



The Influence of Digital Financial Literacy on QRIS Use in the Faculty of Economics, Unimed

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ABSTRACT

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This study aims to examine the impact of digital financial literacy on the use of the Quick Response Code Indonesian Standard (QRIS) among students of the Faculty of Economics at Universitas Negeri Medan. The research employs a quantitative approach with a correlational research design. The sample consists of 50 students from the Economic Education Study Program, selected through questionnaire distribution using a Likert scale. Data analysis was conducted using simple linear regression with the assistance of IBM SPSS software. The findings indicate that digital financial literacy has a positive and statistically significant effect on the use of QRIS. This is supported by a correlation coefficient (R) of 0.654, which shows a moderately strong relationship, and a coefficient of determination (R²) of 0.428, indicating that 42.8% of the variation in QRIS usage can be explained by digital financial literacy. Furthermore, the t-test results show a significance value of less than 0.05, confirming the acceptance of the research hypothesis. This study demonstrates that higher levels of digital financial literacy among students are associated with increased use of QRIS for transactional activities. Therefore, promoting digital financial literacy is an important factor in encouraging the adoption of digital payment systems among students.

Keywords: Digital Financial Literacy, QRIS, Digital Payment, Students

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1. INTRODUCTION

The rapidly evolving digital era has brought fundamental changes to the financial system and payment transactions. Advances in information technology have triggered the emergence of financial technology (Fintech) innovations, which combine digital technology and financial



services to transform traditional transaction patterns into more modern and efficient ones (Ali et al., 2025). This transformation not only changes the way people transact but also forms new habits that are more practical, fast, and secure without relying on cash. In this context, mobile banking is one of the mobile payment-based fintech innovations that supports transaction activities via smartphones, and QRIS is present as an integrated digital payment method (Nurdien & Galuh, 2023).

Bank Indonesia created the QRIS (Quick Response Code Indonesia Standard) QR code payment standard to enable digital payment transactions using a single QR code compatible with multiple platforms and applications (Ali et al., 2025). Gopay, OVO, Dana, LinkAja, ShopeePay, and other payment service provider applications are all integrated into a single standard cross-platform system by QRIS, allowing users to make transactions from multiple applications by simply scanning a single QR code (Dewi et al., 2026). The growth of QRIS usage in Indonesia shows a very positive trend. Based on ASPI data, the number of users increased from 5.78 million in 2020 to 48.90 million in April 2024, and is estimated to have reached around 57.6 million active users by August 2025 with a transaction volume of around 8.8 billion transactions (Sari & Indarta, 2025; Safira et al., 2026). This surge reflects a major shift in Indonesian society's behavior towards non-cash transactions or a cashless society. Due to these benefits, QRIS is widely used in various industries, including MSMEs, traditional markets, and higher education institutions (Dewi et al., 2026).

Amidst the rapid growth in QRIS usage, fundamental challenges require serious attention, particularly the level of financial literacy in the community, which still needs to be improved. According to Hermawan and Septiani (2024), financial literacy is defined by the Financial Services Authority (OJK) as the knowledge, skills, and beliefs that influence attitudes and behavior in managing funds to achieve prosperity (Hermawan et al., 2024). Individual patterns in making the best financial decisions will be shaped by good financial literacy, which ultimately impacts the utilization of innovative digital-based financial products such as QRIS (Nurdien et al., 2023). According to 2022 SNLIK data, the financial literacy index of the Indonesian population is 49.68%, while the literacy percentage of Generation Z is 47.88% (Hermawan et al., 2024). In 2025 SNLIK, Generation Z's financial literacy increased to 73.26% (Safira et al., 2026), but a deep understanding of digital financial management is still not evenly distributed among the younger generation. The findings of the 2024 National Survey on Financial Literacy and Inclusion also show that only 65.43% of Indonesians are financially literate, so there is still significant room for improving financial literacy, particularly regarding the adoption of digital payment technology (Anisah & Amaniyah, 2024).

