



The Influence of Digital Financial Literacy, Perceived Usefulness, Perceived Ease of Use, and Perceived Security on Behavioral Intention to Use QRIS among Campus MSMEs

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Received: 07 26, 2026 | Accepted: 08 01, 2026 | Published: 08 03, 2026

ABSTRACT

This study examines the influence of digital financial literacy, perceived usefulness, perceived ease of use, and perceived security on behavioral intention to use the Quick Response Code Indonesian Standard (QRIS) among micro, small, and medium enterprises (MSMEs) operating in a university canteen. A quantitative survey was conducted with 69 respondents selected through purposive sampling and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The measurement model met the recommended thresholds for convergent validity, discriminant validity, and reliability. The structural model shows that perceived usefulness ($\beta = 0.308$; $t = 2.296$; $p = 0.022$) and perceived security ($\beta = 0.320$; $t = 2.354$; $p = 0.019$) have a positive and significant effect on behavioral intention, whereas digital financial literacy ($\beta = 0.039$; $t = 0.515$; $p = 0.607$) and perceived ease of use ($\beta = 0.273$; $t = 1.847$; $p = 0.065$) show no significant effect. The model explains 75.2% of the variance in behavioral intention ($R^2 = 0.752$; $Q^2_{\text{predict}} = 0.750$). These findings indicate that campus canteen MSMEs are driven to adopt QRIS primarily by perceived benefits and transaction security, rather than by financial literacy or ease of use alone. As an implementation of these findings, a "Kantin Pinter" digital platform prototype was developed, integrating QRIS education, transaction monitoring, ease-of-use, and digital transaction security features.

Keywords: Digital Financial Literacy; Perceived Usefulness; Perceived Ease of Use; Perceived Security; Behavioral Intention; QRIS.

How to Cite:

Setriyani, S., Noviarini, D. ., & Asa, R. S. (2026). The Influence of Digital Financial Literacy, Perceived Usefulness, Perceived Ease of Use, and Perceived Security on Behavioral Intention to Use QRIS among Campus MSMEs. Ekopedia: Jurnal Ilmiah Ekonomi, 2(3), 6482-6501. <https://doi.org/10.63822/e4t4ns36>

INTRODUCTION

The development of digital technology has driven the transformation of the financial system through financial technology (fintech), shifting the transaction paradigm from conventional cash to digital payments. This transformation accelerated during the mobility restrictions of the Covid-19 pandemic, when concerns over virus transmission through physical contact pushed the public toward cashless payment systems. In response to this need, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) as the national QR-based payment standard, which is considered capable of improving the efficiency, security, and convenience of transactions (Hairani et al., 2024; Silaen et al., 2021).

Table 1. Growth of QRIS Transactions in Indonesia, 2020–2024

Year	Volume (million transactions)	Value (IDR Trillion)
2020	124	8.21
2021	375	27.63
2022	1,003	99.98
2023	2,140	226
2024	6,240	659.93

(Source: processed from Bank Indonesia, 2025)

QRIS transactions in Indonesia grew significantly from 124 million transactions in 2020 to 6.24 billion transactions in 2024, in line with the number of merchants, which continued to grow to more than 40 million merchants by 2025 (Bank Indonesia, 2025). Nevertheless, aggregate growth in transaction volume and merchant numbers does not necessarily reflect optimal usage at the individual merchant level, as the average transaction volume and value per merchant remain relatively low (Adi Ahdiat, 2023). Data also show that QRIS transactions are dominated by the MSME sector, making merchants' readiness to understand and use QRIS an important aspect to address.

This phenomenon is also evident at University X, which has implemented a cashless payment system based on QRIS in its campus canteen since 2023. The campus canteen is a meeting point for economic interaction among students, lecturers, staff, and business operators, so the characteristics and behavior of MSMEs within it can represent broader patterns of digital payment adoption. Nevertheless, QRIS implementation in this context still faces challenges related to merchants' readiness and understanding, including their understanding of the Merchant Discount Rate (MDR) fee mechanism set by Bank Indonesia (Bank Indonesia, 2023).

Several prior studies show inconsistent findings regarding the factors that influence behavioral intention to use digital payment systems. Regarding digital financial literacy, Cristina and Saragih (2026), Budiman et al. (2026), and Candy et al. (2026) found a positive and significant effect on behavioral intention, whereas Rahman and Oktaryani (2025), Khalida et al. (2024), and Majidi Asaif et al. (2025) found the opposite. A similar inconsistency is found for perceived ease of use, where Yusuf et al. (2024) and Salma and Permatasari (2025) reported a significant effect, while Koswara et al. (2022) and B. Setiawan et al. (2022) found no direct significant effect. This gap in prior findings indicates the need to re-examine these relationships in a more specific context, namely MSMEs operating in the University X canteen.

This study adopts the Technology Acceptance Model (TAM) developed by Davis (1989), which explains that technology acceptance is shaped by perceived usefulness and perceived ease of use. Following

developments in the digital payment context, the model is extended by adding perceived security, which plays an important role in building user trust toward digital payment systems (Flavián & Guinalíu, 2006; Zusrony et al., 2023), as well as digital financial literacy as an external variable reflecting merchants' readiness to understand and utilize technology-based financial services (Kusumawardhani et al., 2023).

Based on this framework, the study proposes the following four hypotheses.

1. H1: Digital financial literacy has a positive effect on behavioral intention to use QRIS among campus canteen MSMEs.
2. H2: Perceived usefulness has a positive effect on behavioral intention to use QRIS among campus canteen MSMEs.
3. H3: Perceived ease of use has a positive effect on behavioral intention to use QRIS among campus canteen MSMEs.
4. H4: Perceived security has a positive effect on behavioral intention to use QRIS among campus canteen MSMEs.

