

Analysis of the Influence of Social Factors and Benefits on University Students' Interest in Using QRIS

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Abstract:

QRIS users in Indonesia have increased every year, and its implementation is not only applied to traders or MSMEs but also to students as consumers who can use QRIS as a payment method. This study aims to determine the effect of social conditions and benefits on interest in using QRIS as a cashless society for university students. This research uses quantitative methods with an associative approach. The population in this study consisted of active university students, with a sample of 350 respondents determined using probability sampling. Data collection techniques included observation and questionnaires. The data analysis techniques employed included validity tests, reliability tests, multiple regression analysis, coefficient of determination, and hypothesis testing using t-tests and F-tests. The results showed that: (1) The social condition variable has a positive and partially significant effect on interest in using QRIS ($t_{count} = 27.128 > t_{table} = 1.967$, significance < 0.001). (2) The benefit variable has a partially positive and significant effect on interest in using QRIS ($t_{count} = 27.128 > t_{table} = 1.967$, significance < 0.001). (3) Social condition and benefit variables have a positive and significant effect simultaneously on interest in using QRIS ($F_{count} = 550.757 > F_{table} = 3.02$, significance < 0.05).

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INTRODUCTION

Rapid technological developments have significantly impacted people's lives, particularly in financial transactions. Digital technology has transformed daily life patterns, making transactions more efficient and accessible. With the emergence of various digital innovations, people now have new options for conducting transactions, such as the use of QRIS (Quick Response Code Indonesia Standard)-based payment systems (Chohan et al., 2022; Christian et al., 2024; Hamzah Muchtar et al., 2024). This technology supports the advancement of the digital economy, facilitating cashless transactions, which of course provides convenience for both businesses and consumers (Sofwatunnisa et al., 2023; Wiryawan et al., 2023). Therefore, it is important to understand the factors driving QRIS adoption, particularly among students, to explore the potential for further leveraging this digital payment system in everyday life.

Although QRIS technology is increasingly developing, adoption among the public, especially among students, still needs to be encouraged (Gea & Al-Azhar, 2021; Ratnawati & Malik, 2024). Many students do not fully understand the benefits and ease of use of QRIS, even though they frequently use digital wallets or other banking applications. Social barriers, such as a reliance on cash payments or habits that are difficult to break, can be inhibiting factors (Ediputra & Amalyah, 2022; Usman et al., 2024). Furthermore, differences in understanding and acceptance of QRIS use persist, potentially reducing the participation rate and effectiveness of this technology adoption among students.



At Nurul Jadid University, initial observations indicate that many students have switched to using QRIS for various transactions, but the high adoption rate is not evenly distributed across all student groups. Students from different social backgrounds exhibit diverse usage patterns. Most students accustomed to cashless transactions experience greater benefits, such as ease of transactions and time efficiency. However, some also experience difficulties or are not yet fully accustomed to the system. This phenomenon suggests that social factors and benefits influence students' decisions to use QRIS, which require further understanding.

Previous research has shown that the adoption of digital payment systems like QRIS is heavily influenced by social factors and perceived benefits. Several studies have revealed that social factors, such as the influence of friends and family, play a significant role in the decision to use the technology (Hina, 2024; Nurqamarani et al., 2024). Benefits, such as ease and efficiency in transactions, are also key reasons for individuals to choose QRIS. However, these studies have shortcomings, as they tend not to delve deeper into how differences in social conditions within a community may influence interest in and decisions to use QRIS. Furthermore, most previous studies have not specifically examined QRIS usage among university students, even though they are a potential user group for this digital payment system (Abdullah, 2024; Sain, 2025).

Studies by Bali (2024), Widiyari (2024) and (Aziz et al. (2025) revealed that students are eager to adopt new technologies, but are often constrained by social factors and existing habits. This study seeks to fill this gap by focusing on the influence of social conditions and the benefits of QRIS on Nurul Jadid University students' interest in using QRIS. This study offers novelty by integrating two important variables social conditions and perceived benefits of using QRIS to explore their influence on students' interest in using QRIS as a cashless payment method. Based on initial observations, the social conditions of students at Nurul Jadid University are highly diverse, with some groups being more open to digital technology, while others are more conservative. Therefore, this study is crucial to provide a more comprehensive understanding of the factors influencing QRIS adoption among students, particularly among those who engage in digital transactions regularly.

