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The Influence of Perceived Ease of Use and Convenience on the Decision to Use QRIS among Students of the Faculty of Economics and Business, University of Mataram

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Abstract

The development of digital payment technology in Indonesia is rapid, with QRIS transactions reaching IDR 266 trillion in 2024, but its application is still limited among students despite high awareness. This study aims to analyze the influence of perceived ease of use and convenience on the decision to use QRIS among students of the Faculty of Economics and Business, University of Mataram partially and simultaneously. The type of associative quantitative research with multiple linear regression analysis using SPSS 26. The population of 3,934 active students, a sample of 100 people was selected purposively with the Slovin formula (e = 10%) who had used QRIS. The Likert scale questionnaire instrument (36 items) was validated, analyzed using classical assumption tests (normality, multicollinearity, heteroscedasticity). The results showed that perceived ease of use (β = 0.219, t = 2.442, Sig = 0.016) and convenience (β = 0.675, t = 6.499, Sig = 0.000) had a significant effect partially; F=135.456 (Sig=0.000), explaining 73.6% of the variance (R^2=0.736). In conclusion, the second factor driving QRIS implementation suggests optimizing user-friendly design for stakeholders, even though it is limited to one faculty.

INTRODUCTION

The development of digital payment technology has driven a significant shift towards a cashless society in Indonesia, moving towards QRIS as a national standard that integrates various e-wallet platforms for more efficient transactions. Bank Indonesia data shows that the value of QRIS transactions will reach IDR 266 trillion in 2024, with over 31 million merchants, including MSMEs, indicating widespread penetration into the everyday economic sector (Bank Indonesia, 2024; Kou & Lu, 2025).

QRIS usage among students of the Faculty of Economics and Business, University of Mataram reached 75% based on initial observations of 20 respondents, especially for canteen payments and transactions between students, driven by the ease of cashless access (Ramdhani et al., 2025; Sari et al., 2022). Although QRIS implementation is increasing rapidly, a 2023 Financial Services Authority survey found that only 58% of students use it regularly, indicating a gap in awareness and actual behavior among alternatives such as cash, mobile banking, and electronic wallets. This phenomenon reflects a complex evaluation process based on the Technology Acceptance Model (TAM), where perceptions of ease and convenience are the main determinants (Davis, reprint 1989/2021; Wijayanto et al., 2025).

The inconsistency of previous research findings alleviates this problem, such as those by Ramdhani et al. (2025) and Sari et al. (2022) who found a significant influence of perceived ease of use and convenience on usage decisions, in contrast to Wijayanto et al. (2025) and Agus Dharmanto and Andrian (2022) who showed insignificant or limited effects on interest alone. This discrepancy creates a gap in empirical research, particularly in the context of students as digital natives with a population of 3,934 at the Faculty of Economics and Business, University of Mataram (Hamzah Muchtar et al., 2024; Berry et al., 2022/2023 edition).

The problem is further complicated by the resistance of some students to QRIS despite their high technological literacy, which influences psychological factors such as business perceptions and barriers to access inclusion, which hinder national finances according to the 2025 Indonesian Payment System Blueprint (Kotler & Keller, 2021; Schiffman & Kanuk, 2022).

This study aims to analyze the influence of perceived ease of use and convenience on QRIS adoption decisions among students at the Faculty of Economics and Business, University of Mataram, partially and simultaneously. The urgency lies in the contribution of Bank Indonesia and the Financial Services Authority (OJK) policies in promoting QRIS to the younger generation, considering the potential of 3,934 students as early adopters. This research's novelty fills a gap by focusing on actual usage decisions (not just interest) in a specific campus context, complementing previous studies such as Ramdhani et al. (2025) and Wijayanto et al. (2025) using multiple linear regression (Agus Dharmanto & Andrian, 2022; Kou & Lu, 2025).

METHOD

This study uses a quantitative approach with an associative method to examine the causal relationship between perceived ease of use and convenience on the decision to use QRIS among students of the Faculty of Economics and Business, University of Mataram. The quantitative approach was chosen because it allows for numerical measurement of variables through primary data from a Likert-scale questionnaire, which is analyzed statistically to test hypotheses empirically and can be generalized to the population (Sugiyono, 2021; Creswell & Creswell, 2023). The associative method focuses on the influence of independent variables on dependent variables, in accordance with the Technology Acceptance Model (TAM) framework and consumer behavior theory underlying this study (Davis, 1989/2021 reprint; Emzir, 2022).

