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A Model for Increasing Interest in Transactions Using Qris in the Money Management Department of Bank Indonesia

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Abstract. *This study aims to analyze the effect of financial literacy and transaction ease on the intention to use QRIS at the Currency Management Department of Bank Indonesia, with transaction ease as a mediating variable. A quantitative approach was applied, collecting data through questionnaires from 100 respondents selected using simple random sampling. Data analysis employed multiple linear regression and the Sobel test. The results indicate that financial literacy positively and significantly influences the intention to use QRIS, as well as transaction ease. Transaction ease also has a positive and significant effect on the intention to use QRIS. Moreover, transaction ease significantly mediates the relationship between financial literacy and the intention to use QRIS. These findings suggest that enhancing employees' financial literacy can promote QRIS adoption, especially when accompanied by improved perceptions of ease of use. The study provides practical implications for payment system managers to strengthen financial literacy education and improve QRIS user interface, thereby increasing financial inclusion and transaction efficiency within Bank Indonesia.*

Keywords*: Financial; Intention; Literacy; Transaction.*

1. Introduction

Technological development is a very rapid change and has a significant impact on all aspects of human life. The internet is one of the fastest-growing information technology media (Piarna & Apandi, 2019). The internet greatly helps humans interact and communicate long-distance, anytime, anywhere, with anyone flexibly without meeting in person. One example of this global development is the payment system, where the payment system has become a crucial component in an economy, particularly in ensuring public payment transactions and business activities (Febrianty, 2019).

In Indonesia, there are several popular digital wallet applications, such as OVO, GoPay, Dana, and LinkAja. The advantages of using these digital wallets for payments lie in their practicality, convenience, and security. The payment mechanism involves a few simple steps, until the transaction is declared successful, and proof of the transaction is automatically sent to the

consumer's transaction history. With this digital payment method, the seller/merchant simply provides a Quick Response (QR) code, and the consumer simply scans/downloads the QR code.

One such system is the QRIS (Quick Response Code Indonesian Standard) payment system. QRIS allows users to make payment transactions easily, quickly, and efficiently using only a smartphone. However, despite QRIS's significant potential to accelerate financial inclusion in Indonesia, its adoption remains hampered by various factors (Engko et al., 2023). The primary factor often influencing users' decisions to adopt QRIS is financial literacy.

Financial literacy is a human capital structure consisting of knowledge and skills that can be used in financial activities, influencing financial behavior and financial well-being. Furthermore, financial literacy is a combination of business and financial awareness and knowledge, financial skills, financial management, and financial planning (Dwi, 2019).

Financial literacy refers to an individual's ability to understand and utilize information related to financial management, including the use of financial technologies such as QRIS. Users with good financial literacy tend to more easily understand how QRIS works and the benefits it offers. They are more confident in using this technology for daily transactions because they understand the risks and know how to manage them. With a low level of financial literacy, users may feel uncertain or not fully understand how QRIS works, which can ultimately hinder their interest in using it. Saksonova & Kuzmina-Merlino (2017) found that a lack of knowledge about cashless payment services is one factor explaining the low adoption of cashless payment systems. Research by Engko et al. (2023); Hardiati et al. (2024) revealed that literacy/knowledge influences interest in transacting using QRIS.

Research conducted by Siti Anisah in 2024, entitled "The Influence of Financial Literacy, Transaction Risk, and Ease of Use on Interest in Using QRIS in MSMEs in Sampang," found that financial literacy had a negative and insignificant effect on interest in using QRIS.

One important element in technology adoption is perceived ease of use. Ease of use is the perception that the system is easy to operate and requires minimal effort. Trust is the desire to remain loyal to a service provider by having high expectations of its future behavior (Rahardjo et al., 2019). This concept stems from the Technology Acceptance Model (TAM), which states that ease of use of technology significantly influences users' intention to adopt it (Waluyo, 2022). QRIS, as a digital payment system, must be easy to use, access, and understand for users to feel comfortable and accustomed to making transactions. Users who perceive ease of use of QRIS will have a higher interest in continuing to use this technology (Naufaldi & Tjokrosaputro, 2020). Conversely, if they experience difficulties in the transaction process, this can reduce their interest in using it further.