This study also aims to answer the question of the influence of social conditions and perceived benefits of using QRIS on Nurul Jadid University students' interest in adopting this payment system. The researchers hypothesized that students' social conditions and perceived benefits would influence their level of interest in using QRIS. As digital technology advances, this study is crucial to delve deeper into how social factors can shape students' perceptions of QRIS and how they can become more open to adopting this digital payment technology. The primary contribution of this study is to provide new insights into QRIS adoption among students, considering the influence of social factors that have often received insufficient attention in previous studies. By analyzing data and phenomena at Nurul Jadid University, this research is expected to provide a better understanding of what motivates students to use QRIS and how to increase the adoption of this technology among the younger generation, who will be an integral part of the digital ecosystem in the future.

RESEARCH METHOD

This study used a quantitative approach with an association design to examine the relationship between the independent variables (social conditions and benefits of using QRIS) and the dependent variable (student interest in using QRIS as a cashless payment method) (Wang et al., 2024). This approach was chosen because the goal was to determine the influence of social factors and benefits on student interest in using QRIS. This study used primary data obtained through the distribution of a questionnaire consisting of statements related to the three variables being tested. This questionnaire was completed by students who had used QRIS as a payment method, using a modified Likert scale ranging from 1 to 4 (Finn, 2022).

The target population of this study was 3,964 active students at Nurul Jadid University. From this population, this study selected a sample using the Isaac and Michael formula to determine a representative sample size. Based on this formula, the required sample size was 350 students, selected using simple random sampling to ensure good representation of the population. The criteria used for sample selection were students who had used QRIS for payment transactions, both off-campus and

on-campus. The selected sample was expected to reflect relevant understanding and experience regarding QRIS use.

Data collection was conducted by distributing a questionnaire designed to measure social conditions, the benefits of QRIS use, and students' interest in using it (Bauer et al., 2021). The scale used was a modified Likert scale, with a range of 1 to 4, where 1 indicates "Strongly Disagree" and 4 indicates "Strongly Agree." Each statement in the questionnaire was designed to measure respondents' perceptions regarding the influence of social factors and QRIS benefits on their interest. This Likert scale was chosen because it is effective in measuring respondents' attitudes or opinions regarding the variables being studied and allows for further statistical analysis.

After data collection was completed, the data obtained were analyzed using SPSS version 20 to test the validity and reliability of the instrument. Validity testing was conducted using Pearson correlation analysis to ensure that each questionnaire item was highly relevant to the variables being measured. Reliability testing used Cronbach's Alpha, which is expected to produce a value greater than 0.70, indicating that the instrument is reliable in measuring the intended variables. After ensuring the instrument is valid and reliable, the data will be further analyzed using multiple linear regression to test the influence of independent variables on QRIS usage interest.

To test the hypotheses, a t-test will be used for each independent variable social conditions and QRIS benefits to determine whether each variable has a significant influence on students' interest in using QRIS. Next, an F-test will be used to determine whether both independent variables can simultaneously explain variation in QRIS usage interest. Furthermore, a coefficient of determination (R^2) test will be conducted to determine the contribution of the independent variables in explaining variation in student interest. The hypotheses tested are as follows:

H1: There is a significant influence of social conditions on QRIS usage interest.

H2: There is a significant influence of QRIS benefits on QRIS usage interest.

H3: There is a significant influence of social conditions and QRIS benefits on QRIS usage interest.

By using multiple linear regression analysis, t-tests, and F-tests, this study aims to obtain more comprehensive and reliable results regarding the factors influencing Nurul Jadid University students' interest in using QRIS. It is hoped that the results of this study can provide a clear picture of the influence of social conditions and the benefits of QRIS on the adoption of digital payment technology among students, as well as contribute to the development of policies on the use of digital technology in the university environment.

RESULT AND DISCUSSION

Result

Through validity and reliability testing, the instrument used was proven valid and reliable, with a Cronbach's Alpha value above 0.60. The analytical method used was multiple linear regression to test the relationship between the independent variables (social conditions and benefits of QRIS) and the dependent variable (interest in using QRIS). The results showed that both variables significantly influenced student interest, with a coefficient of determination (R^2) of 75.9%. In addition, the t-test and F-test confirmed that social conditions and benefits of QRIS have a significant influence on student interest in using QRIS. These findings provide important insights into the factors influencing the adoption of digital payment systems among students, as well as contributing to the development of QRIS use in the future.

