

# Analysis of Factors Influencing QRIS Usage Decisions among Generation Z in Sekadau Regency

Riska Juliarsih

Institut Teknologi Keling Kumang Sekadau

Email: Riska.julinursuda2507@gmail.com, riska\_juliarsih@itkk.ac.id

Study This aim For analyze factors that influence decision QRIS usage among Generation Z in the Regency Sekadau . Research motivated by the increasing use digital payments in Indonesia, especially QRIS, but Still there is difference level use and acceptance technology in society area. Research This use approach quantitative with design study associative . Data collected through distribution questionnaire to 150 respondents Generation Z who ever using QRIS in the Regency Sekadau . Technique of taking sample use purposive sampling . Variables study covering perception benefits , perceptions convenience use , influence social and security transaction to decision QRIS usage . Data analysis was carried out use method Structural Equation Modeling – Partial Least Square (SEM-PLS) with SmartPLS 4 software assistance . Research results show that perception benefits , perceptions convenience use , influence social and security transaction influential positive and significant to decision QRIS usage in Generation Z. Perception benefit become the most dominant variable in influence decision QRIS usage . Findings This show that Generation Z tends to using QRIS because considered practical , efficient , easy used , as well as own system secure transactions . In addition , the influence environment social also participates push use of QRIS as part from style digital life of modern society . Research This give contribution theoretical in development of acceptance models technology based on TAM and UTAUT in context digital payments in the region developing . In practical , results study can become material consideration for government , banking , and providers service digital payments in increase literacy digital finance , quality services and security QRIS transactions in the community , especially Generation Z.

**Keywords:** QRIS , Generation Z, Perception of Benefits, Perception Convenience Use , Effect Social , Security Transaction

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## Corresponding Author:

Riska Juliarsih

Institut Teknologi Keling Kumang Sekadau

Riska.julinursuda2507@gmail.com

riska\_juliarsih@itkk.ac.id

## 1. Introduction

Development digital technology has push transformation system payments in various countries towards public cashless (cashless society). Globally , the use of digital payments are on the rise significant along development technology financial (financial technology) and increasing internet penetration extensive . In Indonesia, Bank Indonesia recorded that the volume of QRIS transactions in 2024 will increase more from 170% compared to year previously with domination users originate from group age young people , especially Generation Z. Generation This known own level adaptation high technology Because grow in intensive digital environment . The presence of QRIS as standard payment based QR code becomes one of the innovation important in support inclusion finance and efficiency digital transactions in Indonesia. However Thus , the increase QRIS usage is not yet fully followed by understanding about factors that influence decision its use , especially in district areas that are still develop digitally such as Sekadau Regency. Conditions the show that although digitalization payment develop rapidly , there is variation behavior adoption technology based on factor perception benefits , convenience use , safety , impact social , and digital habits of users (Yasin et al., 2025; Muchtar et al., 2024). Therefore , that , research about QRIS usage among Generation Z in the Regency Sekadau become important For understand pattern reception

technology digital payments in context non-metropolitan areas . Research previously has Lots discuss QRIS adoption using approach Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). Andriyani et al. (2025) found that perception convenience and influence social own influence significant to interest QRIS use among students vocational education in Indonesia. Another study by Apriadi and Chaidir (2024) shows that expectation digital performance and habits influence decision QRIS usage among Generation Z in Mataram City . Meanwhile, that , Nuswantoro et al. (2024) revealed that factor benefits and convenience use become determinant main QRIS adoption among users digital payments in Indonesia. Although thus , some big study previously Still focused on urban areas big such as Jakarta, Semarang, and Surabaya, as well as more focus on interest use compared to decision use actual . In addition , research that examines Generation Z in the region regency with characteristics different social and digital infrastructure Still relatively limited . The gap study This show the need study more empirical specific about factors that influence decision QRIS usage among Generation Z in the Regency Sekadau as representation area develop in transformation digital economy . Based on description said , research This aim For analyze factors that influence decision QRIS usage among Generation Z in the Regency Sekadau with use approach TAM and UTAUT theories . Variables studied covering perception convenience usage , perception benefits , influence social and security transaction to decision QRIS usage . Research This submit hypothesis that perception benefits , convenience use , influence social and security influential positive to decision QRIS usage in Generation Z. Questions proposed research is : (1) whether perception benefit influential to decision use of QRIS, (2) whether perception convenience use influential to decision use of QRIS, (3) whether influence social influence decision use of QRIS, and (4) whether security transaction influence decision QRIS usage among Generation Z in the Regency Sekadau . Research This expected can give contribution theoretical in development of acceptance models technology digital payments as well become material consideration practical for provider service digital finance and government area in expand implementation of QRIS in effective in the area.