The research instrument was a closed questionnaire with 36 statement items adapted from indicators of perceived ease of use (12 items: easy to learn, operate, skilled, understandable), convenience (12 items: access, transactions, benefits, post-benefits), and decisions to use QRIS (12 items: awareness, interest, decision, post-use), measured on a Likert scale of 1-5 (strongly disagree to strongly agree). The instrument was validated through initial trials and Cronbach's Alpha reliability to ensure internal consistency, while data collection techniques collected distributions through Google Forms and directly on campus to achieve accurate sample representation (Sudaryono, 2022; Sugiyono, 2021). Data analysis techniques include classical assumption tests (Kolmogorov-Smirnov normality, VIF multicollinearity <10, Glejser heteroscedasticity), multiple linear regression, partial t-test, simultaneous F-test, and R^2 coefficient of determination using SPSS version 26, which allows partial and simultaneous testing as a whole (Creswell & Creswell, 2023; Emzir, 2022).

The study population consisted of 3,934 active students of the Faculty of Economics and Business, University of Mataram, academic year 2025, covering the study programs of Accounting (D3: 242, S1: 1,111), Economics and Development Studies (S1: 1,127), Management (S1: 1,187, S2: 21, S3: 19), and Tourism (D3: 227), based on PDDIKTI data. The sample was determined using the Slovin formula ($n = N / (1 + N e^2)$) at a 10% error rate ($e = 0.1$), resulting in a minimum of 98 respondents rounded up to 100 respondents through purposive sampling with the criteria of active students who had used QRIS more than once to ensure data relevance (Sugiyono, 2021; Sudaryono, 2022). This sample selection ensures demographic representation (ages 17-27 years, balanced gender, diverse study programs) and varying levels of QRIS usage, in accordance with the principle of probabilistic sampling for generalizability of results (Emzir, 2022; Creswell & Creswell, 2023).

The research procedure was carried out systematically, starting with instrument development based on theoretical foundations and previous research (Ramdhani et al., 2025; Sari et al., 2022), followed by a pre-test on 20 students outside the sample for validity, questionnaire distribution from December 2024 to February 2025, data collection and cleaning (editing, coding), and SPSS analysis and interpretation of results. Each stage was documented for replicability, with

research ethics guaranteeing respondent informed consent and data confidentiality, in line with modern quantitative method standards (Sugiyono, 2021; Sudaryono, 2022). This procedure ensured a logistical flow from exploratory phenomena (initial observation of 75% QRIS implementation) to hypothesis testing, resulting in retestable findings and contributing to the digital finance literature (Emzir, 2022; Creswell & Creswell, 2023).

RESEARCH RESULT

Overview of Research Object

The subjects of this study are students of the Faculty of Economics and Business, Mataram University, who have experience using the Quick Response Code Indonesian Standard (QRIS) as a digital payment tool. The selection of students of the Faculty of Economics and Business as research objects was based on demographic and academic characteristics relevant to the research topic, namely as a group of the younger generation who have a relatively better level of financial and technological literacy compared to other community groups. The Faculty of Economics and Business, Mataram University, is one of the faculties within the University of Mataram with an active student population of 3,934 in the 2025 academic year. This faculty offers several study programs, including Accounting, Economics and Development Studies, Management, and Tourism, both at the diploma, undergraduate, and academic levels. The diversity of study programs creates a dynamic and heterogeneous academic environment, allowing for the acquisition of diverse perspectives regarding the behavior of using digital payment systems.

Students, as research subjects, are characterized as digital natives, a generation that has grown and developed alongside advances in digital technology. This characteristic makes them more adaptable to technological innovations, including in the field of digital finance. However, the level of QRIS usage among students is not always uniform. Some students have made QRIS their primary payment method, while others still use QRIS situationally or even prefer cash. These behavioral differences indicate that the decision to use QRIS is determined not only by the availability of the technology but also by user perception and psychological factors.

In this study, Economics and Business students from the University of Mataram were selected as research subjects because they are active users of digital payment services and possess a basic understanding of financial systems, consumer behavior, and financial technology. Therefore, students' decisions in using QRIS reflect a relatively rational evaluation process regarding the perceived ease of use and convenience of the service. The study subjects were limited to students who had used QRIS more than once, so that the data obtained reflected real-life usage experiences. This limitation aims to ensure that the perceptions and decisions measured are actual and empirical, and are able to accurately describe QRIS usage behavior within the Faculty of Economics and Business, University of Mataram.

Research Data

Based on data obtained from distributing questionnaires to 100 respondents, the characteristics of the respondents in this study can be identified. These characteristics include gender, age, major, and frequency of QRIS use.

1. **Respondent Characteristics**

Table1Respondent Characteristics Based on Gender

NO	Respondent Characteristics	Number of people)	Percentage (%)
1	Man	53	53%
2	Woman	47	47%
	Total	**100**	**100%**

Source: Primary Data 2025, Appendix II

Based on the table of respondent characteristics by gender, it is known that of the total 100 respondents, 53 respondents (53%) were male and 47 respondents (47%) were

female. These results indicate that the respondents in this study were relatively balanced between men and women, dominated by male respondents. The fairly proportional composition of respondents indicates that the data obtained is able to represent the perceptions of QRIS users from both gender groups, so that the results of the study are expected to be unbiased towards one particular group in analyzing the influence of perceived ease of use and convenience on the decision to use QRIS.