Unlike most prior studies that examine QRIS adoption in general retail or broad digital financial service contexts, this study specifically targets MSMEs operating in a university canteen, a context that remains relatively underexplored empirically. Accordingly, this study aims to (1) analyze the effect of digital financial literacy on behavioral intention to use QRIS, (2) analyze the effect of perceived usefulness on behavioral intention to use QRIS, (3) analyze the effect of perceived ease of use on behavioral intention to use QRIS, (4) analyze the effect of perceived security on behavioral intention to use QRIS among MSMEs in the University X canteen, and (5) develop a “Kantin Pinter” digital platform prototype as a conceptual solution model based on the research findings to support the optimization of QRIS implementation in the campus canteen environment.

METHODS OF RESEARCH

Time and Place of Research

This research was conducted from January to June 2026, covering all stages from instrument development to questionnaire distribution and data analysis. The research was conducted in the canteen area of University X, specifically the area managed by the University X Business Management Unit (BPU). This location was selected because it has implemented QRIS as a payment method since 2023, making it relevant for examining behavioral intention to use it.

Research Design

This study employs a quantitative approach using a survey method to test the relationships between digital financial literacy, perceived usefulness, perceived ease of use, and perceived security on behavioral intention to use QRIS. The results of this testing subsequently formed the basis for designing the “Kantin Pinter” digital platform prototype as an implementation of the research findings.

Population and Sample

The population consists of all MSMEs (tenants) operating in the University X canteen that use QRIS as a payment method, totaling 83 tenants. The sample was determined using non-probability sampling with a purposive sampling technique (Sugiyono, 2023), based on the criteria: (1) MSMEs operating under the University X Business Management Unit, and (2) MSMEs that are actively using QRIS in their business activities. The sample size was calculated using the Slovin formula with a 5% margin of error:

$$n = N / (1 + N e^2) = 83 / (1 + 83 \times 0.0025) = 83 / 1.2075 = 68.7 \approx 69 \text{ respondents}$$

A total of 69 respondents were obtained through questionnaires distributed both offline and online (Google Forms), meeting the minimum required sample size.

Research Instrument

The research instrument was developed using a 5-point Likert scale, adapted from prior validated instruments (Kusumawardhani et al., 2023; M. Setiawan et al., 2022; Bank Indonesia, 2022, 2023) and contextualized to QRIS usage among campus canteen MSMEs. The final measurement model comprised 30 indicators representing five constructs: digital financial literacy (4 indicators), perceived usefulness (7 indicators), perceived ease of use (8 indicators), perceived security (4 indicators), and behavioral intention (7 indicators).

Data Analysis Technique

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 through two stages of evaluation. First, measurement model (outer model) evaluation included convergent validity (outer loading ≥ 0.70 and Average Variance Extracted/AVE ≥ 0.50), discriminant validity (Fornell–Larcker Criterion and Heterotrait-Monotrait Ratio/HTMT < 0.90), and reliability (Composite Reliability and Cronbach's Alpha ≥ 0.70) (Hair et al., 2022). Second, structural model (inner model) evaluation included the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2_{predict}), and path coefficients tested through a bootstrapping procedure. According to Hair et al. (2022), the bootstrapping technique generates an empirical data distribution from parameter estimates used to assess the significance of path coefficients. A hypothesis is accepted when t-statistics > 1.96 or p-value < 0.05 , and rejected otherwise. As an implementation of the research findings, a digital platform prototype called “Kantin Pinter” was also developed, visualized based on the findings of the structural model.

RESULT AND DISCUSSION

Respondent Characteristics

A total of 69 MSME respondents from the University X canteen participated in this study, meeting the minimum required sample size.

Table 2. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Type of Business	Food/Food Stall	41	59.42%
	Beverages/Juice/Ice	13	18.84%
	Photocopy/Printing	8	11.59%
	Others	7	10.15%
Duration of QRIS Use	< 1 Year	8	11.59%
	1–2 Years	31	44.93%
	> 2 Years	30	43.48%
QRIS User Status	Yes	69	100%
	No	0	0%

(Source: primary data, 2026)

Respondents were dominated by food/food-stall operators (59.42%), and the majority had used QRIS for 1 year or more (88.41%). All respondents (100%) were active QRIS users, consistent with the purposive sampling criteria, so the data obtained are considered relevant for describing behavioral intention to use QRIS in this research context.

Measurement Model (Outer Model) Evaluation

The outer loading test results show that all 30 indicators had loading values ranging from 0.714 to 0.934, above the 0.70 threshold, and were therefore declared convergently valid (Hair et al., 2022).

Table 3. Summary of Validity and Reliability

Construct	AVE	Composite Reliability (rho_c)	Cronbach's Alpha
Behavioral Intention	0.754	0.955	0.945
Digital Financial Literacy	0.778	0.933	0.904
Perceived Security	0.809	0.944	0.920
Perceived Usefulness	0.654	0.929	0.910
Perceived Ease of Use	0.749	0.960	0.952

(Source: SmartPLS 4 data processing results, 2026)

The Average Variance Extracted (AVE) values for all constructs ranged from 0.654 to 0.809, above the 0.50 threshold, indicating that convergent validity at the construct level was satisfied. Discriminant validity testing using the Fornell–Larcker Criterion showed that the square root of AVE for each construct exceeded its correlation with other constructs, while all Heterotrait-Monotrait Ratio (HTMT) values were below 0.90. Discriminant validity was therefore confirmed. Composite Reliability (rho_c) values ranged from 0.929 to 0.960 and Cronbach's Alpha values ranged from 0.904 to 0.952, both above the 0.70 threshold, indicating that all constructs were reliable.

