digital wallet applications, with GoPay, OVO, and DANA being their most familiar platforms.

The results of the descriptive analysis show that respondents generally have a positive perception of the five independent variables studied. The QRIS ease of use variable obtained an average score of 3.78 (on a scale of 5), indicating that students consider QRIS relatively easy to use. The highest score on this variable was obtained by the indicator "ease of scanning QR codes" (4.12). In contrast, the lowest score was on the indicator "accessibility for all types of smartphones" (3.31), indicating that there are still device compatibility constraints.

The QRIS knowledge variable recorded an average score of 3.65, with significant variations between indicators. The indicator "understanding basic QRIS concepts" received the highest score (4.05), while "ability to overcome technical problems" received the lowest score (3.15). This allows students to understand the benefits and convenience offered by QRIS, such as transaction efficiency and compatibility with various platforms.

The effectiveness of QRIS was considered quite good, with an average score of 3.72. Respondents gave the highest rating on the indicator "ability to complete transactions accurately" (3.95) but a relatively low rating on "transaction processing speed" (3.42). QRIS service providers need to ensure that this system is easily accessible, fast, and efficient to increase technology adoption among students.

The credibility of QRIS service providers obtained the highest average score (3.89), reflecting a relatively good level of trust from students towards institutions that provide QRIS services. The indicator "trust in Bank Indonesia as a regulator" received the highest score (4.18). In contrast, "transparency of system security information" received a relatively low score (3.52), indicating the need for improved communication about security aspects to users.

The accountability variable recorded an average score of 3.58, with the indicator "transaction history clarity" getting the highest score (3.84) and "customer service responsiveness" getting the lowest score (3.25). This shows that although the transaction reporting system is quite good, the customer service aspect still needs significant improvement.

Table 1 Manifest Variable Value (Indicator)

Variabel	Indicator	Loading Factor
Convenience (X1)	X1.1	0.809

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Variabel	Indicator	Loading Factor
	X1.2	0.762
	X1.3	0.709
	X1.4	0.842
	X1.5	0.874
	X1.6	0.795
Knowledge (X2)	X2.1	0.818
	X2.2	0.775
	X2.3	0.789
	X2.4	0.728
	X2.5	0.622
	X2.6	0.769
Effectiveness (X3)	X3.1	0.770
	X3.2	0.806
	X3.3	0.787
	X3.4	0.771
	X3.5	0.830
	X3.6	0.800
	X3.7	0.899
	X3.8	0.861
Credibility (X4)	X4.1	0.702
	X4.2	0.641
	X4.3	0.710
	X4.4	0.618
	X4.5	0.832
	X4.6	0.802
	X4.7	0.728
	X4.8	0.708
Accountability (X5)	X5.1	0.785
	X5.2	0.793
	X5.3	0.836
	X5.4	0.833
	X5.5	0.825
	X5.6	0.642
	X5.7	0.759
	X5.8	0.769
	X5.9	0.745
	X5.10	0.876
Decision to Use QRIS (Y)	Y.1	0.736
	Y.2	0.642
	Y.3	0.636
	Y.4	0.527
	Y.5	0.568
	Y.6	0.533
	Y.7	0.581
	Y.8	0.755

Source: AMOS Data Processing, 2024

The results of the hypothesis testing show that all independent variables have a significant effect on students' decisions in using QRIS. Ease of use positively and significantly affects the decision to use QRIS ($\beta = 0.234$, $p < 0.01$), confirming the proposition (Davis, 1989) in the Technology Acceptance Model, perceived

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ease of use is an important predictor in technology adoption. This finding is in line with research (Susanto, A., & Suryanto, 2021) which found that ease of use is a significant factor driving the adoption of digital payments among young users.

Knowledge of QRIS also showed a positive and significant influence ($\beta = 0.198$, $p < 0.05$) on the decision to use. This indicates that the better students understand QRIS, the higher their tendency to use this system. This finding supports the argument (Nonaka, I., & Takeuchi, 1995) that knowledge is an important asset in adopting technological innovation. However, the relatively moderate coefficient indicates that there is still room for increasing the effectiveness of educational programs about QRIS.