Table2Respondent Characteristics Based on Age

NO	Respondent Characteristics	Number of people)	Percentage (%)
1	17-21 Years	83	83%
2	>22-27 Years	17	17%
	Total	**100**	**100%**

Source: Primary Data 2025, Appendix II

Based on the table of respondent characteristics by age, it is known that the majority of respondents are in the age range of 17–21 years, namely 83 respondents (83%), while respondents aged above 22–27 years amounted to 17 respondents (17%). This indicates that the study respondents are dominated by early adult students who are the most active age group in academic activities and the use of digital technology. Does the respondent in the 17–21 year age group indicate that the use of QRIS in this study is mostly carried out by students who are included in the digital native generation, so that the perception of ease of use and convenience of digital payment services is an important factor in shaping the decision to use QRIS.

Table3Respondent Characteristics Based on Study Program/Major

NO	Respondent Characteristics	Number of people)	Percentage (%)
1	Accountancy	22	22%
2	IESP	12	12%
3	Management	57	57%
4	Tourist	9	9%
	Total	**100**	**100%**

Source: Primary Data 2025, Appendix II

Based on the table of respondent characteristics by major, it is known that the majority of respondents came from the Management Study Program, namely 57 respondents (57%). Next, respondents from the Accounting Study Program numbered 22 respondents (22%), followed by the Economics and Development Studies Study Program (IESP) with 12 respondents (12%), and the Tourism Study Program with 9 respondents (9%). The distribution of respondents based on the title shows that this study involved students from various study programs at the Faculty of Economics and Business, University of Mataram, so that the data obtained reflects the academic background of the respondents.

Table 4. Characteristics Based on Frequency of Use

NO	Respondent Characteristics	Number of people)	Percentage (%)
1	Almost every day	58	58%
2	1-2 times a week	5	5%
3	3-5 times a week	27	27%
4	Rarely (less than once a week)	10	10%
	Total	**100**	**100%**

Source: Primary Data 2025, Appendix II

Based on the table of respondent characteristics according to frequency of use, it is known that the majority of respondents use QRIS almost every day, namely 58 respondents (58%). Respondents who use QRIS 3–5 times a week numbered 27 respondents (27%), while respondents with a frequency of use 1–2 times a week numbered 5 respondents (5%). Meanwhile, respondents who rarely use QRIS (less than 1 time a week) numbered 10 respondents (10%). The distribution of frequency of use indicates that most respondents have made QRIS a payment method used routinely in daily transaction activities. The high percentage of respondents who use QRIS almost every day and several times a week indicates that QRIS has been quite integrated into the lives of students at the Faculty of Economics and Business, University of Mataram. Meanwhile, the presence of respondents with a lower frequency of use indicates that QRIS use among students is not completely homogeneous. These differences in the level of intensity of use provide a relevant basis for research to analyze how perceptions of ease of use and service convenience can influence students' decisions to use QRIS continuously.

2. Description of Research Data Variables

The description of the data for each variable in this study is as follows:

A. Description of Perceived Ease of Use Data Variable (X1)

Perceived Ease of Use Variable $(X)_1$/This study describes the perceptions of students of the Faculty of Economics and Business, University of Mataram regarding the level of ease of use of QRIS as a digital payment tool. This concept refers to the extent to which respondents assess that QRIS can be learned, understood, and operated easily without requiring significant effort, as explained in the Technology Acceptance Model (TAM) by Davis (1989). Measurement of the perceived ease of use variable is carried out through several indicators. Each indicator is measured using a five-point Likert scale, ranging from strongly disagree to strongly agree, to capture the level of respondents' perceptions quantitatively.

Table4. Description of Respondents' Answers Regarding Perception of Ease of Use

NO	Statement	SS	S	N	TS	STS	Average	Category
Ease of learning (Easy to Learn)								
1	I found it easy to learn how to use QRIS the first time.	59	27	14	0	0	4.45	Strongly agree
2	I can understand how to use QRIS without help from other people.	55	33	9	3	0	4.4	Agree
3	Instructions for using QRIS are easy to understand from the start.	60	35	5	0	0	4.17	Agree
Ease of operation (Easy to Operate)								
4	I find the payment process using QRIS easy to do.	65	28	6	0	1	4.56	Strongly agree
5	I did not experience any difficulties when operating QRIS for transactions.	59	27	11	2	1	4.41	Agree
6	The steps for using QRIS feel simple to me.	67	23	8	1	1	4.54	Strongly agree
Ease of becoming skilled (Become Skillful)								
7	I quickly got used to using QRIS in my daily transactions.	53	33	14	0	0	4.39	Agree
8	I feel more proficient in using QRIS after several uses.	60	34	5	0	1	3.67	Agree