College students have great potential to use technologies like QRIS, but their literacy levels as young people also influence how they use them (Natver et al., 2024). Good financial literacy has been shown to control consumer behavior and encourage wiser financial choices (Anjarwati et al., 2023). Furthermore, according to the Technology Acceptance Model (TAM), individuals with strong financial literacy are better able to understand how perceived usefulness and perceived ease of use influence the desire to use technology (Dewi & Rokhman, 2026; Anisah & Amaniyah, 2024).

in general, financial literacy has a beneficial and significant impact on the use or preference for QRIS, according to several previous studies (Mujianur et al., 2025; Alfiyana et al., 2025; Safira et al., 2026; Nurdien & Galuh, 2023). Similarly, Sari & Indarta (2025) and Sjahrudin et al. (2024) also found that users were more influenced by convenience and immediate benefits than by their level of financial literacy. These differences in findings indicate that the relationship between



financial literacy and QRIS use is still contextual, influenced by the respondent's social environment, background, and population characteristics. Therefore, further research in various situations is needed. These differences in results indicate that the relationship between financial literacy and QRIS use is still contextual, influenced by population characteristics, educational background, and the respondent's social environment, so further study is needed in different contexts.

Students at the Faculty of Economics, State University of Medan (Unimed) have an advantage in financial literacy compared to students from other faculties, given that their field of study is closely related to financial concepts and management. Scientific research is still needed to determine whether these benefits are directly correlated with the use of QRIS as a digital payment method. Therefore, the purpose of this study is to examine how UNIMED FE students use QRIS in relation to digital financial literacy.

2. LITERATURE REVIEW

Digital Financial Literacy

The ability to understand and successfully use financial technology products is known as digital financial literacy (DFL) (Rahayu et al., 2022 in Alysa et al., 2024). This capability includes the ability to access financial information digitally to support more informed financial decision-making (Magdalena & Trimurti, 2024 in Salsabila & Amri, 2025). Digital financial literacy is divided into four main dimensions: understanding digital financial products, awareness of digital risks, ability to manage risks, and understanding consumer rights (Morgan et al., 2019 in Alysa et al., 2024). Individuals with good digital financial literacy tend to be more able to manage their personal finances effectively and responsibly (Frimpong et al., 2022 in Salsabila & Amri, 2025).

Quick Response Code Indonesian Standart (QRIS)

Bank Indonesia created QRIS, a payment standardization that uses QR code techniques to make transactions simpler, faster, and more secure (Anggreani et al., 2023). QRIS is a national QR code standard that is mandatory for all payment system service providers (PJSP) that use QR; this is not a new application (Anggreani et al., 2023). Customers can make payments quickly and effectively using QRIS, a payment system that uses QR codes to simplify digital transactions (Simanjuntak et al., 2024).

3. RESEARCH METHODS

The purpose of this quantitative research is to determine how students of the UNIMED Economics Education study program use QRIS in relation to digital financial literacy. The quantitative method was chosen because the focus of this research is on objectively measuring phenomena, using numerical data that will be analyzed statistically. This approach aligns with the view that quantitative research involves the use of numerical data analyzed using statistical methods to explain the relationship between variables (Soesana et al., 2023). The research design applied is a correlational study using basic linear regression analysis to examine how independent variables affect the dependent variable. Quantitative research aims to identify relationships between variables and test hypotheses that have been formulated in a systematic and measurable manner (Soesana et al., 2023).



Information collection in this study was conducted by distributing questionnaires to 50 students from the Economics Education Study Program at Medan State University. A Likert scale, with values ranging from strongly disagree to strongly agree, was used as the measurement instrument in this study. The purpose of using questionnaires in quantitative research is to obtain data directly from respondents in a structured and measurable manner (Soesana et al., 2023). The obtained data were then analyzed using statistical methods. The effect of digital financial literacy on QRIS utilization was assessed using simple linear regression analysis. Using statistical tests and IBM SPSS Statistics software, the data analysis procedure for this study was carried out in stages.

4. RESULTS AND DISCUSSION

RESULTS

Analysis of the Influence of Digital Financial Literacy on QRIS Usage

Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.654 ^a	.428	.416	4.177

a. Predictors: (Constant), Digital Financial Literacy

The use of QRIS and digital financial literacy have a fairly strong correlation, as indicated by the correlation coefficient (R) value of 0.654. Digital financial literacy contributes 42.8% to QRIS use among FE UNIMED students, based on the coefficient of determination (R²) value of 0.428, with additional factors not included in this study influencing the remaining 57.2%.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	626.156	1	626.156	35.882	<,001 ^b
	Residual	837.624	48	17.450		
	Total	1463.780	49			

a. Dependent Variable: Use of Qris by FE Students

b. Predictors: (Constant), Digital Financial Literacy

The calculated F value is 35.882 with a significance level of 0.001 based on the ANNOVA table. This regression model can be used to determine how digital financial literacy affects QRIS adoption because the significance value is less than 0.05. Based on the ANNOVA table, the calculated F value is 35.882 with a significance level of 0.001. Because the significance value is <0.05, this regression model is suitable for use in determining the effect of digital financial literacy on QRIS use..