QRIS effectiveness has a positive and significant effect ($\beta = 0.287$, $p < 0.001$) on the decision to use, with the highest coefficient among all independent variables. This indicates that the system's performance in carrying out its function as a payment medium is the primary determinant in the adoption decision. This finding is consistent with research (Kurniawan, D., & Setiawan, 2023) who found that system effectiveness is critical to the sustainability of digital payment technology use.

The service provider's credibility positively and significantly affects ($\beta = 0.245$, $p < 0.01$) the use of QRIS. The high influence of credibility reflects the importance of trust in financial transactions, especially in the context of digital technology that involves security and privacy risks. These results support the findings (Setiawan, A., Rahman, B., & Sari, 2022) which emphasises the crucial role of credibility in building user trust in digital payment systems.

Accountability shows a positive and significant influence ($\beta = 0.176$, $p < 0.05$) on the decision to use QRIS, although with the lowest coefficient. This indicates that although accountability is important for students, this factor is not a primary consideration in adoption decisions. This finding can be explained by the characteristics of young users who prioritise functional and convenience aspects over governance and accountability. (Rahmawati, 2021).

Further analysis revealed a partial mediation effect of the effectiveness variable in the relationship between ease of use and the decision to use QRIS. This indicates that ease of use not only directly influences the decision but also through the perception of system effectiveness. This finding provides important insights into how easy interface design provides a good user experience and improves the perception of overall system performance.

Moderation tests showed that previous experience in using digital payment technology moderated the relationship between knowledge and QRIS adoption decisions. Students with extensive experience with digital wallet applications showed a stronger relationship between knowledge and adoption decisions, indicating that familiarity with similar technologies can strengthen the effect of knowledge in the decision-making process.

The findings of this study provide an important contribution to the development of technology adoption theory, particularly in the context of digital payments in developing countries. The results of the study confirm the validity of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) in explaining QRIS adoption, while also broadening understanding by including credibility and accountability factors that have previously received little attention in the literature on payment technology adoption.

The integration of five factors in this research model shows that adopting digital payment technology is a multidimensional phenomenon that cannot be explained only through traditional factors such as convenience and usability. Contextual factors such as institutional credibility and system accountability are becoming increasingly important in the digital banking era, which is characterised by high data security and privacy concerns.
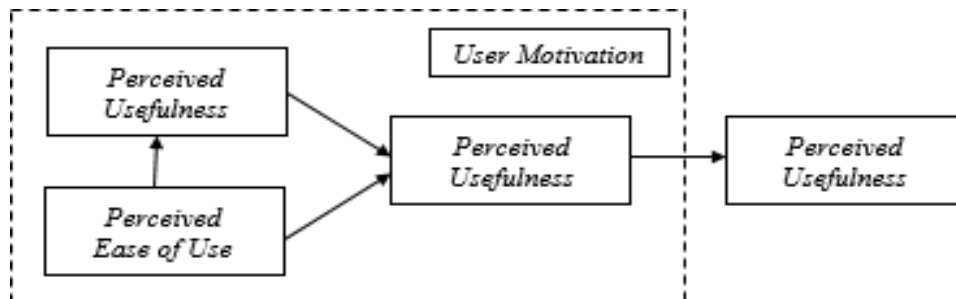

Figure 1
Inter-Variable Relationship Scheme in (TAM)

From a practical perspective, the findings of this study provide valuable insights for various stakeholders in the QRIS ecosystem. For Bank Indonesia as a regulator, the study's results indicate the need to improve system effectiveness, considering that this variable significantly influences adoption decisions. Investment in technology infrastructure to speed up processing time and improve system reliability is a top priority. In

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addition, a more comprehensive education program is needed to address the gap between conceptual knowledge and operational capabilities of users.

For QRIS service providers, banks and fintech, these findings underline the importance of maintaining and improving credibility through operational transparency and more effective communication about security systems. Developing more responsive customer service is also an area that requires special attention, given the relatively low scores in this aspect. Implementing chatbots and automated response systems can be a solution to improve responsiveness without significantly increasing operational costs.

The results of this study show an opportunity for higher education institutions to integrate digital financial literacy into the curriculum, especially the practical aspects of using payment technology. Workshop or seminar programs on QRIS can be part of a student development program that increases students' knowledge and prepares them for the digital economy era.