9	It didn't take me long to master using QRIS.	60	33	6	0	1	4.32	Agree
Clarity and understandability of the system (Clear and Understandable)								
10	The QRIS display on the payment application is easy to understand.	54	37	8	0	1	4.43	Agree
11	I can clearly see whether the QRIS transaction was successful or not after making the payment.	55	40	2	2	1	4.46	Strongly agree
12	I can clearly see whether the QRIS transaction was successful or not after making the payment.	65	23	11	0	1	4.51	Totally agree

Source: Excel Data Tabulation, Appendix III

Based on the description table of respondents' answers to the Perceived Ease of Use (X1) variable, respondents generally gave a positive assessment of the ease of use of QRIS. This is evident from the majority of respondents' answers falling into the agree and strongly agree categories, with the average score of the statements falling in the agree to strongly agree categories. Regarding the aspects of ease of learning and ease of operation, most respondents stated that QRIS was easy to understand from the start and the payment process was easy to carry out. Furthermore, regarding the ease of becoming fluent, respondents also assessed that QRIS usage can be mastered in a relatively short time. Meanwhile, in terms of system clarity and understandability, respondents stated that the QRIS display was easy to understand and transaction success information could be clearly seen.

Overall, the results of this description indicate that Perceived Ease of Use (X1) is in the good category. This positive perception of ease of use reflects that QRIS is viewed as a practical and uncomplicated digital payment system, thus potentially influencing the decision of students at the Faculty of Economics and Business, University of Mataram, to use QRIS.

B. Description of Comfort Data Variable (X2)

Ease of Variable $(X)_2$/This study describes the perceptions of students from the Faculty of Economics and Business, University of Mataram regarding the level of comfort they feel when using QRIS as a digital payment tool. The concept of comfort in this study includes ease of service access, transaction speed and efficiency, utility of use, and perceived ease after the transaction is completed, as explained in the concept of service convenience by(Berry et al., 2002).

Table5. Description of Respondents' Answers Regarding Comfort

NO	Statement	SS	S	N	TS	STS	Average	Category
Ease of access (Access Convenience)								
1	I can use QRIS anytime when making transactions.	55	33	9	1	2	4.38	Agree
2	I can use QRIS in various places easily.	46	32	20	2	0	4.22	Agree
3	QRIS is easily accessible through the payment app I have.	58	34	7	0	1	4.48	Strongly agree
Transaction speed and efficiency (Transaction Convenience)								
4	The payment process using QRIS is fast.	53	37	9	0	1	4.41	Agree
5	QRIS helps me complete transactions more efficiently.	60	34	5	1	0	3.67	Agree

6	I don't have to wait long when making payments using QRIS	55	39	5	0	1	4.47	Strongly agree
Flexibility of use (Convenience Benefits)								
7	QRIS provides a moment to carry out various types of transactions.	54	36	9	1	0	4.43	Agree
8	I find it practical to make transactions without having to carry cash.	56	35	8	1	0	4.46	Strongly agree
9	QRIS makes it easier for me to adjust payment methods to transaction conditions.	57	35	8	0	0	4.49	Strongly agree
Post-transaction convenience (Post-Benefit Convenience)								
10	QRIS transaction evidence is easy to store and trace back.	56	32	10	0	2	4.40	Agree
11	I feel comfortable because the QRIS transaction history is clearly recorded.	61	33	5	0	1	4.53	Strongly agree
12	QRIS makes it easier for me to control my expenses through transaction records.	61	30	9	0	0	4.52	Strongly agree

Source: Excel Data Tabulation, Appendix III

Based on the description table of respondents' answers to the Convenience variable (X2), respondents generally gave a positive assessment of the level of convenience of using QRIS. This is indicated by the majority of respondents' answers falling into the agree and strongly agree categories, with the average value of the statements falling in the agree to strongly agree categories. Respondents assessed that QRIS is easily accessible anytime and in various places, the transaction process is fast and efficient, and provides convenience in transactions without having to carry cash. In addition, post-transaction convenience such as recording and tracking payment history is also considered to provide convenience for users. Overall, these results indicate that QRIS is perceived to be able to provide a practical and convenient transaction experience for students of the Faculty of Economics and Business, University of Mataram, thus potentially influencing the decision to use QRIS.

C. Description of Decision Variable Data Using QRIS (Y)

The QRIS Usage Decision variable (Y) in this study describes the actual actions of students from the Faculty of Economics and Business, University of Mataram, in selecting and using QRIS as a digital payment tool. This usage decision is the result of a process of recognition, consideration, and usage, as explained in the consumer behavior theories by Kotler and Keller and Schiffman and Kanuk, driven by the AIDA theory approach.