2. Research Methods

This research is quantitative research. Quantitative research examines a sample by collecting questionnaire data. The resulting data is statistical data, which is then used to test hypotheses

(Sugiyono, 2019). Quantitative research establishes a causal relationship between the independent and dependent variables (Sugiyono, 2019). According to Sugiyono (2019), population is a generalization area consisting of: objects/subjects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn. The population used in this study was 350 employees. According to Sugiyono (2019), a sample is a portion of the number and characteristics of the population.

1. 3. Results and Discussion

Data collection was conducted through a Google Form, randomly distributed to 100 respondents as the research sample. The sampling approach used was purposive sampling, a method of selecting samples based on specific criteria (Sugiyono, 2017:133). Descriptive Respondent Analysis was conducted to evaluate respondents' answers to each question used as the research instrument. The focus of the descriptive analysis included variables such as quality, skills, employee performance, and work motivation.

Providing an empirical overview of research data through descriptive statistics can be done through the use of the mean. This mean helps assess the extent of respondents' opinions on several indicator variables. The scoring technique is applied with a value range between 1 and 5. Therefore, the calculation of respondents' answers can be calculated using the following formula:

TR = ((%F1X1) + (%F2X2) + (%F3X3) + (%F4x4) + (%F5x5)))/5

Information;

F1 = Frequency of response 1 filled in by respondents

F2 = Frequency of response 1 filled in by respondents

And so on, F5 is given to respondents who give a score of 5 in the scoring range on the questionnaire.

To carry out descriptive analysis of variables, weighting is carried out using the scoring criteria for each indicator as follows (Ferdinand, 2006):

Number of classes = k = 3 which includes low, medium and high.

Maximum Score = Score 5

Minimum Score = Score 1

Interval = i = Maximum Value – Minimum Value = 5-1 = 1.33

k 3

Weight Category:

1 - 2.33 : Low (Bad)

2.34 – 3.67 : Moderate (Sufficient)

3.68 – 5.01 : High (Good)

When the calculated R value exceeds the R table value, the indicator is considered valid. Meanwhile, when the calculated R value is less than the R table value, the indicator is considered invalid. Validity can also be achieved if the significance level is less than 0.05 (Ghozali, 2018:51).

In this study, the number of respondents was 100 respondents, who were studied by distributing questionnaires via Google Forms, which were then processed using SPSS after the data was obtained to produce a validity test, with the condition that the instrument is said to be valid if $r_{hitung} r_{hitung}$ bigger than $r_{tabel} r_{tabel}$ ($r_{hitung} r_{hitung} > r_{tabel} r_{tabel}$). In this study, r table is 0.1603. df = n-2, thus df = 150 (150-2) the following are the results of the validity test:

Table Financial Literacy Validity Test (X)

Variable / Indicator	Rhitung	Rtable	Information
Financial Knowledge (X1)	0.792	0.1966	Valid
Financial Knowledge (X2)	0.882	0.1966	Valid
Financial attitude (X3)	0.851	0.1966	Valid
Financial attitude (X4)	0.709	0.1966	Valid
Financial Behavior (X5)	0.828	0.1966	Valid
Financial Behavior (X6)	0.807	0.1966	Valid

Source: Processed primary data, 2025

Table states that the questionnaire used for the financial literacy variable (X) is considered valid, because the calculated r exceeds the table r.

Table Transaction Interest Validity Test (Y)

Variable / Indicator	Rhitung	Rtable	Information
Transactional interest (Y1)	0.868	0.1966	Valid
Transactional interest (Y2)	0.850	0.1966	Valid
Reference interest (Y3)	0.912	0.1966	Valid
Reference interest (Y4)	0.704	0.1966	Valid
Exploratory Interest (Y5)	0.865	0.1966	Valid
Exploratory Interest (Y6)	0.843	0.1966	Valid

Source: Processed primary data, 2025

Table states that the questionnaire used on the Transaction Interest variable (Y) is considered valid, because the calculated r exceeds the table r.