This study has several limitations that must be acknowledged to interpret the findings correctly. First, the geographical scope of the study, which is limited to the city of Palembang, may limit the generalizability of the findings to a broader context. Palembang's demographic, economic, and technological infrastructure characteristics may differ from those of other cities in Indonesia, so replication of the study in various locations is needed for more robust external validation.

Second, using a cross-sectional design limits the study's ability to capture changes in user perceptions and behaviour over time. Technology adoption is an evolutionary process where user perceptions, usage experience, and system development can change. A longitudinal study will provide a more comprehensive understanding of the trajectory of QRIS adoption among students.

Third, although the sample size was adequate for the statistical analysis, the sample's representativeness could be improved with a larger sample size and more detailed stratification based on the socio-economic characteristics of the respondents. Variations in students' economic backgrounds may influence their perspectives on digital payment technologies, but this aspect has not been explored in depth in this study.

Fourth, the research focuses on individual factors in technology adoption and does not include broader contextual factors such as the influence of social networks, cultural values, and regulatory environments. Future research can explore the interaction between individual and contextual factors in shaping QRIS adoption decisions.

This study successfully identified and analysed the influence of five key factors on students' decisions to use QRIS as a digital payment method. The main findings show that convenience, knowledge, effectiveness, credibility, and accountability all positively and significantly influence QRIS adoption decisions, with system effectiveness showing the most decisive influence. These results confirm the relevance of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) in digital payments, while expanding understanding by including the crucial dimensions of credibility and accountability in financial technology.

Specifically, the ease of use of QRIS has reached a satisfactory level for students, although there is still room for improvement in accessibility and device compatibility. Students' knowledge of QRIS shows adequate conceptual understanding, but they must still strengthen their operational and troubleshooting skills. The system's effectiveness is considered positive by users, with accuracy being the main strength, while processing speed still needs improvement.

The credibility of QRIS service providers received good appreciation from students, reflecting a solid level of trust in institutions involved in the QRIS ecosystem. However, information transparency about the security system must be improved to strengthen user confidence. The accountability aspect shows satisfactory performance in terms of transaction transparency, but customer service responsiveness still requires serious attention.

The integration of these findings shows that QRIS adoption among students is the result of a comprehensive multidimensional evaluation, where functional factors (ease and effectiveness) interact with trust-related factors (credibility and accountability) and cognitive factors (knowledge) in forming the final decision. This indicates the high maturity of students as digital consumers who consider convenience, security, reliability, and accountability when adopting financial technology.

From a policy implication perspective, this study provides a clear roadmap for stakeholders to increase adoption rates and user satisfaction with QRIS. Top priority should be given to improving system performance, especially processing speed and reliability, considering that effectiveness most impacts adoption decisions. In parallel, more targeted and practical educational programs must be developed to address the existing knowledge gap.

Enhancing customer service and communication strategy is also imperative to improving user experience and trust. Greater transparency about security measures and risk mitigation can strengthen the system's credibility, while greater responsiveness in handling user concerns can improve perceptions of accountability.

Theoretically, this study contributes to the growing knowledge on technology adoption in emerging markets

and developing economies. Integrating traditional TAM/UTAUT factors with credibility and accountability dimensions provides a more comprehensive framework for understanding adoption behaviour in the financial technology sector. These findings can serve as a foundation for future research exploring adoption patterns in various demographic segments and geographic contexts.

Looking forward, the sustainability and continuous improvement of the QRIS system will depend heavily on stakeholders' ability to respond to insights obtained from user research like this. As early adopters and future leaders in the digital economy, students provide valuable feedback that can catalyse innovation and enhancement in the digital payment ecosystem in Indonesia.

This study also underlines the importance of a user-centric approach to developing and implementing technology policy. The voice of users, especially strategic segments such as students, must be an integral part of the decision-making process in developing financial technology infrastructure. This will increase the adoption rate and ensure that the technology developed truly serves the community's needs and expectations.

In a broader context, the QRIS success story can be a model for implementing similar innovations in other developing countries. The analytical framework used in this study can be adapted to evaluate other financial technology adoption patterns, providing valuable insights for the global fintech development community.

Acknowledgement

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