Structural Model (Inner Model) Evaluation

Table 4. Coefficient of Determination and Predictive Relevance

Endogenous Variable	R ²	R ² Adjusted	Q ² predict	RMSE	MAE	Category
Behavioral Intention to Use QRIS	0.752	0.736	0.750	0.518	0.407	Strong

(Source: SmartPLS 4 data processing results, 2026)

The behavioral intention construct obtained an R² value of 0.752 (strong category), meaning that digital financial literacy, perceived usefulness, perceived ease of use, and perceived security jointly explain 75.2% of the variance in behavioral intention to use QRIS, while the remaining 24.8% is explained by factors outside the model. A Q²predict value of 0.750 (> 0), with RMSE of 0.518 and MAE of 0.407, indicates that the model has good predictive relevance. The final structural model showing the relationships between digital financial literacy, perceived usefulness, perceived ease of use, and perceived security toward behavioral intention to use QRIS is presented in Figure 1.

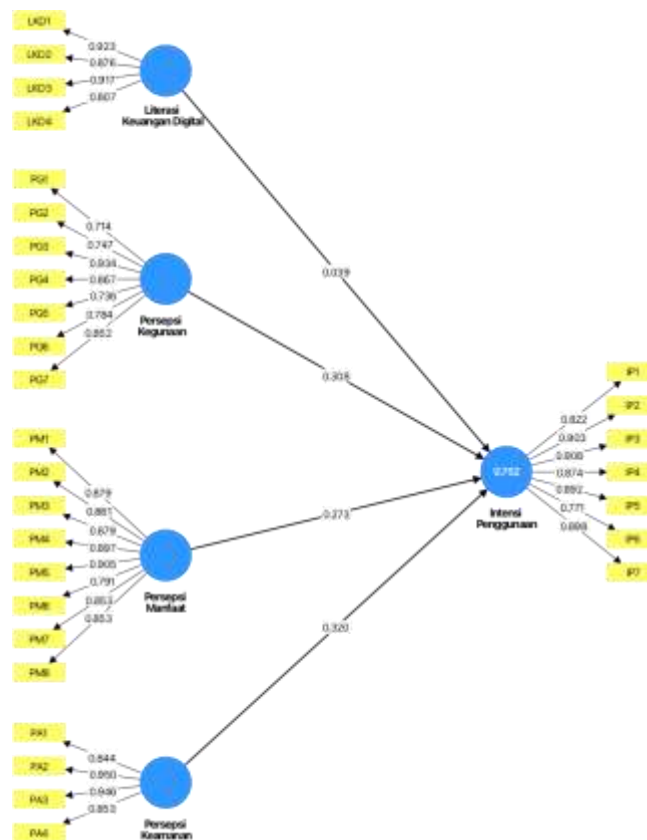


Figure 1. Structural Model

(Source: SmartPLS 4 data processing results, 2026)

Table 5. Hypothesis Testing Results (Path Coefficients and Effect Size)

Hypothesis	Path	Coefficient (O)	t- statistics	p-values	f ²	Decision
H1	Digital Financial Literacy → Behavioral Intention	0.039	0.515	0.607	0.003	Rejected
H2	Perceived Usefulness → Behavioral Intention	0.308	2.296	0.022	0.109	Accepted
H3	Perceived Ease of Use → Behavioral Intention	0.273	1.847	0.065	0.074	Rejected
H4	Perceived Security → Behavioral Intention	0.320	2.354	0.019	0.111	Accepted

(Source: SmartPLS 4 data processing results, 2026)

Of the four hypotheses tested, two were accepted and two were rejected. Perceived security had the largest effect on behavioral intention to use QRIS ($\beta = 0.320$; $p = 0.019$), followed by perceived usefulness ($\beta = 0.308$; $p = 0.022$), while digital financial literacy ($\beta = 0.039$; $p = 0.607$) and perceived ease of use ($\beta = 0.273$; $p = 0.065$) showed no significant effect. All effect size (f^2) values fell into the small category (0.003–0.111).

Discussion

1. Digital Financial Literacy (DFL) toward Behavioral Intention (BI)

The structural model analysis shows that digital financial literacy has no significant effect on behavioral intention to use QRIS, with a path coefficient of 0.039, t-statistics of 0.515, and a p-value of 0.607. Because the p-value exceeds 0.05, digital financial literacy statistically fails to produce a real impact on behavioral intention. This finding is consistent with Rahman and Oktaryani (2025) and Khalida et al. (2024), who likewise found that digital financial literacy did not influence intention to use digital payment services, but inconsistent with Cristina and Saragih (2026), Budiman et al. (2026), and Candy et al. (2026), who reported a positive effect. In the context of this study, most MSMEs had already become accustomed to using QRIS in their daily transactions due to operational needs and habitual use within the campus canteen environment, so differences in the level of digital financial literacy among merchants no longer determined their intention to use it. Therefore, it can be concluded that H1 is rejected.

2. Perceived Usefulness (PU) toward Behavioral Intention (BI)

Based on the research results, perceived usefulness has a positive and significant effect on behavioral intention to use QRIS, with a path coefficient of 0.308, t-statistics of 2.296, and a p-value of 0.022. The p-value being smaller than 0.05 indicates that this effect is statistically significant. This finding is consistent with Yusuf et al. (2024) and Salma and Permatasari (2025), but different from Koswara et al. (2022), who found that the effect of perceived usefulness required mediation by attitude. Benefits directly felt by MSMEs, such as faster transactions, easier acceptance of cashless payments, and reduced need to provide change, encourage the intention to continue using QRIS. This finding is consistent with the Technology Acceptance Model (Davis, 1989), which positions perceived usefulness as a primary determinant of technology use intention. Therefore, it can be concluded that H2 is accepted.