Instrument Test

In this study, a validity test was carried out to assess whether the questionnaire used as a research instrument was valid or not. The sample used in the validity test involved 30 respondents, ensuring a diverse representation of the target population. The validity test focused on the significance values of each item, with the results showing that all item significance values were less than 0.05, and the calculated r-values were greater than the table value. These findings indicate that the items in the questionnaire are statistically significant and thus valid. Therefore, the questionnaire is considered appropriate for measuring the variables intended in this study, ensuring the reliability and relevance

of the data collected through this instrument.

Reliability testing was conducted using Cronbach's Alpha, a widely accepted method to measure the internal consistency of the questionnaire. A questionnaire is considered reliable if the respondents consistently and stably answer the questions across different situations. The reliability test results indicate that all variables in the study obtained a Cronbach's Alpha value greater than 0.60, which is generally accepted as the threshold for reliability. This means that the questionnaire demonstrates a high level of internal consistency, and the data collected through this instrument can be trusted to provide stable and accurate measurements. Therefore, the reliability of the research instrument is affirmed, allowing for robust analysis in subsequent stages of the study.

Multiple Linear Regression Analysis

Multiple linear regression: a statistical technique used to explore the relationship between one dependent variable and two or more independent variables. This method helps to determine how multiple factors contribute to predicting the outcome of a particular variable. In this study, multiple linear regression was applied to analyze the impact of social conditions and benefits on the interest in using QRIS among university students. The analysis was conducted using SPSS for Windows version 27, a software tool widely used for statistical analysis. The regression model generated by this method helps to quantify the relationship between the dependent variable (interest in using QRIS) and the independent variables (social conditions and benefits). This model provides valuable insights into how these variables interact and influence the adoption of QRIS in the study population.

Table 1. Results of Multiple Linear Regression Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.039	.590		1.762	.079
	Kondisi Sosial (X1)	.150	.033	.134	4.543	<.001
	Manfaat (X2)	.799	.029	.802	27.128	<.001

a. Dependent Variable: Minat Penggunaan (Y)

Source: SPSS version 27 output, processed in 2024

Based on the results of the multiple linear regression test in table 4.13, the coefficient for the independent variable social conditions (X1) = 0.150, benefits (X2) = 0.779 and a constant of 1.039 can be drawn up so that a regression equation can be drawn up as follows:

$$Y = 1.039 + 0.150 X1 + 0.779 X2 + e$$

From the equation it can be seen that the constant of 1.039 states that if the social condition variable (X1) and benefits (X2) have a value of 0 then the variable of interest in use (Y) is 1.039. And the regression coefficient value of the social condition variable (X1) is positive, namely 0.150, which indicates that for every one on the social condition variable (X1), the variable of interest in use (Y) will increase by 0.150. Furthermore, the regression coefficient value of the benefit variable (X2) is positive, namely 0.779, which indicates that for every one on the benefit variable (X2), the variable of interest in use (Y) will increase by 0.779.

Coefficient of Determination Test

The coefficient of determination, or R square, is used to determine the extent to which the independent variables, social conditions (X1) and benefits (X2), contribute to explaining the dependent variable, which is the demand for use (Y). R square measures how well the data fit the regression model, indicating the proportion of variance in the dependent variable that can be explained by the independent variables. A higher R square value suggests that the independent variables have a strong explanatory power over the dependent variable, while a lower value indicates that other factors may also influence the dependent variable beyond the included independent

variables.

Table 2. Results of the Determination Coefficient Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 ^a	.760	.759	1.63650

a. Predictors: (Constant), Manfaat (X2), Kondisi Sosial (X1)

Source: SPSS Version 27 output, processed in 2024

ased on Table 4.14, the results of the Coefficient of Determination (R^2) test show an Adjusted R Square value of 0.759, meaning that 75.9% of the variance in the dependent variable, user interest in QRIS, can be explained by the independent variables, social conditions and benefits. This indicates that social conditions and the perceived benefits of QRIS play a substantial role in shaping the level of interest among the users. The high R^2 value suggests that these factors have a strong influence on user interest, highlighting the importance of both the social environment and the advantages associated with using QRIS in driving its adoption. As a result, these independent variables can be considered significant contributors to the overall explanation of why users are inclined to adopt QRIS as a payment method in a cashless society.

