



THE EFFECT OF FINANCIAL LITERACY, PERCEIVED RISK, AND PERCEIVED EASE OF USE ON QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS)

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BACHELOR OF BUSINESS PROGRAM
SCHOOL OF BUSINESS
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2025

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ZULFA AZKA SETIYAPUTRI. The Effect Of Financial Literacy, Perceived Risk, and Perceived Ease Of Use On Quick Response Code Indonesian Standard (QRIS). Supervised by LIEN HERLINA dan FITHRIYYAH SHALIHATI.

The rapid growth of digital payments has shifted traditional methods to digital card-based systems, which are unified under QRIS. The increasing availability of QRIS provides a significant opportunity for its widespread use. However, financial literacy, perceived risk, and perceived ease of use all influence usage decisions. This study investigates these variables and their impact on QRIS adoption among Generation Z in Bogor City. An online survey was used to collect data from 205 respondents, which were then analyzed with PLS-SEM. The results show that financial literacy, perceived risk, and perceived ease of use have a significant impact on QRIS usage decisions. These findings highlight the need to improve financial literacy, reduce perceived risks, and improve system usability in order to increase QRIS usage among Generation Z.

Keywords: quick response code indonesian standard (QRIS), technology acceptance, generation Z

ABSTRAK

ZULFA AZKA SETIYAPUTRI. Pengaruh Literasi Keuangan, Persepsi Risiko, dan Persepsi Kemudahan Penggunaan Terhadap Quick Response Code Indonesian Standard (QRIS). Dibimbing oleh LIEN HERLINA dan FITHRIYYAH SHALIHATI.

Pesatnya pertumbuhan pembayaran digital telah menggeser metode tradisional ke sistem berbasis kartu digital, yang disatukan di bawah QRIS. Meningkatnya ketersediaan QRIS memberikan peluang yang signifikan untuk penggunaannya secara luas. Namun, literasi keuangan, persepsi risiko, dan persepsi kemudahan penggunaan semuanya memengaruhi keputusan penggunaan. Penelitian ini menyelidiki variabel-variabel ini dan dampaknya terhadap adopsi QRIS di kalangan Generasi Z di Kota Bogor. Survei daring digunakan untuk mengumpulkan data dari 205 responden, yang kemudian dianalisis dengan PLS-SEM. Hasil penelitian menunjukkan bahwa literasi keuangan, persepsi risiko, dan persepsi kemudahan penggunaan memiliki dampak yang signifikan terhadap keputusan penggunaan QRIS. Temuan-temuan ini menyoroti perlunya meningkatkan literasi keuangan, mengurangi persepsi risiko, dan meningkatkan kegunaan sistem untuk meningkatkan penggunaan QRIS di kalangan Generasi Z.

Kata kunci: quick response code indonesian standard (QRIS), penerimaan teknologi, generasi Z

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ZULFA AZKA SETIYAPUTRI

Final Thesis

As one of the requirements to obtain a degree of
Bachelor of Business
at School of Business

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FOREWORD

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Depok, April 2025

Zulfa Azka Setiyaputri

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