The decision variable for QRIS use was measured using several indicators: awareness of QRIS's existence and function, interest in using QRIS, the decision to choose QRIS for transactions, and the tendency to continue using it. Each indicator was measured using a five-point Likert scale to quantitatively describe the level of decision to use it.

Table6. Description of Respondents' Answers to the Decision to Use QRIS

NO	Statement	SS	S	N	TS	STS	Average	Category
Awareness of QRIS (Awareness)								
1	I know QRIS as a digital payment tool that can be used across applications.	54	34	12	0	0	4.42	Agree
2	I understand the function and use of QRIS in non-cash transactions.	55	39	5	1	0	4.48	Strongly agree

3	I realized the benefits of QRIS compared to cash payment methods.	50	38	12	0	0	4.38	Agree
Interest and interest in using (Interest)								
4	I am interested in using QRIS as a payment method.	61	32	6	0	1	4.52	Strongly agree
5	I find the use of QRIS interesting to implement in daily transactions.	56	34	9	0	1	4.44	Agree
6	I have a desire to continue using QRIS.	51	40	9	0	0	4.42	Agree
Decision to choose QRIS (Usage Decision)								
7	I decided to use QRIS when making payments.	47	37	15	0	1	4.29	Agree
8	I prefer QRIS over other payment methods.	54	32	12	2	0	4.38	Agree
9	I use QRIS because it is considered more practical and efficient.	54	36	9	0	1	4.42	Agree
Continued use (Post-use behavior)								
10	I will continue to use QRIS in the future.	49	40	10	0	1	4.36	Agree
11	I feel satisfied using QRIS so I want to continue using it.	54	38	7	0	1	4.44	Agree
12	I am willing to recommend using QRIS to others.	56	32	10	0	2	4.40	Agree

Source: Excel Data Tabulation, Appendix III

Based on the description table of respondents' answers to the variable Decision to Use QRIS (Y), respondents generally showed a high level of decision to use. This is indicated by the dominance of agree and strongly agree answers for all statements, with the average answer value falling in the agree to strongly agree category. Respondents' answers stated that they chose QRIS as a payment method for transactions, felt confident using QRIS, and had a tendency to continue using QRIS in the future. These results indicate that QRIS has become a payment option that is accepted and actually used by students of the Faculty of Economics and Business, University of Mataram.

3.Research Analysis and Results

A. Normality Test

A normality test is performed to determine whether the residual data in the regression model follows a normal distribution. This is important because linear regression requires normally distributed residuals to provide accurate statistical conclusions. If the normality requirement is not met, the regression analysis results can potentially produce inaccurate conclusions. The normality test in this study used the One-Sample Kolmogorov–Smirnov test with the following criteria:

- If the significance value (Sig.) > 0.05 then the data is normally distributed
- If the significance value (Sig.) ≤ 0.05 then the data is not normally distributed.

Table7Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residues
N		100
Normal Parameters a, b	Means	.1930670

	Standard Deviation	2.52605031
The Most Extreme Difference	Absolute	0.085
	Positive	0.058
	Negative	-0.085
Test Statistics		0.085
Asymptomatic. Significance (2 tails)		0.071c

a. The test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: SPSS output, Appendix IV

The results show that the Asymp. value of the signature. (2-tailed) is 0.071, which is greater than 0.05. Thus, it can be concluded that the residual data is normally distributed. Therefore, the normality assumption in the regression model has been met so that further statistical analysis can be carried out without violating the classical normality assumption.

B. Multicollinearity Test

The multicollinearity test aims to determine whether there is a high correlation between independent variables in a multiple linear regression model. A good regression model requires the absence of multicollinearity, as this condition can cause coefficient estimates to become unstable and difficult to interpret. The indicators used in the multicollinearity test are the Tolerance and Variance Inflation Factor (VIF) values, with the following criteria:

- Tolerance > 0.10 → no multicollinearity occurs
- VIF < 10 → no multicollinearity occurs

Table8Multicollinearity Test Results

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficient			Collinearity Statistics	
		B	Standard Error	Beta	T	Signature.	Tolerance	VIF
1	(Constant)	5,187	2,934		1,768	0.080		
	Perceived Ease of Use (X1)	0.219	0.090	.242	2,442	0.016	0.277	3,604
	Convenience (X2)	0.675	0.104	0.643	6,499	0,000	0.277	3,604

A. Dependent Variable: Decision to Use QRIS (Y)
Source: SPSS output, Appendix IV

Based on the test results, the Perceived Ease of Use (X1) and Convenience (X2) variables each have a Tolerance value of 0.277 (> 0.10) and a VIF of 3.604 (< 10). The tolerance value of both independent variables is greater than 0.10, and the VIF value is less than 10. This indicates that there is no high correlation between the independent variables in the regression model. Thus, it can be concluded that the regression model does not experience multicollinearity, so that the classical assumptions have been met and the model is suitable for further analysis.