Table Transaction Ease Validity Test (Z)

Variable / Indicator	Rhitung	Rtable	Information
Time efficiency (Z1)	0.879	0.1966	Valid
Time efficiency (Z2)	0.871	0.1966	Valid
Ability to make transactions (Z3)	0.821	0.1966	Valid
Ease of operation (Z4)	0.894	0.1966	Valid
Flexible application settings (Z5)	0.345	0.1966	Valid
Flexible application settings (26)	0.814	0.1966	Valid

Source: Processed primary data, 2025

2. Hypothesis Test Results:

1) Multiple Linear Regression Analysis Test Results

The results of the multiple linear regression test in this study were obtained as follows:

a. Regression Test of Equation I (Financial Literacy (X) and Ease of Transaction (Z) Against Transaction Interest (Y)

Table The results of the linear regression analysis of Equation 1

	Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Sign**
Variables	**B**	**Standard Error**	**Beta**		
(Constant)	-1.293	.556		-2,323	.022
Financial Literacy	.683	.044	.678	15,643	.000
Ease of Transaction	.366	.048	.328	7,576	.000

Source: Processed primary data, 2025

Y = -1.293+ 0.6783x1 +0.328x2

With:

Y = Transaction Interest

β0, β1 and β2 = Regression parameters

X = Financial Literacy

Z = Ease of Transaction

Ɛ = Error (random variable)

Based on the regression equation above, it can be explained as follows:

a) Constant (a)

If Financial Literacy (X1) and Ease of Transaction (Z) have constant or unchanged values, the Transaction Interest value is -1.293

b) Financial Literacy Variable (X1)

Financial Literacy (X1) influences Transaction Intention (Y) with a regression coefficient value of 0.6783 and a significance level of 0.000 (<0.05). This means that when Financial Literacy increases by 1%, Transaction Intention increases by 0.6783, provided that other independent variables remain constant.

c) Ease of Transaction Variable (Z)

Ease of Transaction (Z) has a positive effect on Transaction Intention (Y)) with a regression coefficient value of 0.382 and a significance of 0.000 (<0.05). This can be said that when Ease of Transaction (Z) increases by 1%, Transaction Intention (Y) increases by 0.382, provided that other independent variables remain constant.

b. Regression Test of Equation II (Financial Literacy (X) Against Ease of Transaction (Z))

Table Results of linear regression analysis of Equation II

	Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Sign**
Variables	**B**	**Standard Error**	**Beta**		
(Constant)	5,078	1,043		4,869	.000
Financial Literacy	.799	.043	.885	18,782	.000

Source: Processed primary data, 2025

Y = 5.078+ 0.885x1

With:

Y = Ease of Transaction

β0, β1 and β2 = Regression parameters

X1 = Financial Literacy

Ɛ = Error (random variable)

Based on the regression equation above, it can be explained as follows:

a) Constant (a)

If Financial Literacy has a constant value or does not change, then the Ease of Transaction value is 5.078

b) Financial Literacy Variable (X)

Financial literacy has a positive effect on ease of transactions, with a regression coefficient of 0.885 and a significance level of 0.000 (<0.05). This means that a 1% increase in financial literacy leads to a 0.885 increase in ease of transactions, provided the other independent variables remain constant.

2) T-Test Results

The t-test is conducted to determine whether individually (partially) the independent variables significantly influence the dependent variable or not.Partial significance testing was carried out with the aim of evaluating the influence between variables with a standard probability value of 0.05 (P=5%) (Ghozali, 2018: 98).The t-test is conducted to assess whether the independent variables, either individually (partially), have a significant effect on the dependent variable.

The following are the results of the t-test:

1) T-Test of Equation I (Financial Literacy (X) and Ease of Transaction (Z) Against Transaction Interest (Y))

In this study, the test used a 95% confidence level and a 5% error rate with a 2-tailed test so that the sign level was 0.05, and the degree of validity was (nk-1) or (100-2-1 = 97). Therefore, the t-table result was 1.6607.