However, the remaining 24.1% of the variance in user interest is influenced by other factors that were not included in this study. These variables may involve individual characteristics, such as personal experiences with technology, level of digital literacy, or even the availability of alternative payment systems. External factors such as the ease of access to QRIS-enabled services, marketing strategies, or even peer influence could also contribute to shaping user preferences. While social conditions and benefits are important predictors, the unaccounted-for variables suggest that a more comprehensive analysis, considering additional influencing factors, could provide a deeper understanding of what drives QRIS usage and its adoption among university students.

t-test

The t test can be seen in the Coefficiencies table with a significant level of 5% or 0.05 with the t table formula ($a/2; nk-1$) a is the significant level, n means the number of samples and k is the number of variables. Then from the formula, the t table calculation is obtained at 1.967. If the significance value of the t test <0.05 and $t \text{ count} > t \text{ table}$ then H_0 is rejected and H_a is accepted, and vice versa if the significance value of the t test > 0.05 and $t \text{ count} < t \text{ table}$ then H_0 is accepted and H_a is rejected.

Table 3. t-Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.039	.590		1.762	.079
	Kondisi Sosial (X1)	.150	.033	.134	4.543	<.001
	Manfaat (X2)	.799	.029	.802	27.128	<.001

a. Dependent Variable: Minat Penggunaan (Y)

Source: SPSS Version 27 output, processed in 2024

Based on table 3, it can be explained that the regression coefficient of social conditions (X1) has a t count (4.543) and a t table of (1.967). This indicates that $t \text{ count} > t \text{ table}$. With a sig value of $<0.001 < 0.05$, assuming other variables are constant, H_{01} is rejected and H_{a1} is accepted. It can be concluded that social conditions have a significant effect on the interest in using QRIS. The benefit regression coefficient (X2) has a t count (27.128) dan table of (1,967)matter This shows that $t \text{ count} > t \text{ table}$. With a sig value $<0.001 < 0.05$, assuming other variables are constant, H_{02} is rejected

and Ha2 is accepted. It can be concluded that benefits have a significant effect on interest in using QRIS.

F test

The F test is used to determine whether independent variables simultaneously or together have an influence on the dependent variable. The F test can be determined by looking at the ANOVA table with the basis for decision making carried out using a significance level of 0.05 and the calculation of the F table (k; nk) the symbol k means the number of variables and n is the number of samples used, from the calculation of this formula, the calculation is obtained (3; 348) with an F table of 3.02. If the significance value of $F < 0.05$ and $F_{count} > F_{table}$ then H_0 is rejected and H_a is accepted. Likewise, if the significance value of $F > 0.05$ and $F_{count} < F_{table}$ then H_0 is accepted and H_a is rejected.

Table 4. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2950.004	2	1475.002	550.757	<.001 ^b
	Residual	929.313	347	2.678		
	Total	3879.317	349			

a. Dependent Variable: Minat Penggunaan (Y)

b. Predictors: (Constant), Manfaat (X2), Kondisi Sosial (X1)

Source: SPSS version 27 output, processed in 2024

Based on Table 4, the F count value is 550.757, which is significantly higher than the F table value of 3.02. This indicates that the independent variables, social conditions and benefits, have a substantial and statistically significant effect on the dependent variable, which is the interest in using QRIS. The significance value of < 0.001 is much smaller than the threshold of 0.05, further confirming the robustness of the model. This result suggests that the model is well-fitting and appropriate for explaining the relationship between the independent variables and user interest. The significant F count value indicates that the combination of social conditions and benefits strongly influences the adoption of QRIS among the respondents in this study, providing strong evidence for the validity of the research model.

Thus, the high F count value and the very low significance level clearly demonstrate that the model used in this research is both valid and reliable for testing the proposed relationships. The findings support the notion that both social conditions and perceived benefits significantly contribute to the level of interest in using QRIS as a payment method in a cashless society. This reinforces the importance of these factors in shaping the behavior of users, suggesting that the research model is an effective tool for understanding the adoption of QRIS in the context of university students.