C. Heteroscedasticity Test

The heteroscedasticity test (Glejser) was conducted to determine the presence or absence of heteroscedasticity in the regression model. This test was conducted by

regressing the absolute residual value (ABS_RES) as the dependent variable against the independent variables, namely Perceived Ease of Use (X1) and Convenience (X2). The criteria are as follows:

- If the Sig value. > 0.05, then H_0accepted, meaning that heteroscedasticity does not occur.
- If the Sig value. < 0.05, then H_0rejected, meaning heteroscedasticity occurs.

Table 10. Heteroscedasticity Test Results

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficient		
		B	Standard Error	Beta	T	Signature.
1	(Constant)	3,081	1,560		1,975	,051
	Perceived Ease of Use (X1)	-,028	,047	-,110	-,593	,555
	Convenience (X2)	,009	,055	,029	157	,876

a. Dependent Variable: ABS_RES

Source: SPSS output, Appendix IV

Based on the results of the heteroscedasticity test (Glejser), it was found that all independent variables have a significance value above 0.05. The Perceived Ease of Use (X1) variable has a significance value of 0.555, which is greater than 0.05, so it can be concluded that there is no heteroscedasticity in the X1 variable. Meanwhile, the Convenience variable (X2) has a significance value of 0.876, which is also greater than 0.05. This indicates that the regression model does not experience symptoms of heteroscedasticity, because all independent variables have a significance value greater than 0.05. Thus, the regression model meets the assumption of homoscedasticity and is suitable for further analysis.

D. Multiple Linear Regression

Multiple Linear Regressionis an analytical tool used to understand the relationship between one dependent variable (the variable to be predicted) and two or more independent variables (the variables used to predict the dependent variable). This method aims to determine whether the variables Perceived Ease of Use (X1) and Convenience (X2) influence the Decision to Use QRIS (Y).

Table9. Results of Multiple Linear Regression Calculations

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficient		
		B	Standard Error	Beta	T	Signature.
1	(Constant)	5,187	2,934		1,768	0.080
	Perceived Ease of Use (X1)	0.219	0.090	.242	2,442	0.016
	Convenience (X2)	0.675	0.104	0.643	6,499	0,000

A. Dependent Variable: Decision to Use QRIS (Y)

Source: SPSS output, Appendix V

Based on the Unstandardized Coefficient (B) value, the following regression equation is obtained:

$$Y = a + b_1X_1 + b_2X_2$$

$$Y = 5{,}187 + 0{,}219X1 + 0{,}675X2$$

- The constant of 5.187 indicates that if Perceived Ease of Use and Convenience are zero, then the value of the Decision to Use QRIS is 5.187.
- The regression coefficient of Perceived Ease of Use (X1) of 0.219 indicates that every one unit increase in Perceived Ease of Use will increase the decision to use QRIS by 0.219 units, assuming other variables are constant.
- The Convenience (X2) regression coefficient of 0.675 indicates that each unit increase in Convenience will increase the decision to use QRIS by 0.675 units, assuming other variables are constant.

A positive regression coefficient indicates that the relationship between the independent variable and the dependent variable is unidirectional.

E. t-test

The t-test is used to determine the partial effect of each independent variable on the dependent variable. The test is performed by comparing the calculated t-value with the t-table value and observing the significance value (α = 0.05). The decision-making criteria are as follows:

- If t count > t table and Sig. < 0.05, then H_0rejected and H_1accepted.
- If t count ≤ t table and Sig. ≥ 0.05, then H_0accepted and H_1Succeed.

Table10t-Test Results

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficient		
		B	Standard Error	Beta	T	Signature.
1	(Constant)	5,187	2,934		1,768	0.080
	Perceived Ease of Use (X1)	0.219	0.090	.242	2,442	0.016
	Convenience (X2)	0.675	0.104	0.643	6,499	0,000

A. Dependent Variable: Decision to Use QRIS (Y)

Source: SPSS output, Appendix VI

The t-table value is obtained from the Student's t-distribution table based on two things:

1. Significance level (α) → usually 0.05 to 95% confidence level.
2. Degrees of freedom (df / degrees of freedom) → for partial t-test on simple regression:

$$df = n - k - 1$$
$$df = 100 - 2 - 1 = 97$$

n= number of samples

k= number of independent variables

From the t table, for df = 97 and α = 0.05 (two-tailed), we obtain (t) table = 1.984

The test results show that Perceived Ease of Use (X1) has a t count of 2.442 and Sig. 0.016. Because t count > t table and Sig. < 0.05, Perceived Ease of Use has a positive and significant effect on the Decision to Use QRIS. The Convenience variable (X2) has a t count of 6.499 and Sig. 0.000. Because t count > t table and Sig. < 0.05, Convenience also has a positive and significant effect on the Decision to Use QRIS.