## 2. Literature Review And Problem Statement

### Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is theory developed by Davis (1989) to explain reception users to something technology information . This model state that decision somebody in use technology influenced by two factors main , namely perceived usefulness ( perception) benefits ) and perceived ease of use ( perception convenience use ). TAM is one of them the most theory used in study system information and adoption digital technology because capable explain behavior users in a way simple However strong in a way empirical . In context study Here , TAM is used For explain How Generation Z in the Regency Sekadau receive and use QRIS as method digital payments . According to Davis (1989), the perception benefit is belief individual that use technology certain can increase performance or effectiveness his activities . Meanwhile that , perception convenience use refers to the level belief users that technology can used without difficult endeavor . In use of QRIS, second draft the related with convenience transactions , efficiency payments , as well as speed digital services . Research by Yasin et al. (2025) shows that that perception benefits and convenience use own influence significant to use of QRIS in the next generation young people in Indonesia. With Thus , TAM theory is relevant used as base For analyze behavior QRIS usage in Generation Z.

### Perceived Usefulness

Perception perceived usefulness is level belief individual that use something technology will increase effectiveness and productivity activities carried out (Davis, 1989). In context digital payments , perception benefit can in the form of convenience transactions , efficiency time , speed payments , and reductions use

of cash . Increasingly tall perceived benefits users regarding QRIS, then the more high tendency users For use technology the in a way sustainable . In Generation Z, the perception benefit become factor important Because group age This tend choose practical and efficient technology in support activity everyday . QRIS allows users do transaction without carry cash and can used in various merchants only with scan QR code . Research Nuswantoro et al. (2024) found that perception benefit own influence positive to decision QRIS usage in Indonesia. Research results the show that users will more interested use QRIS if technology the considered capable give profit real in activity transaction they . Based on theory and research previously , then in study This perception benefit interpreted as level belief Generation Z in the Regency Sekadau that the use of QRIS can simplify , speed up , and improve efficiency transaction digital payments .

### **Perception Convenience Perceived Ease of Use**

Perception convenience use (perceived ease of use) is belief individual that something technology can used with easy and not need large business (Davis, 1989). This factor be one of determinant main in reception digital technology because users tend avoid complex and difficult system understood . In QRIS usage , convenience use can seen from convenience perform barcode scanning, fast transaction process , display easy application understood , and flexibility usage on various digital payment platforms . Generation Z is known as digital native generation that has ability adaptation tall to development technology . Although Thus , the level convenience use still become factor important in determine decision QRIS usage . Research Andriyani et al. (2025) showed that perception convenience use influential significant to behavior QRIS use among students Generation Z in Indonesia. Increasingly easy technology used , then the more tall interests and decisions users For utilise technology the in life everyday . In study this , perception convenience use defined as level belief Generation Z in the Regency Sekadau that QRIS is easy understandable , easy operated , and not need complicated endeavor in do digital transactions .

### **Influence Social (Social Influence)**

Influence social influence is one of the construct main in UTAUT theory developed by Venkatesh et al. (2003). The influence of social interpreted as level belief individual that important people around him believe that technology certain need used . In context QRIS usage , influence social can originate from family , friends , social media , environment campus , as well as digital trends in society . Generation Z is very close group with social media and the digital environment so that tend easy influenced by recommendations and trend use technology in the environment surrounding areas . When the use of QRIS is considered as part from style modern and practical life , then individual will more pushed For follow use technology said . Research Apriadi and Chaidir (2024) show that influence social own influence significant to decision QRIS usage among Generation Z in Mataram City . However , research Filiya et al. (2025) show results different that influence social No always significant when users own level literacy high finance . In study this , influence social interpreted as encouragement or influence from environment social influences decision Generation Z in the Regency Sekadau in using QRIS as method digital payments .

### **Security Transaction**

Security transaction is level belief users that system digital payments are possible protect personal data and transactions users from risk abuse or digital crime. Security factors become aspect important in use technology financial Because transaction electronic prone to to threat like data theft, digital fraud and leaks information personal . In QRIS usage , security transaction covers protection account users payment data security , and trust to the system used . The more tall level perceived security user, then the more big possibility users decide For using QRIS routinely. Research by Muchtar et al. (2024) shows that that security and trust users own influence significant to QRIS adoption in Indonesia. This show that besides convenience and benefits, factors security also becomes consideration main in use digital payments . In study this ,

security transaction defined as level belief Generation Z in the Regency Sekadau that QRIS usage is safe , reliable , and capable protect data and activity transaction user.