3. Perceived Ease of Use (PEOU) toward Behavioral Intention (BI)

The test results show that perceived ease of use has no significant effect on behavioral intention to use QRIS, with a path coefficient of 0.273, t-statistics of 1.847, and a p-value of 0.065. Because the p-value is above 0.05, this hypothesis is statistically not significant. This finding is consistent with Koswara et al. (2022) and B. Setiawan et al. (2022), but different from Yusuf et al. (2024) and Salma and Permatasari (2025). This indicates that because QRIS has become a routine part of canteen operations, the perceived level of ease of use is relatively uniform among merchants and therefore no longer differentiates their intention to use it. Therefore, it can be concluded that H3 is rejected.

4. Perceived Security (PS) toward Behavioral Intention (BI)

The analysis results confirm that perceived security has a positive and significant effect on behavioral intention to use QRIS, with a path coefficient of 0.320, t-statistics of 2.354, and a p-value of 0.019, making it the variable with the largest effect in this research model. This finding is consistent with Mahendra et al. (2024), Salma and Permatasari (2025), Sambung et al. (2023), Sinaga et al. (2021), and Siagian et al. (2022), although inconsistent with Sinurat and Sugiyanto (2022) and Hikmah and Nurlinda (2023), who found an indirect effect through a mediating variable. Confidence in data protection and the accuracy of fund receipt is an important consideration for MSMEs that process a high volume of daily transactions, thereby strengthening their intention to continue using QRIS. Therefore, it can be concluded that H4 is accepted.

Prototype

As an implementation of this research, a digital platform prototype called “Kantin Pinter” was developed to support QRIS usage among MSMEs in the University X canteen. This prototype was designed as a visual representation of the proposed system model based on the findings regarding digital financial literacy, perceived usefulness, perceived ease of use, and perceived security toward behavioral intention to use QRIS. Because perceived usefulness and perceived security were proven to have a significant effect on behavioral intention, prototype development was focused on providing features that deliver real benefits for business activities and support digital transaction security, without neglecting digital literacy and ease of use aspects.



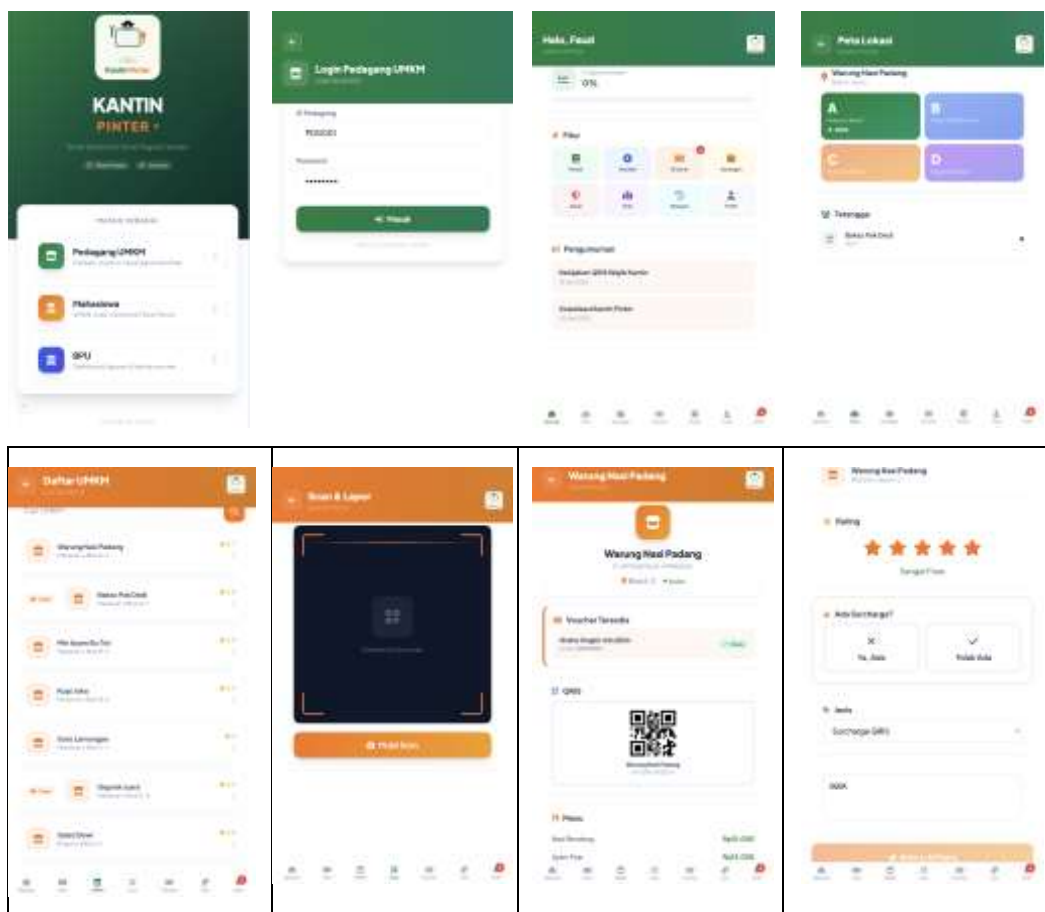
Figure 2. Overview of the Kantin Pinter System
(Source: Data processed by the researcher, 2026)

The Kantin Pinter prototype was developed as a mobile application consisting of various screens, ranging from registration, login, main dashboard, transaction features, digital education, QRIS monitoring, to system logout. Each role has different features according to user needs: the student role is focused on

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digital transactions, vouchers, points, and feedback; the MSME role is focused on transaction monitoring, digital literacy, transaction security, and business management; while the Business Management Unit (BPU) role is focused on monitoring QRIS implementation, reports, and system activity oversight. All screens were designed to be simple so they are easy to understand for users with varying levels of digital literacy, thereby supporting perceived ease of use.