F. F test

The F-test is used to test whether a group of independent variables simultaneously significantly influence the dependent variable. If the significance value

(Sig.) is <0.05, the regression model is considered statistically sound for use in predicting the dependent variable.

Table11F Test Results

ANOVA

Model		Sum of Squares	df	Mean Square	F	Signature .
1	Regression	2358.344	2	1179.172	135,456	0.000b
	Remainder	844,406	97	8,705		
	Total	3202.750	99			

A. Dependent Variable: Decision to Use QRIS (Y)

b. Predictors: (Constant), Convenience (X2), Perceived Ease of Use (X1)

Source: SPSS output, Appendix VI

The F-test results obtained an F-value of 135.456 with a significance level of 0.000 < 0.05. This indicates that Perceived Ease of Use and Convenience simultaneously have a significant effect on the Decision to Use QRIS. Thus, the regression model is deemed suitable for use in this study.

G. Coefficient of Determination Test

The coefficient of determination test is used to determine the extent to which independent variables explain the variation in the dependent variable in a research model. In the context of quantitative research, particularly regression, coefficient of determination analysis indicates the percentage contribution of independent variables in influencing the dependent variable. The R^2 value ranges from 0 to 1, with the closer it is to 1, the greater the model's ability to explain the dependent variable.

Table 12. Results of Calculation of the Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Squared	Standard Error of Estimate
1	.858a	0.736	0.731	2,950

a. Predictors: (Constant), Convenience (X2), Perceived Ease of Use (X1)

Source: SPSS output, Appendix IV

Based on the Model Summary table, the R value is 0.858, which indicates a very strong relationship between the variables of Perceived Ease of Use and Convenience on the Decision to Use QRIS. The R Square value of 0.736 indicates that 73.6% of the variation in the Decision to Use QRIS can be explained by the variables of Perceived Ease of Use and Convenience, while the remaining 26.4% is influenced by other factors outside this research model. Furthermore, the Adjusted R Square value of 0.731 indicates that after adjusting for the number of independent variables and sample size, the regression model is still able to explain 73.1% of the variation in the Decision to Use QRIS, so it can be concluded that the regression model has high explanatory power and is suitable for use in this study.

DISCUSSION

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

The results of the hypothesis testing indicate that Perceived Ease of Use has a positive and significant effect on the decision to use QRIS among students of the Faculty of Economics and Business, University of Mataram. This finding indicates that the higher the students' perception of the ease of use of QRIS, the greater their tendency to decide to use QRIS as a digital payment tool. Perceived Ease of Use reflects the extent to which students feel that the QRIS system is easy to understand, easy to learn, and does not require much effort to operate. In the context of students

as digital natives, the ease of the application interface, clarity of transaction flows, and minimizing technical obstacles are important factors that influence usage behavior. When QRIS is perceived as simple and practical, students tend to feel more confident and comfortable in using it for various daily transactions.

This finding is in line with the Technology Acceptance Model (TAM) proposed by(Davis, 1989), which states that perceived ease of use is a major determinant in the acceptance and use of a technology. The results of this study are also consistent with research by Ramdhani et al. (2025) which found that perceived ease of use significantly influences the decision to use QRIS. Another study by Sari et al. (2022) also confirmed that ease of use plays a significant role in driving the adoption of digital payment systems, especially among young users. Thus, it can be concluded that ease of use of QRIS is a strong rational factor in shaping students' decisions to use QRIS. The easier the system is to operate, the more likely students are to make QRIS their primary payment method.

The Influence of Convenience on the Decision to Use QRIS

The analysis also shows that convenience has a positive and significant influence on the decision to use QRIS among students from the Faculty of Economics and Business, University of Mataram. This indicates that the level of comfort students feel in using QRIS also determines their decision to use this digital payment service. Convenience in this study includes ease of access, synchronization of use, transaction speed, and psychological comfort experienced by users. Students tend to choose QRIS because it can be used anytime and in various places without having to carry cash, and it can speed up the transaction process. This convenience factor is very relevant for students who have high mobility and need fast transactions.

The results of this study support the findings of Wijayanto et al. (2025) who stated that perceived convenience has a positive influence on interest and decision to use QRIS. Furthermore, Sari et al. (2022) also found that convenience is a dominant factor in encouraging mobile payment usage. The convenience perceived by users is not only functional but also psychological, as it reduces stress and interaction during transactions. Therefore, convenience can be viewed as both an emotional and practical factor that strengthens students' decisions to use QRIS. The higher the level of perceived convenience, the greater the tendency for students to continue using QRIS in their transaction activities.