### QRIS Usage Decision

Decision on use is action individual in select and use something technology based on consideration certain . In context study this , decision the use of QRIS refers to decisions Generation Z for using QRIS as method digital payments in activity transaction daily . Usage decisions influenced by various factor like perception benefits , convenience use , influence social and security transaction . When the user feel that QRIS provides benefits , easy used , safe , and supported environment social , then users tend decide For using QRIS sustainable . Research by Yasin et al. (2025) proves that that combination TAM and UTAUT factors have influence strong to behavior use of QRIS in the next generation young Indonesians. With Thus , the decision use of QRIS in study This positioned as variables dependent influenced by perception benefits , perceptions convenience use , influence social and security transactions .

### 3. Method

Study This use approach quantitative with type study associative or correlational purpose For analyze relationships and influences between variables research , namely perception benefits , perceptions convenience use , influence social and security transaction to decision QRIS usage among Generation Z in the Regency Sekadau . Approach quantitative chosen Because study This focus on measurement variables in a way objective through numerical data and testing hypothesis use analysis statistics . Research done with design survey (survey research) because the data is collected direct from respondents through distribution questionnaire . This method considered effective For get information about behavior QRIS usage in Generation Z in general systematic and measurable . Research similar was also used by Yasin et al. (2025) and Ciptowati and Setiawan (2024) who use approach quantitative based on TAM and UTAUT in analyze QRIS usage in Indonesia. Types of data used in study This is the primary data obtained in a way direct from respondents through distribution questionnaire or online and offline questionnaires.

Instruments study arranged use five- point Likert scale , ranging from score 1 (very dissatisfied) agree ) until score 5 (strongly agree ). Statement in questionnaire developed based on indicator variables from TAM and UTAUT theories that have been used in research previous . Variable perception benefits and perceptions convenience use refers to the Davis (1989) indicators , whereas variables influence social referring to Venkatesh et al. (2003). The variables security transaction developed based on indicator security system digital payments from research by Muchtar et al. (2024). Before used in study main instrument study tested validity and reliability through the outer loading test, Average Variance Extracted (AVE), and Composite Reliability . indicator declared valid if own outer loading value  $> 0.70$  and  $AVE > 0.50$ , whereas instrument stated reliable if mark Composite Reliability  $> 0.70$ . Population in study This is Generation Z in the Regency Sekadau which uses QRIS as method digital payments . Generation Z in study This limited to groups ages 17–27 years in accordance classification age productive users digital technology . Retrieval technique sample using purposive sampling, namely technique determination sample based on criteria certain , such as respondents Once use QRIS at least once a day three month lastly . This technique chosen Because No all member population own experience using QRIS. Amount sample determined based on SEM-PLS approach that recommends amount sample minimum 5–10 times the number indicator research (Hair et al., 2021). With amount indicator as many as 20 items, then minimum number of samples used in study This is 100–200 respondents . Data collection techniques were carried out through distribution questionnaire use Google Forms and distribution direct to respondents in the environment school , campus , center shopping , and places business in the Regency Sekadau .

Data analysis techniques in study This use analysis statistics descriptive and inferential with SmartPLS 4 software assistance . Analysis descriptive used For describe characteristics respondents and distribution answer respondents against each variable study through average value , percentage , and standard deviation . Next , the analysis inferential done use method Structural Equation Modeling–Partial Least Square (SEM-PLS) for test connection between variables and hypotheses research . Model testing was carried out through two stages , namely outer model evaluation for test validity and reliability construct , as well as evaluation of the inner model for test influence between variables through path coefficient, R-square, and t-statistics values . Hypothesis study accepted if t-statistics value > 1.96 and value significance (p-value) < 0.05 at the level 95% confidence . The use of SEM-PLS was chosen Because capable analyze connection latent variables in simultaneous as well as in accordance used in research with development model theory and quantity sample moderate (Hair et al., 2021). With procedure systematic research said, research This expected can replicated by other researchers in different contexts and regions.

#### 4. Results and Discussion

##### Characteristics of Respondents

Study This involving 150 respondents Generation Z in the Regency Sekadau which ever using QRIS as method digital payments. Based on characteristics respondents, the majority respondents aged 19–23 years as much as 62%, of various types sex Woman by 58%, and some big status students by 54%. Intensity QRIS usage shows that 71% of respondents using QRIS more from three times in a week. Findings This show that QRIS has be one of method sufficient digital payments popular among Generation Z in the Regency Sekadau Because considered practical and efficient in support activity transaction daily.

