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The Influence of Financial Literacy and Security Perceptions on the Use of QRIS as a Payment Tool by Students

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Abstract: This study analyzes the influence of financial literacy and perceived security on the use of QRIS as a payment method among students of the Accounting Study Program at ITEBIS PGRI Dewantara Jombang. A quantitative research method with a descriptive approach was used, with a purposive sample of active students who had used QRIS (N = 93). Data were collected through a structured questionnaire and analyzed using multiple linear regression to test the hypothesized relationships between variables. The results show that financial literacy has a positive and significant effect on QRIS use, and perceived security also contributes significantly to driving QRIS adoption. Both variables jointly explain a meaningful proportion of the variance in QRIS use among accounting students. These findings indicate the importance of improving financial literacy education and strengthening the security aspects of digital transactions to increase QRIS use among students. Practical implications include recommendations for educational institutions and payment service providers to integrate educational programs and strengthen transaction security communication. Limitations of the study and suggestions for further research are also discussed.

Keywords: Financial Literacy, Security Perception, QRIS, Technology Adoption, Accounting Students

INTRODUCTION

This study examines the influence of financial literacy and perceived security on the use of QRIS as a digital payment tool among accounting students. The acceleration of digital payment services encourages higher education institutions to understand financial technology adoption patterns due to their implications for consumption behavior, personal financial management, and accounting record-keeping practices. QRIS, as a QR code-based standard widely implemented in Indonesia, offers ease of integration between merchants and interoperability, potentially transforming the campus transaction ecosystem. This study is important to map how financial knowledge and confidence in the technology's security influence students' decisions to use QRIS in various transaction contexts, from purchasing food in the cafeteria to paying fees for student organization activities (Mujianur et al., 2025).

College students, as a young demographic, demonstrate a high level of technological adaptability and are often pioneers in the use of digital payment innovations in their daily activities, both on and off campus. The characteristics of accounting students, who are equipped with financial management theory and practice, influence how they assess the benefits and risks of new payment instruments. This adaptability is influenced not only by personal preferences but also by the social environment, the availability of digital infrastructure, and support from merchants and the university. Measuring QRIS usage through transaction frequency, intensity, and consistency provides richer information than the binary "ever/never" measure, as it reflects daily financial behavior patterns relevant for learning planning and educational interventions (Mujianur et al., 2025).

Perceived security is a crucial determinant in an individual's decision to adopt digital payment technology, as confidence in data protection, transaction authorization, and system reliability determines a user's sense of comfort when transferring funds. Research on MSMEs in Bandar Lampung found that perceived security had a positive and significant impact on the decision to use QRIS from a sharia business perspective, underscoring the importance of security aspects for the sustainability of QRIS adoption (Anggraini, Anggraeni, & Nurhayati, 2024). At the individual user level, perceived security is

also related to interface experience, transparency of service provider policies, and literacy on how to identify potential digital fraud.

In addition to perceived security, financial literacy plays a central role in an individual's ability to utilize digital financial instruments correctly and efficiently, as a basic understanding of budgeting, spending control, and evaluating financial products influences decisions about using digital services. Financial literacy encompasses the ability to budget, save, understand financial products, and manage everyday risks relevant to managing digital transactions (Lastyaningrum, 2023). For accounting students, financial literacy has an additional dimension, including understanding digital transaction recording and its implications for financial statements, as well as detecting anomalies or fraud. This makes financial literacy not only important for personal consumption but also as a professional competency.

Financial literacy is the ability of individuals or business owners to understand and apply financial skills such as budgeting, savings, investment, and borrowing to make informed financial decisions. Financial literacy levels are classified into four categories: not literate, less literate, moderately literate, and literate. Business owners who achieve the well-literate category possess a comprehensive understanding that supports optimal business financial management (Anisah & Crisnata, 2021).