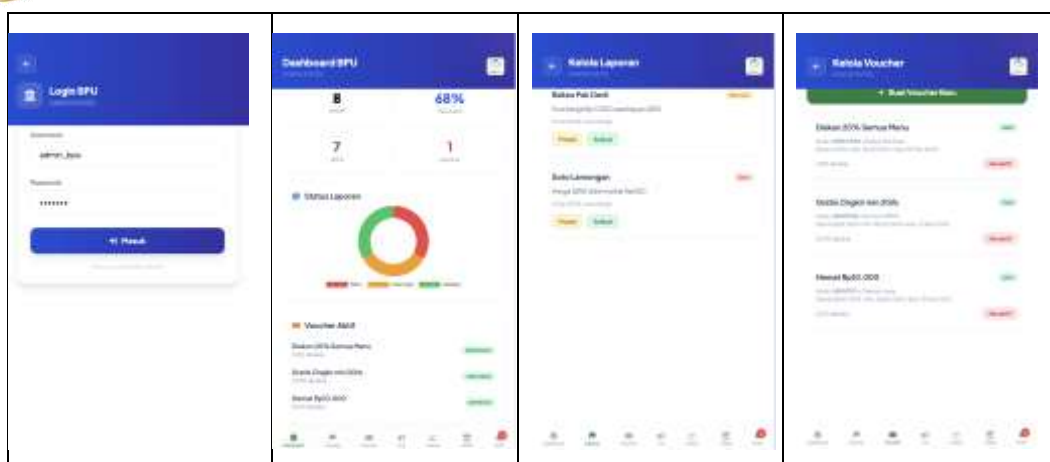


Figure 3. Kantin Pinter System Prototype
(Source: Data processed by the researcher, 2026)

The MSME role user flow begins with login to the main dashboard, followed by access to the learning module, financial records, vouchers, transaction security, tenant profile, notifications, and QRIS transaction monitoring. These features were developed based on the research findings showing that MSMEs still need support in education, transaction monitoring, and digital security when using QRIS.

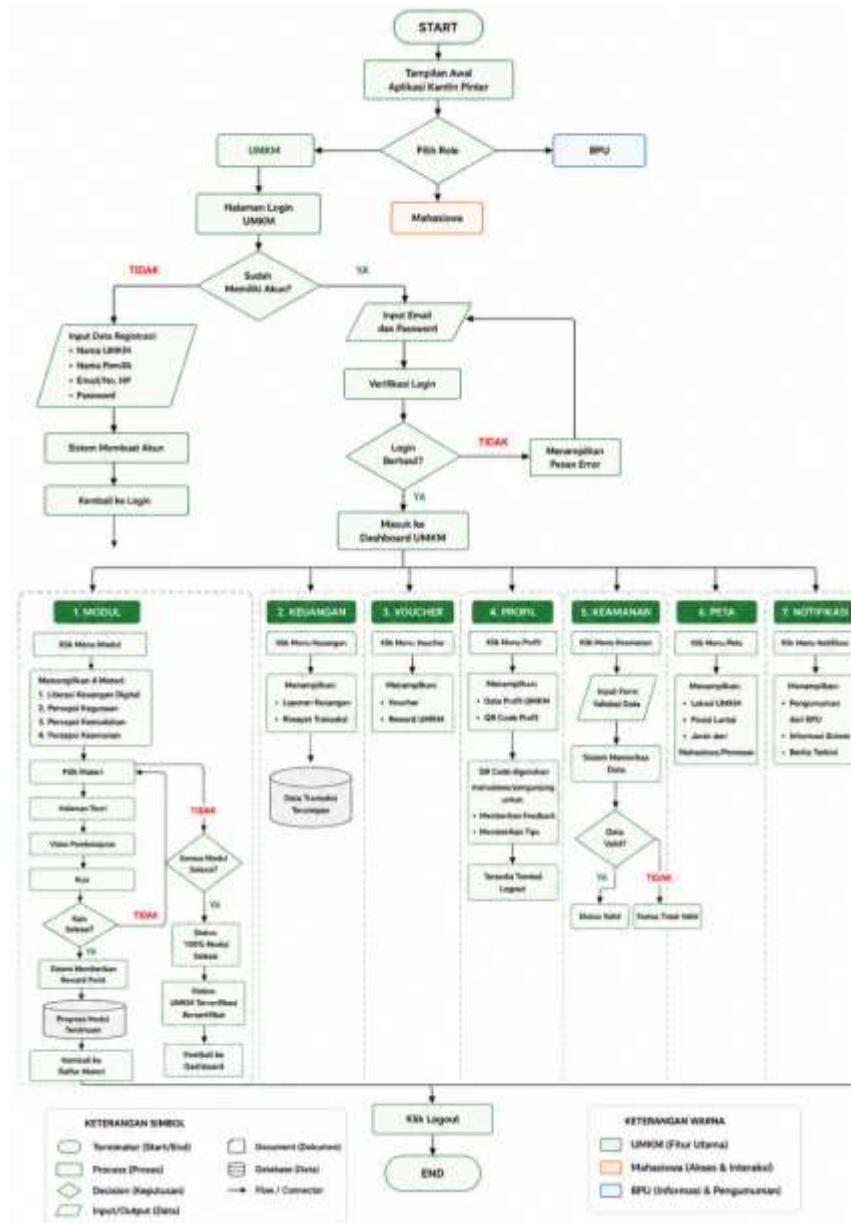


Figure 4. Kantin Pinter System Flowchart – MSME Role
(Source: Data processed by the researcher, 2026)

The student role and Business Management Unit (BPU) role user flows were designed according to their respective needs. The BPU role can access the transaction monitoring dashboard, QRIS usage reports, MSME tenant data, transaction statistics, system notifications, and evaluation of digital payment implementation, so that monitoring and decision-making can be carried out more effectively and measurably.