Table T-Test Equation 1

	Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Sign**
Variables	**B**	**Standard Error**	**Beta**		
(Constant)	-1.293	.556		-2,323	.022
Financial Literacy	.683	.044	.678	15,643	.000
Ease of Transaction	.366	.048	.328	7,576	.000

Source: Processed primary data, 2025

a. Testing H1: Financial Literacy Has a Significant Influence on Transaction Interest.

The analysis results for variable X, namely Financial Literacy, show that the calculated t-value is 15.643. This figure exceeds the t-table value of 1.6607 and the significance level is 0.000 <5%. Therefore, the null hypothesis (Ho) can be rejected. A significance value <0.05 indicates that Financial Literacy has a significant effect on Transaction Intention.

b. Testing H2: Ease of Transaction Has a Positive and Significant Influence on Transaction Interest.

The analysis results for variable Z, namely Ease of Transaction, state that the calculated t value is 7.576. This figure exceeds the t table value of 1.6607 and the significance level is 0.000 <5%. Therefore, the null hypothesis (Ho) can be rejected. A significance value <0.05 indicates that Ease of Transaction has a significant effect on Transaction Intention.

2) T-Test of Equation II (Financial Literacy (X) Against Ease of Transaction (Z))

In this study, the test used a 95% confidence level and a 5% error rate with a two-way test, so the sign level was 0.05, and the degree of validity was (nk-1) or (100-1-1 = 98). Therefore, the t-table result was 1.6605.

Table T-Test of Equation II

	Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Sign**
Variables	**B**	**Standard Error**	**Beta**		
(Constant)	5,078	1,043		4,869	.000
Financial Literacy	.799	.043	.885	18,782	.000

Source: Processed primary data, 2025

a. Testing H3: Financial Literacy Has a Significant Influence Regarding Ease of Transactions

The analysis results for variable X, namely Financial Literacy, show that the calculated t-value is 18,782. This figure exceeds the t-table value of 1.6605 and the significance level is 0.000 <5%. Therefore, the null hypothesis (Ho) can be rejected. A significance value <0.05 indicates that Financial Literacy has a positive and significant effect on Ease of Transactions.

3) F Test Results

The F test is conducted to see the significance of the influence of independent variables simultaneously on the dependent variable or is often called the linearity test of the regression equation.

Decision-making:

Ho is rejected if F count ≤ F table or sig ≥ 5%.

H1 is accepted if F count > F table and sig < 5%.

To carry out the F test, see the ANOVA table below:

1. F Test of Equation I (Financial Literacy (X) and Ease of Transaction (Z) Against Transaction Interest (Y))

Table F Significance Test Equation 1 **ANOVA**

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
	Regression	1389,341	2	694,671	1177.022	.000b
	Residual	57,249	97	.590		
	Total	1446,590	99			

Source: Processed primary data, 2025

Table states, The F value = 1177.022 and the calculated F exceeds the F table limit = 3.09 which is obtained from the F table formula = (k,nk) or (2, 100-2). The significance value

obtained above is 0.000 which is less than the limit of 0.05 which means the independent variable Financial Literacy and Ease of Transactions simultaneo usly and significantly really influence the variables Transaction Interest.

1) F Test of Equation II (Financial Literacy (X) Against Ease of Transaction (Z))

Table F Significance Test Equation 1 **ANOVA**

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
	Regression	908,204	1	908,204	352,762	.000b
	Residual	252,306	98	2,575		
	Total	1160,510	99			

Source: Processed primary data, 2025

Table states, F value =352,762and the calculated F exceeds the F table limit = 3.94 which is obtained from the F table formula = (k,nk) or (1, 100-1). The significance value obtained above is 0.000 which is less than the limit, namely 0.05, which means the independent variable Financial Literacy simultaneo usly and significantly really influence the variables Ease of Transaction.