Although a growing body of research has examined QRIS adoption, most prior studies focus on merchants, MSMEs, or the general public as consumers, rather than on students, particularly accounting students, who occupy a dual role as both users and future professionals responsible for recording and auditing digital transactions. Studies such as Sari & Indarta (2025) and Hartati et al. (2024) emphasize financial literacy and QRIS adoption among merchants and MSMEs, while Anggraini, Anggraeni, & Nurhayati (2024) investigate perceived security and QRIS use from a sharia business perspective among business actors. Other work on digital payments in Indonesia tends to treat users as a homogeneous group or examines adoption intentions using broad constructs (e.g., perceived usefulness, ease of use) without differentiating between consumer contexts (campus vs. marketplace) or user types (students vs. merchants).

This study distinguishes itself from prior QRIS research in three key ways. First, it focuses specifically on accounting students, a population that combines high digital adaptability with formal training in financial management and reporting, thereby offering a unique lens through which to examine how financial literacy shapes QRIS use beyond mere convenience. Second, it conceptualizes QRIS use as a behavioral outcome reflected in transaction frequency, intensity, and consistency, rather than as a binary adoption decision, thus capturing more nuanced patterns of everyday financial behavior in a campus ecosystem. Third, it jointly examines financial literacy and perceived security within a single model tailored to the student context, whereas previous studies typically analyze these factors separately or in merchant-centric settings. By addressing these gaps, this research enriches the literature on digital consumer behavior and digital accounting with a focus on accounting students, while practically providing recommendations for educational institutions, payment service providers, and policymakers to improve financial literacy education and strengthen the security aspects of digital transactions in the campus environment (Anggraini, Anggraeni, & Nurhayati, 2024; Sebayang & Rahmayati, 2023).

This research's theoretical approach refers to the Technology Acceptance Model (TAM), which positions perceived ease of use and perceived usefulness as predictors of technology adoption. In this context, financial literacy can increase perceived ease of use of QRIS due to an understanding of its procedures and benefits, while perceived security influences attitudes and usage intentions through the mechanism of user trust in the payment platform (Davis, 1989; contextualized to local literature). The research's contribution is twofold: theoretically enriching the literature on digital consumer behavior and digital accounting with a focus on accounting students, while practically providing recommendations for educational institutions, payment service providers, and policymakers to improve financial literacy education and strengthen the security aspects of digital transactions in the campus environment (Anggraini, Anggraeni, & Nurhayati, 2024; Sebayang & Rahmayati, 2023).

METHODS

This study uses a quantitative approach with an explanatory research design to examine the causal relationship between the independent variables (financial literacy and perceived security) and the dependent variable (QRIS usage) among students of the Accounting Study Program at ITEBIS PGRI Dewantara Jombang (Sugiyono, 2019; Ghozali, 2018). The quantitative approach was chosen because of its ability to produce objective numerical data and enable hypothesis testing through inferential statistical techniques, as widely used in similar studies on QRIS usage among students and the public (Mujianur et al., 2025; Aisa, 2024; Anggraini et al., 2024). The research conceptual framework adapts a modified Technology Acceptance Model (TAM), where financial literacy acts as an external variable that influences perceived ease of use and ultimately actual QRIS usage behavior (Davis, 1989; contextualized to financial literacy research by Sari et al., 2025).

The study population was all 664 active students of the Accounting Study Program at ITEBIS PGRI Dewantara Jombang (Sunaryanto, 2025; adjusted to the needs of the research location). The sample was determined through purposive sampling with specific criteria: students in semesters 1–8 who are active and have experience using QRIS at least several times in the last three months (Ghozali, 2018; Sugiyono, 2019). The sample size was determined by considering the Slovin formula, the final response target used in the analysis was 93 respondents according to the survey plan, this approach is consistent with other quantitative studies that use similar samples for financial literacy research and QRIS use (Sari et al., 2025; Mujianur et al., 2025).