Discussion

The findings of this study reveal that both social conditions and benefits significantly influence students' interest in using QRIS at Nurul Jadid University. The coefficient of determination (R^2) value of 0.759, indicating that 75.9% of the variance in user interest is explained by social conditions and benefits, demonstrates the strength of these factors (Listiana & Edriyanti, 2023; Savitra et al., 2024). This aligns with Dalyono's theory, which posits that social conditions refer to the influence of individuals or groups in shaping behavior. In this study, social conditions, such as peer influence and the growing adoption of QRIS in surrounding businesses, strongly affect students' willingness to adopt QRIS. This is evident in the significant F count value of 550.757, which suggests that social conditions play a key role in the decision-making process. As QRIS becomes more common in local cafes and shops, students are increasingly likely to adopt it as part of the cashless society (Bakhitah et al., 2023; Pundarika et al., 2024).

These findings are consistent with previous studies, such as those by Febriyani Fitri

Rachmawati, which emphasized that the social environment, especially in terms of technological advancements, has a positive effect on QRIS usage (Syanova & Fajar, 2024). In this research, 68.3% of respondents acknowledged that their decision to use QRIS was influenced by the prevalence of QRIS payments in their social environment. With businesses around Nurul Jadid University, such as cafes and restaurants, adopting QRIS, students are compelled to follow suit. The study thus highlights the dominant role of social conditions in shaping digital payment behavior. The theoretical implications point to the need for fostering environments that encourage QRIS adoption, while practically, universities and businesses can leverage social influence to promote the use of QRIS among students (Junaedi et al., 2024; Patianom et al., 2023).

The results also show that the benefit variable has a significant positive effect on interest in using QRIS, with 72.5% of respondents indicating that the perceived benefits of QRIS (such as ease of use, time savings, and increased efficiency) directly influence their adoption behavior. This finding aligns with Jogyianto's theory, which suggests that individuals are more likely to adopt technologies they perceive as beneficial. For example, 85.6% of respondents stated that they found QRIS more efficient than using cash, and 78.2% mentioned it as a more secure payment method (Ardiana et al., 2021). The results confirm that when students perceive QRIS as advantageous, their interest in using it increases significantly. This aligns with the findings of Syafaastuti et al. (2024) and Kuswoyo et al. (2024) which highlighted that the perceived benefits of QRIS significantly influence the decision-making process in adopting electronic payment systems.

When considering the combined influence of social conditions and benefits, the findings show a strong positive effect on interest in using QRIS. The multiple linear regression analysis revealed that the interaction between social conditions (X1) and benefits (X2) accounts for 75.9% of the variance in user interest ($R^2 = 0.759$). This result is consistent with the research by Gui et al. (2023) and Kusuma et al. (2023), which found that both factors play a significant role in the adoption of QRIS. The study's results indicate that students' interest in using QRIS is not determined by one factor alone but by the synergy between social influence and the perceived benefits. The significance of this interaction underscores the importance of both factors in driving the adoption of QRIS. In practice, this suggests that QRIS adoption strategies should focus on both increasing the benefits perceived by users and promoting social acceptance of QRIS as a payment method.

The theoretical implications of this study contribute to the understanding of QRIS adoption, highlighting the interplay between social conditions and perceived benefits in shaping user behavior. From a practical standpoint, the findings offer valuable insights for universities, businesses, and policymakers. By promoting the benefits of QRIS and leveraging social influence, adoption rates among students can be significantly increased. For instance, universities can implement QRIS awareness campaigns, and local businesses can offer incentives for QRIS usage. These actions, supported by the strong relationship between social conditions and benefits, could drive broader acceptance and usage of QRIS, helping to create a more inclusive cashless society.

CONCLUSION

This study reveals that both social conditions and perceived benefits significantly influence university students' interest in using QRIS. Social factors, such as peer influence and the growing presence of QRIS-enabled businesses, play a dominant role in encouraging QRIS adoption. Additionally, the perceived benefits of QRIS, such as its ease of use, efficiency, and security, strongly motivate students to adopt this payment system. The combined influence of these factors accounts for 75.9% of the variance in students' interest in QRIS. These findings highlight the importance of fostering social acceptance and clearly communicating the advantages of QRIS to increase its adoption among university students.

The scientific contribution of this study lies in its identification of key drivers influencing QRIS adoption, specifically in the context of university students. The findings provide valuable insights for universities, businesses, and policymakers seeking to promote cashless transactions. However, this research has limitations, including the focus on a single university and the exclusion

of other potential factors that may affect QRIS adoption, such as individual preferences or technological literacy. Future research could expand the scope to include multiple universities and consider additional variables to further explore the adoption process of digital payment systems like QRIS.

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