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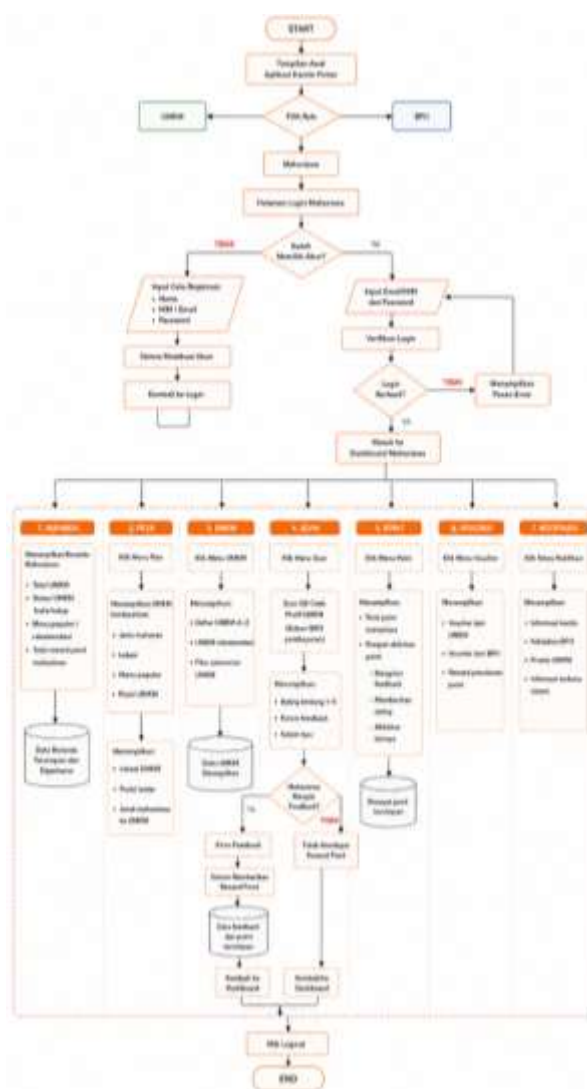


Figure 5. Kantin Pinter System Flowchart – Student Role
(Source: Data processed by the researcher, 2026)

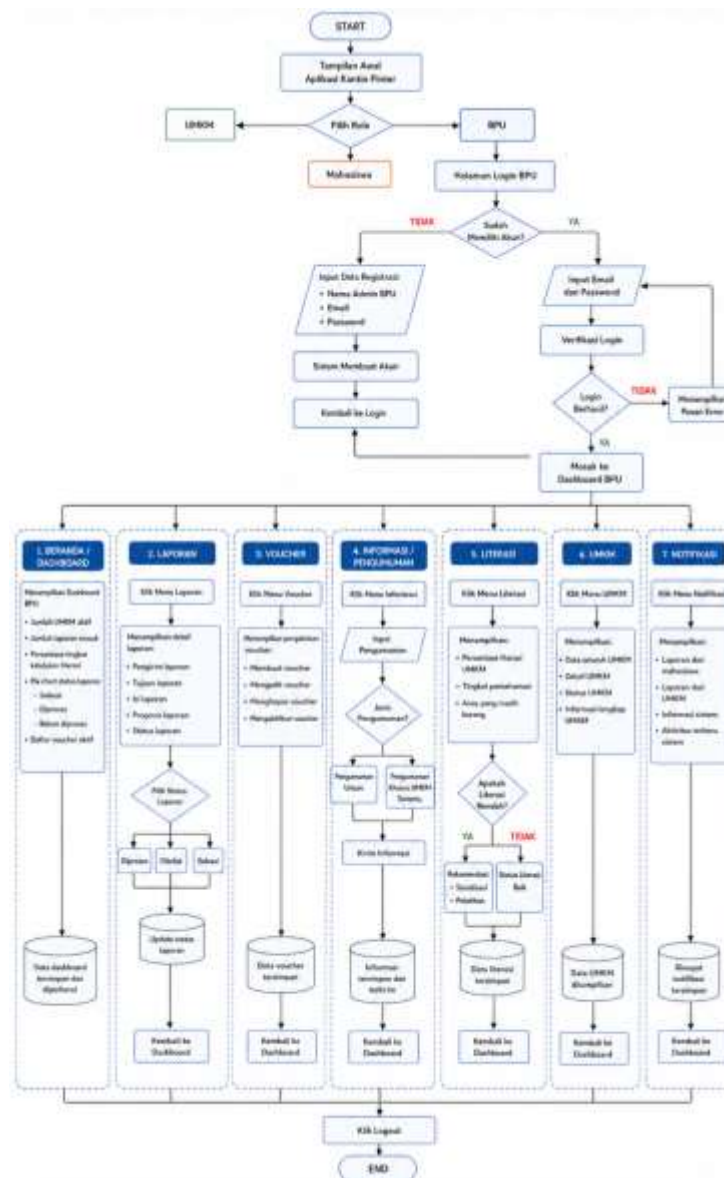


Figure 6. Kantin Pinter System Flowchart – BPU Role
(Source: Data processed by the researcher, 2026)

The data flow within the Kantin Pinter prototype is illustrated through a Data Flow Diagram (DFD). DFD Level 0 displays three external entities — MSMEs, students, and the BPU — that interact with the system through login and registration, report management, voucher management, information management, literacy management, MSME management, and notification management processes. DFD Level 1 further breaks down these processes in more detail, from user authentication to system notifications, so that the data flow within the prototype can be understood more systematically.