The research instrument was a structured questionnaire containing three indicators per variable (financial literacy, perceived security, and QRIS usage), each measured using a 1–5 Likert scale to generate ordinal data that can be analyzed quantitatively (Ghozali, 2018; Sugiyono, 2019). Financial literacy indicators include understanding basic concepts, digital transaction management, and risk analysis, referring to the financial literacy construct as developed by the Financial Services Authority (OJK) and Statistics Indonesia (BPS) (2024) and Sari et al. (2025). Security perception indicators include data protection, transaction security, and regulatory compliance, which aligns with the security and trust studies on QRIS by Sebayang (2023) and Anggraini et al. (2024). QRIS usage indicators measure the frequency, intensity, and dependency of use, in line with the operationalization of QRIS usage in previous studies (Aisa, 2024; Haqi & Trisnaningsih, 2025). Prior to the main analysis, the instrument was tested for validity and reliability using item correlation tests and Cronbach's alpha, a standard commonly used in social and behavioral financial research (Ghozali, 2018; Sugiyono, 2019).

Data collection was conducted cross-sectionally in December 2025 using an online questionnaire (Google Form) distributed through internal communication channels such as class WhatsApp groups. This approach is efficient and widely used in quantitative surveys of students (Sugiyono, 2019; Ghozali, 2018). Secondary data was obtained from relevant literature, including journals, OJK/BI reports, and policy documents, to support the theoretical basis and interpretation of the results, following a theoretical triangulation approach as used in research on financial literacy and QRIS payments (Anggraini et al., 2024; Sari & Indarta, 2025; Hartati et al., 2024).

Data analysis included descriptive analysis to describe respondent characteristics and variable score distributions, as well as hypothesis testing. Prior to the regression model, a series of classical assumption tests were conducted: residual normality (Kolmogorov–Smirnov), multicollinearity (VIF and Tolerance), heteroscedasticity (Glejser test or scatterplot test), and autocorrelation (Durbin–Watson). These procedures are widely adopted in quantitative regression research in accounting and finance (Ghozali, 2018; Gujrati & Porter, 2021; Santoso, 2020). Multiple linear regression tests were then used to test partial (t-test) and simultaneous effects, and to calculate the coefficient of determination (R^2) to assess the proportion of variation in QRIS usage explained by financial literacy and perceived security, a methodology often applied in similar studies on the influence of literacy and security on QRIS usage (Aisa, 2024; Mujianur et al., 2025; Sari et al., 2025). All analyses were conducted using statistical software (latest version of SPSS or equivalent), in accordance with quantitative research methodology standards (Ghozali, 2018; Sugiyono, 2019).

RESULTS AND DISCUSSION

RESULTS

Instrument Test

1. Validity Test

Table 1. Validity Test

Variables	R- Count	R- Table	Information
X1.1	0.840	0.361	Valid
X1.2	0.811	0.361	Valid
X1.3	0.821	0.361	Valid
X2.1	0.887	0.361	Valid
X2.2	0.874	0.361	Valid
X2.3	0.844	0.361	Valid
Y1	0.860	0.361	Valid
Y2	0.857	0.361	Valid
Y3	0.839	0.361	Valid

Based on the test results, it was found that all statement items had a calculated r-value obtained from the Corrected Item–Total Correlation > 0.3. Therefore, it was concluded that all statement items met the validity criteria and were said to be suitable for use as research instruments.

2. Reliability Test

Table 2. Reliability Test

Variables	Skor Cronbach'c Alpha	limit value	Information
X1	0,813	0,60	Reliabel
X2	0,788	0,60	Reliabel
Y	0,799	0,60	Reliabel

Based on the test results, the variables obtained had a Cronbach's Alpha value > 0.6. Therefore, it can be concluded that all research instruments have met the reliability criteria and are considered consistent when used for research.

Descriptive Analysis

Table 3. Descriptive Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	93	5.00	15.00	12.1613	2.17840
Security Perception	93	11.00	25.00	20.6129	3.07172
Qris Usage	93	4.00	20.00	16.0108	3.06982
Valid N (listwise)	93				

Based on the results of descriptive statistics on 93 research samples, the Financial Literacy variable (X1) has an average value of 12.1613 with a standard deviation of 2.17840 and a range of values between 5.00 and 15.00. The Security Perception variable (X2) shows an average value of 20.6129 with a range of values from 11.00 to 25.00, while the Qris Use variable (Y) has an average value of 16.0180 with a minimum value of 4.00 and a maximum of 20.00. Overall, the low standard deviation value compared to the average value for each variable indicates that this research data is representative and does not contain extreme deviations, so it is suitable for use in the next stage of analysis.