##### Descriptive Analysis of Research Variables

**Table 4.1.** Statistics Descriptive Variables Study

| Variables                  | Mean | Standard Deviation | Category |
|----------------------------|------|--------------------|----------|
| Perceived Benefits         | 4.31 | 0.56               | Tall     |
| Perception Convenience Use | 4.25 | 0.61               | Tall     |
| Social Influence           | 4.02 | 0.67               | Tall     |
| Security Transaction       | 4.11 | 0.59               | Tall     |
| QRIS Usage Decision        | 4.28 | 0.54               | Tall     |

Based on Table 4.1, all variables study own average value above 4.00 which indicates that respondents own perception positive to QRIS usage . Variables perception benefit get highest average value of 4.31, which shows that Generation Z feels QRIS is capable give benefit real like convenience transactions , efficiency time and flexibility payment . While that , variable influence social own lowest average value of 4.02, although Still is at in category high . This is show that decision QRIS usage is not fully influenced by the environment social , but also by internal factors of the user .

##### Hypothesis Testing Results

**Table 4.2.** Test Results Hypothesis (SEM-PLS)

| Hypothesis                            | Path Coefficient | T-Statistics | P-Value | Information |
|---------------------------------------|------------------|--------------|---------|-------------|
| Perceived Benefits → Decision to Use  | 0.351            | 4,892        | 0,000   | Accepted    |
| Perception Ease → Usage Decision      | 0.287            | 3,975        | 0,000   | Accepted    |
| Influence → Usage Decisions           | 0.174            | 2,214        | 0.027   | Accepted    |
| Security Transaction → Usage Decision | 0.298            | 4,116        | 0,000   | Accepted    |

Test results hypothesis show that all over variables independent own influence positive and significant to decision QRIS usage. Perception benefit own most dominant influence to decision use of QRIS with mark

*path coefficient* of 0.351 and *t-statistics* amounting to 4,892. This is show that the more big perceived benefits user, then the more tall decision Generation Z for using QRIS. Variables security transactions also have influence significant to decision use of QRIS with mark coefficient of 0.298. Findings This indicates that aspect security become factor important in increase trust users to system digital payments. *R-square value* of 0.71 indicates that variables perception benefits, perceptions convenience use, influence social and security transaction capable explain decision QRIS usage was 71%, while the rest influenced by other factors outside the research model.

### **Discussion of the Effect of Perceived Usefulness on QRIS Usage Decisions**

Perceived usefulness proved to be the most dominant factor influencing QRIS adoption decisions. This finding supports the Technology Acceptance Model (TAM) theory, which states that individuals will accept a technology if it provides tangible benefits in their daily activities. Generation Z tends to use QRIS because it is perceived as improving transaction efficiency, reducing cash usage, and providing ease of payment. The results of this study are consistent with those of Nuswantoro et al. (2024) and Yasin et al. (2025), which found that perceived usefulness is a key determinant of QRIS adoption in Indonesia. This consistency of results indicates that functional benefits remain a key factor in the acceptance of digital payment technology, both in urban areas and developing regions such as Sekadau Regency.

### **Discussion of the Effect of Perceived Ease of Use on QRIS Usage Decisions**

Perceived ease of use has a positive and significant impact on the decision to use QRIS. These results indicate that ease of use in digital payment applications is a crucial factor in driving technology adoption. This finding aligns with research by Andriyani et al. (2025), which found that ease of use increases Generation Z's propensity to utilize digital payment services. This similarity in results can be explained by Generation Z's characteristics as digital natives who prefer simple, quick-to-understand, and easy-to-use technology.

### **Discussion of the Effect of Social Influence on QRIS Usage Decisions**

Social influence also proved to have a significant influence on QRIS adoption decisions, although it had the lowest coefficient of influence compared to other variables. These results indicate that recommendations from friends, family, social media, and digital trends still play a role in driving QRIS adoption. However, the low coefficient value compared to other variables indicates that Generation Z in Sekadau Regency prioritizes benefits and security over social pressure when making decisions to use digital payment technology.

### **Discussion of the Effect of Transaction Security on QRIS Usage Decisions**

Transaction security has a positive and significant influence on the decision to use QRIS. These results indicate that personal data protection and transaction security are important factors in increasing user trust in digital payment systems. This finding supports research by Muchtar et al. (2024), which states that security is a key determinant in the adoption of digital financial technology. Amidst increasing cases of digital fraud, users are increasingly considering security aspects before deciding to use electronic payment services.