4) R2 Test Results

To see the extent of the contribution/ability of the independent variable in explaining the dependent variable, see the following table:

a. Equation Test I (Financial Literacy (X1) and Ease of Transaction (Z) Against Transaction Interest (Y))

Table Coefficient of Determination Test (R2) **Model Summary**

R	**R Square**	**Adjusted R Square**	**Standard Error of the Estimate**
.980a	.960	.960	.768

Source: Processed primary data, 2025

In the table above, the values obtained are*Adjusted*R2 = 0.960 = 96%, this means that the Financial Literacy and Ease of Transaction variables are able to explain Transaction Interest by 96% and the remainder is influenced by other variables.

2. T-Test of Equation II (Financial Literacy (X) Against Ease of Transaction (Z))

Table Test of the Coefficient of Determination (R2) of Equation II **Model Summary**

R	**R Square**	**Adjusted R Square**	**Standard Error of the Estimate**
.885a	.783	.780	1,605

Source: Processed primary data, 2025

In the table above, the values obtained are*Adjusted*R2 = 0.780 = 78%, this means that the Financial Literacy variable is able to explain Ease of Transactions by 78% and the remainder is influenced by other variables.

Discussion:

1) Financial Literacy (X) on Transaction Interest (Y)

In the financial literacy variable (X) there are 3 indicators, namely Financial Knowledge, Financial Attitude, and Financial Behavior. The 3 indicators have 6 statements each indicator has 2 statements. In the financial literacy variable (X), the highest index is 4.11 in statement number 5, namely: "Having a budget for transactions with QRIS" which is included in the Financial Behavior variable indicator, where it is seen that respondents have good financial literacy as evidenced by having a budget for transactions using QRIS.

In the financial literacy indicator (X), all were declared valid during the validity test, because it was more than the r table, namely 0.1966 and was able to measure the desired and could reveal data from the variables studied accurately. Meanwhile, the reliability test was also declared reliable with a value of 0.895 which exceeded the result of > 0.70. Therefore, the indicator is reliable and can be used. In the normality test, all X data were also declared normal. The results of the normality test for equation I produced a significance value of 0.200, which means the value exceeds (>) 0.05. Therefore, this study has normally distributed data.

In addition, the multicollinearity test obtained a tolerance of 0.217 and a VIF of 4.600. The VIF value reveals that the variable has a VIF value of <10, and all tolerance values are >0.01. This indicates that the independent variables used in this analysis did not show symptoms of multicollinearity.

The results of the heteroscedasticity test show that the significant value of the financial literacy variable (X) shows 0.248 and the value is greater than (>) 0.05. So there is no heteroscedasticity in the variable. Meanwhile, in the autocorrelation test based on previous calculations, it is known that dl is 1.633 meaning 4dl is 2.3633 and du 1.7152 which means 4du is 2.2848. The DW above is 2.266 in determining decision making if DW>4dl then autocorrelation occurs, while here dw<4dl is 2.266 <2.3633 then no autocorrelation occurs.

This study tested the influence between the variables of financial literacy and transaction interest. To determine this influence, a hypothesis test was conducted, which was found to have a positive influence between the independent variables of financial literacy and transaction interest. Testing using SPSS revealed the results. The calculated t-value is 15.643. This figure exceeds the t-table value of 1.6607 and the significance level is 0.000 < 5%. Therefore, the null hypothesis (Ho) can be rejected. A significance value < 0.05 indicates that Financial Literacy has a significant impact on Transaction Interest. In the F test, the F value = 1177.022 and the calculated F exceeds the F table limit = 3.09 which is obtained from the F table formula = (k, nk) or (2, 100-2). The significance value obtained above is 0.000 which is less than the limit of 0.05 which means the independent variable Financial Literacy and Ease

of Transactions simultaneously and significantly really influence the variables Transaction Interest. In the Determination test, the value obtained was Adjusted R2 value = 0.960 = 96%, this means that the Financial Literacy and Ease of Transaction variables are able to explain Transaction Interest by 96% and the remainder is influenced by other variables.