Classical Assumption Test

1. Normality Test

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual

N		93
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.17125132
Most Extreme Differences	Absolute	.066
	Positive	.049
	Negative	-.066
Test Statistic		.066
Asymp. Sig. (2-tailed)[c]		.200[d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Based on the results of the normality test, the p-value is 0.200, which is greater than the significance level of 0.05. Therefore, it can be concluded that the regression model in this study meets the normality assumption.

2. Multicollinearity Test

Table 5. Multicollinearity Test

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.414	1.564		.904	.368		
	X1	.331	.159	.235	2.077	.041	.435	2.300
	X2	.513	.113	.513	4.540	<,001	.435	2.300
a. Dependent Variable: Y								

Based on the results of the multicollinearity test, it was found that there were no symptoms of multicollinearity in the regression model. This is indicated by all independent variables having tolerance values greater than 0.10 and VIF values less than 10.

3. Heteroscedasticity Test

Table 6. Heteroscedasticity Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.290	.927		4.627	<.001
	X1	-.190	.094	-.303	-2.009	.047
	X2	-.015	.067	-.033	-.218	.828
Dependent Variable: ABS_RES						

Based on the results of the Glejser test above, it can be concluded that the security perception variable (X2) has a significant value of 0.828 > 0.05, indicating no heteroscedasticity. However, the financial literacy variable (X1) has a significant value of 0.047 < 0.05, indicating mild heteroscedasticity in the regression model.

To address mild heteroscedasticity in the financial literacy variable without changing the regression coefficient estimates, this study uses robust standard errors (White's heteroscedasticity-consistent standard errors). This method corrects the standard error and test statistics (t-statistic, p-value) so that the hypothesis test remains valid even if the homoscedasticity assumption is not met. With robust standard errors, conclusions regarding the significant or insignificant effects of financial literacy and perceived security on QRIS use are reliable, as statistical inference is no longer biased by heteroscedasticity.

As a limitation of this study, it should be acknowledged that mild heteroscedasticity in financial literacy indicates that the residual variance is not completely constant, which may be influenced by the unique

characteristics of accounting students (e.g., differences in digital transaction experience levels, variations in technology access, or differences in consumption patterns). Although robust standard errors have been applied to ensure the validity of statistical inferences, the estimation of regression coefficients remains inefficient.

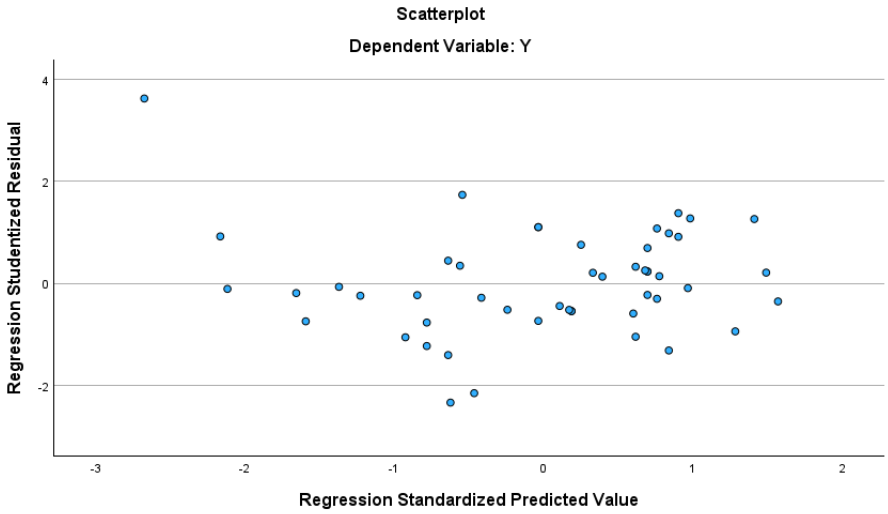

Figure 1. Scatterplot results

4. Autocorrelation Test

Table 7. Autocorrelation Test

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.707[a]	.500	.489	2.19524	1.537
a. Predictors: (Constant), Literasi Keuangan, Persepsi Keamanan					
b. Dependent Variable: Penggunaan Qris					

Based on the autocorrelation test with a Durbin-Watson (DW) value of 1.537, this value is close to 2, so it can be concluded that the regression model does not show serious autocorrelation symptoms.