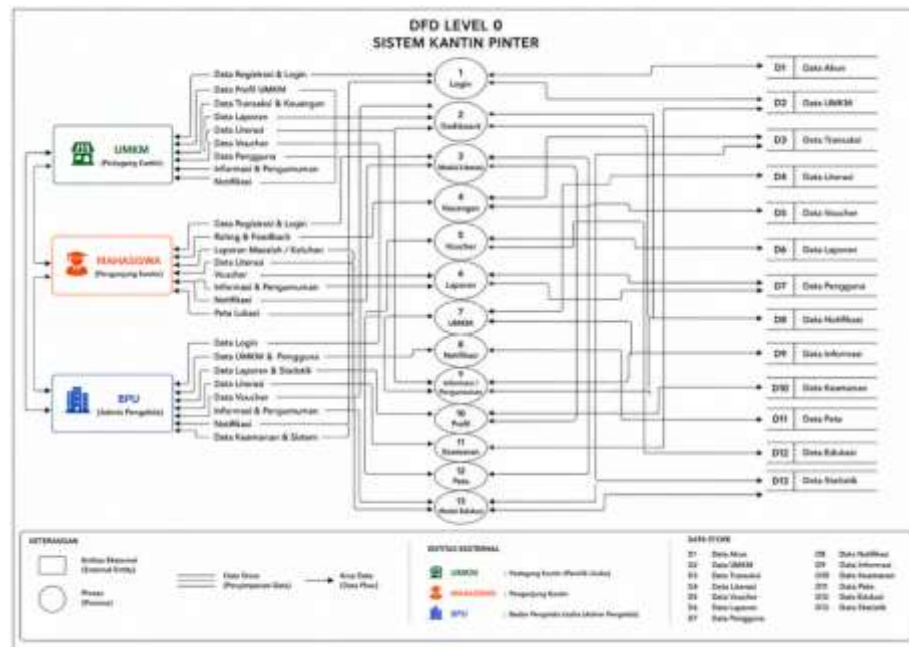


Figure 7. Data Flow Diagram (DFD) Level 0
(Source: Data processed by the researcher, 2026)

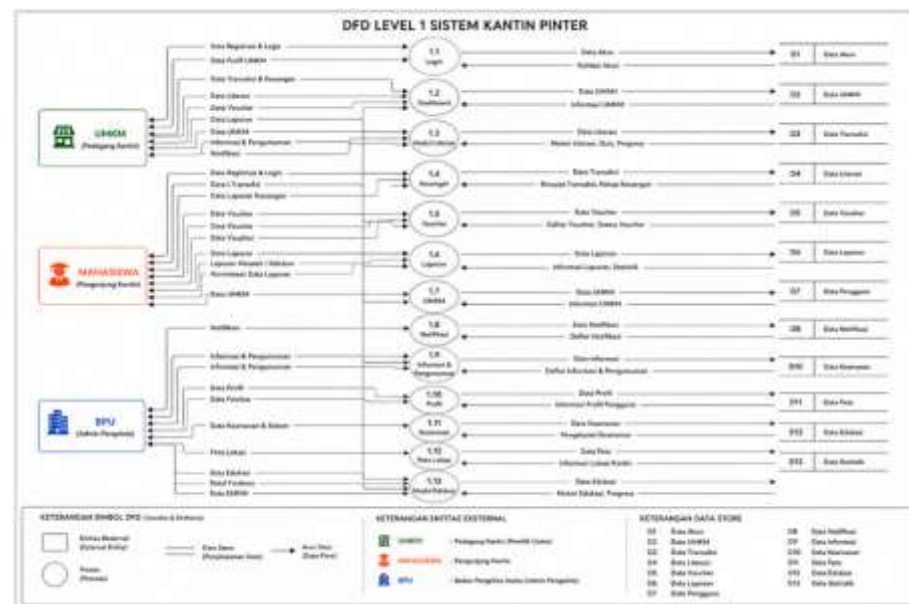


Figure 8. Data Flow Diagram (DFD) Level 1
(Source: Data processed by the researcher, 2026)

The Kantin Pinter prototype was also designed with sustainability potential through a digital monetization model, such as partnerships for digital payment services, tenant promotion, transaction monitoring services, and system-use partnerships with campus institutions.