This shows that Financial Literacy has a positive impact on Transaction Interest, because with existing financial literacy skills, a person understands business and financial awareness and knowledge, financial capabilities, financial management, and financial planning (Dwi, 2019). This research is consistent with research conducted by Rahman & Supriyanto (2022) and Anggriani et al. (2023), which revealed that financial literacy has a significant positive effect on transaction interest.

2) Ease of Transaction (Z) to Interest in Transaction (Y)

The Ease of Transaction (Z) variable has four indicators: time efficiency, transaction capability, operational convenience, and flexible application settings. These four indicators comprise six statements, each containing one or two statements. The Ease of Transaction (Z) variable has the highest index of 4.11, with statement number 5 being: "The QRIS application is more flexible in terms of access and use," which is included in the Flexible Application Settings variable. This indicates that respondents find QRIS transactions easier because it is more flexible and affordable.

In the Ease of Transaction (Z) indicator, everything was declared valid during the validity test, because it was more than the r table, namely 0.1966 and was able to measure the desired and could reveal data from the variables studied accurately. Meanwhile, the reliability test was also declared reliable with a value of 0.863 which exceeded the result of > 0.70. Therefore, the indicator is reliable and can be used. In the normality test, all X data were also declared normal. The results of the normality test for equation I produced a significance value of 0.200, which means that the value exceeds (>) 0.05. Therefore, this study has normally distributed data.

In addition, the multicollinearity test obtained a tolerance of 0.217 and a VIF of 4.600. The VIF value reveals that the variable has a VIF value of <10, and all tolerance values are >0.01. This indicates that the independent variables used in this analysis did not show symptoms of multicollinearity.

This shows that transaction convenience has a positive effect on transaction interest. Consumers benefit from the convenience of the current instant and secure payment system, making payments easier. This will increase customer interest in transacting using QRIS. This research is consistent with research conducted by Saripudin & Faihaputri (2021); Setyo et al. (2022); Jin et al. (2020); Engko et al. (2023), which found that interest in adopting digital payments is significantly influenced by user convenience.

3) Financial Literacy towards Ease of Transactions (Z)

In the financial literacy variable (X) there are 3 indicators, namely Financial Knowledge, Financial Attitude and Financial Behavior. The 3 indicators have 6 statement each indicator has 2 statements. In the financial literacy variable (X), the highest index is 4.11 in statement number 5, namely: "Having a budget for transactions with QRIS" which is included in the Financial Behavior variable indicator, where it is seen that respondents have good financial literacy as evidenced by having a budget for transactions using QRIS.

In the financial literacy indicator (X), all were declared valid during the validity test, because it was more than the r table, namely 0.1966 and was able to measure the desired and could reveal data from the variables studied accurately. Meanwhile, the reliability test was also declared reliable with a value of 0.895 which exceeded the result of > 0.70. Therefore, the indicator is reliable and can be used. In the normality test, all X data were also declared normal. The results of the normality test for equation II produced a significance value of 0.138, which means that the value exceeds (>) 0.05. Therefore, this study has normally distributed data.

This shows that Financial Literacy has a positive impact on Ease of Transaction, because with the existing financial literacy skills, a person understands the ease of transactions using QRIS. Low financial literacy is often related to difficulties in managing personal finances, which ultimately influences decisions related to the use of financial technology.

4. Conclusion

Based on the results of data analysis and discussion that have been described in the previous chapters, with reference to the formulated hypothesis and a confidence level of 95% (Sign = 0.05), several things can be concluded, namely: Based on the results of partial and simultaneous hypothesis testing, financial literacy (X) and ease of transactions (Z) have an influence on interest in transactions using QRIS (Y). Based on the results of partial and simultaneous hypothesis testing, it can be concluded that financial literacy (X) has an influence on ease of transactions (Z). In addition, based on the Sobel analysis test, it was found that financial literacy (X) has an influence on transaction interest (Y) which is mediated by ease of transactions (Z).

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