Multiple Linear Regression Test

Table 8. Multiple Linear Regression Test

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.414	1.564		.904	.368		
	X1	.331	.159	.235	2.077	.041	.435	2.300
	X2	.513	.113	.513	4.540	<,001	.435	2.300
a. Dependent Variable: Y								

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

$$QRIS\ usage = a + \beta_1 Financial\ Literacy + \beta_2 Security\ Perception + e$$

$$QRIS\ usage = 1{,}414 + 0{,}331\ Financial\ Literacy + 0{,}513 Security\ Perception + e$$

Partial t Hypothesis Test

Table 9. Partial t Hypothesis Test

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.414	1.564		.904	.368		
	X1	.331	.159	.235	2.077	.041	.435	2.300
	X2	.513	.113	.513	4.540	<,001	.435	2.300

a. Dependent Variable: Y

1. Financial Literacy Regarding the Use of Qris

   The Financial Literacy variable has a significance value of 0.041, which is smaller than α = 0.05, and a calculated t value of 2.077. These results indicate that Financial Literacy has a significant positive effect on QRIS usage. Thus, the hypothesis that Financial Literacy has a positive effect on QRIS usage is accepted.

2. Security Perceptions Regarding the Use of Qris

   The Perception of Security variable has a significance value of <0.001, which is smaller than α = 0.05, and the calculated t value is 4.540. This indicates that Perception of Security has a positive and significant effect on QRIS usage. Thus, the hypothesis that Perception of Security has a positive effect on QRIS usage is accepted.

Determinant Test (R2)

Table 10. Determinant Test (R^2)

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.707[a]	.500	.489	2.19524	1.537

a. Predictors: (Constant), Literasi Keuangan, Persepsi Keamanan

b. Dependent Variable: Penggunaan Qris

The coefficient of determination shows an R value of 0.707, indicating a strong relationship between the independent variables (Financial Literacy and Perceived Security) and QRIS usage. The R^2 value of 0.500 means the model is able to explain 50% of the variation in QRIS usage, while the Adjusted R^2 of 0.489 confirms the effectiveness of the model after adjusting for the number of variables and samples, with the remaining 50% influenced by other factors outside the model.

DISCUSSION

H1: Financial Literacy Has a Significant Positive Influence on QRIS Usage

The results show that financial literacy has a positive and significant effect on QRIS usage (sig = 0.041; t = 2.077), supporting H1. However, the magnitude of this effect is relatively modest compared to perceived security, suggesting that financial literacy functions more as an enabling condition than a primary driver of QRIS adoption among accounting students. In practical terms, higher financial literacy increases students' confidence in evaluating the benefits and risks of digital payments, which in turn supports more frequent and structured use of QRIS. Yet, the smaller effect size implies that literacy alone is insufficient to drive intensive adoption if other barriers—particularly security concerns—remain salient.

Within the Technology Acceptance Model (TAM) framework, financial literacy likely operates indirectly by enhancing perceived ease of use and perceived usefulness, rather than directly determining usage behavior. This interpretation aligns with prior studies showing that knowledge-related factors often shape attitudes and intentions, which then translate into actual use (Sari et al., 2025; Mujianur et al., 2025; Aisa, 2024). For accounting students, the additional dimension of transaction recording and

internal control awareness may further strengthen this pathway, as financially literate students are better equipped to integrate QRIS into personal financial management systems (e.g., daily journals, cash flow reports) and organizational audits (Sebayang, 2023; Anggraini et al., 2024).