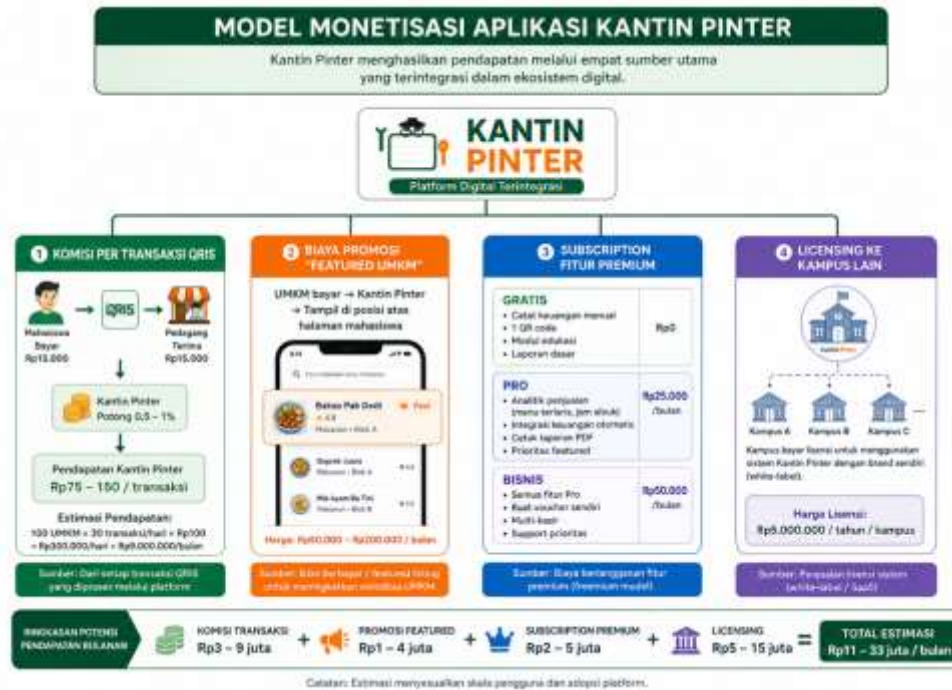


Figure 9. Kantin Pinter Prototype Monetization Model
(Source: Data processed by the researcher, 2026)

The digital literacy feature and learning module were developed as an implementation of the digital financial literacy variable. The transaction dashboard and financial records support perceived usefulness by helping tenants monitor their business activities digitally. The simple interface design and clear usage flow support perceived ease of use, while the login, transaction monitoring, and digital security evaluation features support perceived security. Thus, the Kantin Pinter prototype functions not only as an application interface design but also as a practical implementation of the research findings related to optimizing QRIS usage among campus canteen MSMEs.

CONCLUSION

- Digital financial literacy has no significant effect on behavioral intention to use QRIS among MSMEs in the University X canteen ($\beta = 0.039$; $p = 0.607$). This finding indicates that the level of digital financial literacy among merchants does not directly determine behavioral intention to use QRIS, particularly because QRIS has become a habitual daily transaction method within the campus canteen environment.

2. Perceived usefulness has a positive and significant effect on behavioral intention to use QRIS ($\beta = 0.308$; $p = 0.022$). This finding confirms that the real benefits felt by MSMEs, such as transaction efficiency and easier acceptance of cashless payments, drive their intention to continue using QRIS.
3. Perceived ease of use has no significant effect on behavioral intention to use QRIS ($\beta = 0.273$; $p = 0.065$). This indicates that because QRIS has become a routine part of canteen operations, the perceived level of ease of use is relatively uniform among merchants and therefore no longer differentiates their behavioral intention.
4. Perceived security has a positive and significant effect on behavioral intention to use QRIS ($\beta = 0.320$; $p = 0.019$) and is the variable with the largest effect in this research model. This finding confirms that confidence in data protection and the accuracy of fund receipt is an important factor driving MSMEs' intention to continue using QRIS.
5. As an implementation of the research findings, a “Kantin Pinter” digital platform prototype was developed, integrating QRIS education features, transaction monitoring, ease of system use, and strengthened digital transaction security. This prototype was designed as a conceptual solution model to support the optimization of QRIS implementation among MSMEs in the campus canteen environment.

Overall, the four variables tested jointly explain 75.2% of the variance in behavioral intention to use QRIS ($R^2 = 0.752$), which is classified as strong and is supported by good predictive capability ($Q^2_{predict} = 0.750$). The conclusion section must be a brief summary of the results and discussion section. Authors are strongly advised to avoid repetitive statements from the previous sections.

IMPLICATIONS

Theoretical Implications

This research contributes to the development of studies on the acceptance of digital payment technology, particularly in the context of QRIS usage among MSMEs. The finding that perceived usefulness and perceived security significantly affect behavioral intention to use QRIS supports the Technology Acceptance Model (Davis, 1989), which explains that individuals' perceptions of a technology's benefits can influence its acceptance and use, while also reinforcing the view that security is an important factor in the adoption of digital payment technology. On the other hand, the finding that digital financial literacy and perceived ease of use have no significant effect provides a different empirical perspective from some prior studies, indicating that the influence of a variable can differ depending on respondent characteristics and research context. This study also provides empirical insight into QRIS usage within a university canteen MSME environment, a context that remains relatively underexplored in academic literature, and can therefore serve as an additional reference for future research.

Practical Implications

In practical terms, the research results show that perceived benefits and security are the primary factors influencing behavioral intention to use QRIS among MSMEs in the University X canteen, so MSMEs need to increase their use of QRIS features that support transaction efficiency and business

payment management. For canteen managers and the university, this research can serve as an evaluation tool for improving the implementation of QRIS-based cashless payment systems through the dissemination of usage benefits and the provision of adequate supporting facilities. For regulators and financial institutions, this finding underscores the importance of continuous education on digital transaction security and user protection. In addition, the “Kantin Pinter” prototype produced in this study can serve as an alternative conceptual model to support QRIS implementation in the campus canteen environment, featuring education, transaction monitoring, payment verification, and transaction security information.

RECOMMENDATIONS

Based on the empirical findings and limitations of this study outlined above, the following recommendations are proposed.

1. For MSMEs, it is hoped that they can make more optimal use of QRIS in their daily business activities, particularly to improve transaction efficiency and simplify payment recording, and increase vigilance against digital transaction risks by regularly verifying payments.
2. For canteen managers and the university, it is hoped that they can increase dissemination of the benefits of using QRIS to all canteen tenants and provide adequate supporting facilities, such as stable internet access, to improve the effectiveness of QRIS usage in the campus canteen environment.
3. For future researchers, it is recommended to add other variables that may influence behavioral intention to use QRIS, such as social influence, trust, facilitating conditions, habit, or perceived risk, so that the research model can explain QRIS usage behavior more comprehensively. Future research can also expand the scope of the research object and continue developing the “Kantin Pinter” prototype toward implementation and more in-depth user testing.

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