The Influence of Perceived Ease of Use and Convenience on Decisions Using QRIS

Based on the results of the simultaneous test, Perceived Ease of Use and Convenience simultaneously had a positive and significant influence on the decision to use QRIS among students of the Faculty of Economics and Business, University of Mataram. This finding indicates that the decision to use QRIS is not determined by a single factor, but rather the result of a combination of considerations of ease of use and service convenience.

*Perceived Ease of Use*Convenience contributes to students' belief that QRIS is technically easy to use, while convenience enhances the user experience through aspects of comfort and convenience. The synergy of these two variables creates a positive user experience, thus encouraging students to make decisions to use QRIS continuously. The results align with the concept of consumer behavior proposed by Kotler and Keller (2016), where purchasing or usage decisions are influenced by both rational and emotional evaluations simultaneously. In the context of digital payments, ease of use represents rational evaluation, while convenience represents the user's emotional evaluation.

Thus, the results of this study confirm that increasing QRIS adoption among students can be achieved by providing a system that is easy to use and offers optimal convenience. These findings also strengthen the position of Perceived Ease of Use and Convenience as key variables

in explaining decisions to use digital payment technology, particularly among students at the Faculty of Economics and Business, University of Mataram.

Research Implications

Research implications are an explanation of the contributions and impacts of the research results that have been obtained, both theoretically and practically.

1. Theoretical Implications

Theoretically, the results of this study contribute to the development of financial management studies and digital financial behavior, particularly those related to the adoption of digital payment technology. These findings reinforce the relevance of the Technology Acceptance Model (TAM) proposed by(Davis, 1989), where Perceived Ease of Use is proven to play an important role in shaping technology usage decisions, not only at the intention stage, but also in actual usage decisions. In addition, this study also expands the application of the Service Convenience concept proposed by(Berry et al., 2002)In the context of a QR Code-based digital payment system, the results show that convenience not only functions as a supporting factor but also as a crucial determinant in the decision to use QRIS. Thus, this study provides empirical evidence that the combination of cognitive aspects (Perceived Ease of Use) and affective-functional aspects (Convenience) simultaneously influence digital financial technology usage behavior.

This study also contributes to filling the research gap indicated by the inconsistency of previous research results regarding the influence of Perceived Ease of Use and Convenience on the decision to use QRIS. In the context of students at the Faculty of Economics and Business, University of Mataram, both variables were proven to have a significant influence, thus providing a new perspective that respondent characteristics and the environmental context of use can influence the strength of the relationship between variables.

2. Practical Implications

From a practical perspective, the results of this study have relevant implications for various parties involved in the development and implementation of digital payment systems.

For Bank Indonesia and the Financial Services Authority (OJK), the findings of this study can be used as considerations in formulating QRIS policies and strategies, particularly for students as potential users and agents of digital financial literacy. Emphasizing ease of use and service convenience can enhance the effectiveness of educational programs and encourage sustainable QRIS adoption.

For payment system service providers and developers of e-wallet and mobile banking applications, this study demonstrates the importance of user-friendly and convenience-oriented system design. Simplifying transaction flows, providing a clear interface, and improving system speed and stability are strategic factors in encouraging QRIS adoption among students.

For the University and the Department of Economics and Business at the University of Mataram, this research can serve as a basis for supporting digital transaction policies on campus. Wider implementation of QRIS in the cafeteria, entrepreneurial activities, and administrative services can improve transaction efficiency while building a campus ecosystem aligned with the development of the digital economy.

Overall, the emphasis of this research confirms that increasing QRIS adoption depends not only on technology availability but also on users' perceptions of ease and convenience. Therefore, the results of this study are expected to serve as a strategic reference for policymakers, service providers, and educational institutions in encouraging the optimal use of digital payment systems.

CONCLUSION

This study concludes that perceived ease of use and convenience have a positive and significant effect on the decision to use QRIS among students of the Faculty of Economics and Business, University of Mataram, both partially and simultaneously, with a determination coefficient of R^2 of 73.6 percent explaining the variation in usage decisions. The main findings show a regression coefficient of 0.219 for perceived ease of use (Sig. 0.016) and 0.675 for convenience (Sig. 0.000), supported by an F test of 135.456 (Sig. 0.000), which strengthens the Technology Acceptance Model in the context of digital payments among digital natives.

However, limitations of the study include focusing on a sample of 100 respondents from a single faculty, thus limiting generalizability, and the inclusion of other variables such as trust or financial literacy, which could potentially influence the remaining 26.4 percent of variation. Suggestions for future research include expanding the sample to a multi-faculty or national scale, moderating the integration variables, and using a mixed-methods approach for qualitative exploration. Practically, these results recommend that Bank Indonesia and e-wallet providers optimize user-friendly QRIS designs to increase student acceptance, while universities can implement QRIS mandatory for internal transactions to support digital financial inclusion.

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