Nevertheless, the model's explanatory power is likely constrained by omitted variables that are particularly relevant in the student context. Factors such as perceived convenience, merchant availability on and around campus, social influence (peer usage norms), promotional incentives (cashback, discounts), and habit may account for additional variance in QRIS usage that is not captured by financial literacy and perceived security alone. The relatively small effect of financial literacy may therefore reflect both its indirect role and the presence of unmodeled predictors that more directly drive day-to-day payment choices.

H2: Security Perception Has a Significant Positive Influence on QRIS Usage

Perceived security exhibits a stronger and more robust effect on QRIS usage (sig < 0.001; t = 4.540), supporting H2 and indicating that trust in data protection, transaction authorization, and system reliability is a central determinant of adoption among accounting students. The larger t-value and lower significance level suggest that perceived security is the dominant predictor in this model, consistent with research emphasizing security and trust as critical barriers or facilitators of digital payment adoption (Anggraini et al., 2024; Mujianur et al., 2025; Imaniyah, 2024). From a TAM perspective, perceived security functions as a key external variable that reduces perceived risk, thereby enhancing perceived usefulness and strengthening users' willingness to rely on QRIS for routine transactions (Davis, 1989; Sebayang, 2023).

The strength of this relationship is particularly meaningful in the campus ecosystem, where students engage in frequent, low-value transactions and are sensitive to potential fraud (e.g., fake QR codes, phishing, unauthorized charges). Accounting students' heightened awareness of internal controls and data protection likely amplifies this effect, as they evaluate QRIS not only as consumers but also as future professionals responsible for recording and auditing digital transactions. Strong perceived security thus lowers psychological barriers to repeated use and supports the transition from occasional trial to habitual reliance on QRIS (Sebayang, 2023; Hartati et al., 2024).

However, several limitations qualify this interpretation. First, the cross-sectional design precludes causal inference; students who already use QRIS intensively may retrospectively report higher perceived security, creating potential reverse causality. Second, the model omits variables that could mediate or moderate the security–usage relationship, such as prior experience with digital fraud, trust in specific payment providers, and perceived effectiveness of institutional safeguards (e.g., campus policies, merchant verification). Third, common method bias arising from self-reported measures may inflate the observed relationships, particularly for constructs like perceived security and usage intention. Finally, the focus on accounting students at a single institution limits generalizability; students in other programs or regions with different digital infrastructures and merchant ecosystems may exhibit different adoption patterns.

CONCLUSION

This study shows that financial literacy and perceived security have a positive and significant effect on QRIS usage among accounting students at ITEBIS PGRI Dewantara Jombang. Statistically, both independent variables are able to explain variations in QRIS usage behavior, with a significance value smaller than the α = 0.05 level and a calculated t value indicating a significant partial effect. This finding confirms that QRIS adoption is not only influenced by technology availability and convenience, but also by knowledge factors (financial literacy) and trust factors (perceived security) of users. Specifically, the first hypothesis was accepted: financial literacy has a significant positive effect on QRIS usage. Students who have a better understanding of budgeting, digital transaction management, and financial risks tend to use QRIS more routinely and in a structured manner. This result aligns with previous studies showing a positive relationship between financial literacy and digital payment adoption, both among students and the general public, and is consistent with the Technology Acceptance Model (TAM) framework, where cognitive ability strengthens the perceived ease of use of the system. The second hypothesis was also accepted: perceived security has a positive and significant effect on QRIS usage. Students who feel

their personal data and balances are protected, and who trust the transaction security system and regulations governing QRIS, will be more confident in using QRIS more frequently. This finding is supported by previous studies that have confirmed the role of trust, data protection, and system security as key factors in QRIS adoption, both among merchants and end users. Specifically for accounting students, this study demonstrates the need to strengthen digital financial literacy and transaction security education in the curriculum and campus activities, so that students not only become active QRIS users but also understand the accounting implications and security risks behind each transaction. For educational institutions, service providers, and regulators, these findings emphasize that improving security features, disseminating policies, and transparent communication are crucial to strengthening the safe and sustainable adoption of QRIS in higher education environments.

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