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	5.437	3.415		1.603	.116

Literasi Keuangan Digital	.705	.118	.654	5.990	<.001
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a. Dependent Variable: Use of Qris by FE Students

Based on the coefficients table, the equation $Y=a+bX$ matches the formula, where a is obtained from the constant 5.473, b is obtained from x 0.705, and the sig. 0.001. The regression equation is $Y=5.473+0.705X$.

The constant value of 5.473 indicates that even without digital financial literacy, the QRIS usage score would already be at that level. However, for every 1-point increase in digital financial literacy, QRIS usage (Y) would increase by 0.705 points. Therefore, the first hypothesis is accepted because the sig. 0.001 <0.05 indicates a strong and beneficial effect

DISCUSSION

The results of this study indicate that understanding digital financial literacy has a significant impact on QRIS implementation among FE UNIMED students. This is evident from the R Square of 0.428, which indicates that digital financial literacy accounts for 42.8% of the variation in QRIS utilization. This figure indicates that almost half of students' behavior in using QRIS is influenced by their level of understanding of digital finance. Meanwhile, a number of additional factors not included in this study impact the remaining 57.2%, such as ease of use, advertising, social environment, or other technological factors.

Furthermore, the ANOVA test results showed a calculated F-value of 35.882 with a significance level of less than 0.001. The regression model used in this study was deemed appropriate because its significance value was less than 0.05. This indicates that, simultaneously, variations in the QRIS usage variable can be well explained by the digital financial literacy variable, making the model reliable for further in-depth analysis

Based on the results of the regression coefficient analysis, a constant value of 5.473 and a regression coefficient of 0.705 were obtained. This constant value indicates that even without digital financial literacy, QRIS usage still has a baseline value of 5.473. Furthermore, the positive regression coefficient indicates that QRIS utilization increases by 0.705 for every one-unit increase in digital financial literacy. This indicates a positive correlation between the two characteristics, where students use QRIS more frequently as their digital literacy increases.

Furthermore, the t-test results showed a significance level of <0.05, which is less than 0.05, thus accepting the hypothesis proposed in this study. This indicates that QRIS implementation has a positive and significant impact on digital financial literacy. These findings indicate that students' knowledge of the concepts, uses, and applications of digital financial technology plays a significant role in encouraging them to use QRIS for daily transactions.

This study is consistent with findings obtained in the journal (Wandari et al., 2025), which states that financial literacy skills have a significant positive impact on QRIS utilization. In fact, when combined with other variables, it can explain up to 63.7% of the variation in QRIS usage behavior. Thus, it can be said that students are more likely to use QRIS actively, efficiently, and wisely if they have a better understanding of digital finance. This suggests that encouraging the acceptance of digital payment methods among students requires improving their level of digital financial literacy.



Overall, the findings of this study indicate that improving digital financial literacy is a key element in facilitating the adoption of digital payment systems like QRIS among university students. Students who understand digital finance well tend to be more receptive and utilize modern payment technologies in their daily activities. Therefore, initiatives from various parties, particularly educational institutions, are needed to improve students' knowledge of digital finance to maximize the use of modern payment technologies.

5. CONCLUSION

Based on the findings from the study and subsequent discussions, it can be concluded that digital financial literacy has a positive and statistically significant impact on QRIS utilization among students enrolled in the Faculty of Economics, State University of Medan. This statement is supported by a significance value of less than 0.05, in addition to a regression coefficient that is considered positive. Furthermore, the coefficient of determination (R^2) of 0.428 indicates that digital financial literacy accounts for 42.8% of the variance in QRIS utilization, while the remaining portion is due to extraneous factors not examined in this study. Consequently, an increase in students' digital financial literacy levels correlates with an increase in the frequency of QRIS use in their daily financial transactions. Therefore, it is crucial to implement initiatives aimed at improving digital financial literacy, especially in the university context, to promote the responsible and optimal utilization of digital payment technologies.

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