### **Synthesis of Findings and Comparison with Previous Studies**

In general, the results of this study are consistent with most quantitative studies based on TAM and UTAUT, which show that perceived usefulness, ease of use, social influence, and transaction security influence QRIS adoption. Quantitative research has the advantage of statistically measuring the strength of the relationship between variables, thus enabling it to explain the dominant factors influencing adoption decisions. On the other hand, several qualitative studies and case studies provide a deeper understanding of the reasons for

user behavior, such as the influence of local digital culture, transaction habits, and financial literacy levels. Differences in results between studies are generally due to variations in respondent characteristics, the level of digital infrastructure development, and the socioeconomic conditions of each region. In the context of Sekadau Regency, usefulness and security are more dominant factors because the community is still in the stage of strengthening trust in digital payment systems.

### **Study Limitations**

This study has several limitations. First, the sample size only included 150 respondents, thus limiting the generalizability of the results. Second, the study was conducted only in Sekadau Regency, so the characteristics of other regions may yield different findings. Third, the research model used only four independent variables, thus failing to account for other factors that could potentially influence QRIS usage, such as digital financial literacy, cashback promotions, risk perception, trust, and digital lifestyle.

### **Practical Implications and Future Research Directions**

Practically, the results of this study have implications for Bank Indonesia, local governments, banks, and digital payment service providers to increase QRIS usage among Generation Z. Possible strategies include:

- a. Increasing education about the benefits of QRIS.
- b. Strengthening transaction security systems and user data protection.
- c. Expanding digital financial literacy in schools and universities.
- d. Optimizing digital campaigns through social media platforms widely used by Generation Z.

For further research, it is recommended to expand the research area to several districts or provinces, increase the sample size, and include other variables such as digital financial literacy, trust, perceived risk, habits, and digital promotions to obtain a more comprehensive model to explain QRIS usage behavior.

## **5. Conclusion**

Research result show that perception benefit influential positive and significant to decision QRIS usage among Generation Z in the Regency Sekadau . Findings This support TAM theory developed by Davis (1989) which states that users will accept technology if technology the give benefit real for activity they . Generation Z tends to using QRIS because considered capable speed up transactions , reducing use of cash , as well as give convenience in activity payment daily life . Research results This in line with study Nuswantoro et al. (2024) and Yasin et al. (2025) stated that that perception benefit become factor main in QRIS adoption in Indonesia. Findings This show that benefit practical is motivation main Generation Z in utilise digital payments .

Perception convenience usage is also proven influential positive to decision use of QRIS. This show that the more easy the QRIS system is used , then the more tall decision users For utilise service said . Generation Z as digital native generation tends to choose simple , fast technology understandable and easy accessible via smartphone. Findings This support study Andriyani et al. (2025) who found that convenience use become factor important in behavior QRIS use among students vocational education in Indonesia. In context Sekadau Regency , convenience the use of QRIS helps users do transaction without obstacle complicated technicalities so that increase comfort use . Influence social in study this is also proven influential significant to decision use of QRIS, even though its influence more small compared to variables others . These results show that environment social like friends , family , social media , and digital trends also influence behavior QRIS usage in Generation Z. Findings This in line with UTAUT theory states that individual tend use technology when get support social from environment surrounding area (Venkatesh et al., 2003). However thus , the size influence relative social more low show that Generation Z in the Regency Sekadau more consider benefits and safety compared to pressure social in decide use of QRIS. In addition , security

transactions are also proven influential significant to decision QRIS usage . Users feel more Certain use QRIS if system payment considered safe and capable protect personal data they . Findings This support research by Muchtar et al. (2024) which states that security is determinant important in adoption digital payments .

Study This own implications practical for provider service digital payments and government area in increase use of QRIS in the next generation young . Provider service need increase security system and provide education related benefit use of QRIS so that the level trust users the more increased . The government areas can also expand literacy digital finance through education use non- cash payments to the public . In general theoretical , research This strengthen relevance TAM and UTAUT theories in explain behavior use technology digital payments among Generation Z in the region developing . However Thus , research This own limitations Because only conducted on Generation Z in the Regency Sekadau so that results study Not yet can generalized in a way extensive . In addition , research This only use four variables independent so that Not yet covers other factors such as literacy digital finance , cashback promotions , or style digital life . Therefore that , research furthermore recommended For add other variables as well expand the research area to obtain more results comprehensive .

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