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The Effect of Security Risks on Interest in Using The Quick Response Code Indonesian Standard (QRIS) Among FKIP UNS Students with Ease of Use as an Intervening Variable

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ABSTRACT

Objective: *This study aims to analyze the effect of security risks on the interest in using QRIS through ease of use as an intervening variable.* ***Method:*** *This study uses a quantitative method with a sample of 384 FKIP UNS students determined by purposive sampling technique. Variable measurement uses a 4-point Likert scale processed using SPSS 28 software.* ***Results:*** *The study shows that security risks have a significant effect on the ease of use of QRIS (β = -0.625; $p < 0.001$), security risks have a significant effect on the interest in using QRIS (β = -0.070; $p < 0.011$), ease of use has a significant effect on the interest in using QRIS (β = 0.863; $p < 0.001$), security risks have a significant effect on the interest in using QRIS mediated by ease of use (t = -14.374; $p < 0.001$).* ***Novelty:*** *This study combines security risk as a factor influencing interest in using QRIS with ease of use as an intervening variable as an extension of the research to determine the extent of its influence.*

INTRODUCTION

Technological developments have undergone various changes in line with the shift toward digitalization. Technological innovation has extended to the financial sector. The Financial Services Authority (OJK) has designated digital banking services as part of banking services through OJK Regulation No. 12/POJK.03/2018 on the Provision of Digital Banking Services by Commercial Banks. Meanwhile, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) with the aim of increasing financial inclusion, driving the growth of the digital economy, and strengthening the payment system in Indonesia (Joesah & Bilgah, 2023)Over time, the use of digital payment systems in Indonesia has continued to show an annual increase.

Fintech innovations are considered practical and require only a smartphone with an internet connection, which is why they continue to be developed. Easier transactions are a solution for digital financial innovation (Ridho, 2021). According to Amamilah et al. (2024) the Quick Response Code Indonesian Standard (QRIS) is a national QR code standard intended to facilitate digital payments in Indonesia. The Indonesian Standard (QRIS) Quick Response Code was launched by Bank Indonesia on August 17, 2019, and began to be implemented on January 1, 2020 (Sari et al., 2024). QR codes are a financial technology innovation used as a payment method. QR code payment methods integrate users into digital payment services by scanning QR codes using a smartphone camera (Astari et al., 2024).

Cashless payment systems are evolving alongside technological advancements. Providers of cashless payment systems continue to improve their services so that users do not encounter difficulties when using QRIS (Putri & Sumitra, 2020). Payment systems

encompass various integrated rules and mechanisms designed to support economic activities. These systems can facilitate business transactions including transfers, receipts, and payment settlements in an effective and efficient manner. The use of QRIS in the national economy will continue, making the payment system a key factor that can influence this development (Jannah et al., 2023).

Payment System Service Providers (PJSP) that have implemented QR codes, such as DANA, OVO, Gopay, Link Aja, and others, combine various QR codes, known as QRIS (Fadillah & Fathoni, 2024). The rise in counterfeiting cases and high operational costs have motivated the government to develop a smoother and more efficient payment system supported by digital technology. Increasing technological convenience allows individuals to store funds in financial applications. QRIS is utilized as a means to facilitate all non-cash payment transactions through the use of QR codes (Putri et al., 2023).

The use of QRIS is important because it can increase transaction efficiency, speed up the payment process, and minimize cash management. Digital payment systems can increase competitiveness in the face of the development of the digital economy (Paramitha & Kusumaningtyas, 2020). QRIS also supports transparency in transaction recording and simplifies financial accounting because each transaction is recorded automatically (Hardiati et al., 2024).

The implementation of this payment system still faces various challenges, particularly regarding security risks. Security risk factors such as potential data breaches, hacking, and digital fraud are critical considerations that can hinder public trust in QRIS as a secure payment method. Ease of use also plays a crucial role in mitigating the impact of security risks on individual interest in using QRIS. Users who perceive the QRIS system easy to access and operate tend to be more open to using it, even if they have concerns regarding security risks (Anisah & Amaniyah, 2024).

The Technology Acceptance Model (TAM) is a theory developed by Davis to explain how technology is accepted and used by users. The Technology Acceptance Model (TAM) explains how the implementation of a technology system influences interest in using it, which in turn impacts behavioral decisions. TAM has two concepts: utility, which refers to an individual's level of belief that the use of technology can yield maximum results; and ease of use, which refers to a person's belief that using the technology requires significant effort (Sari et al., 2024). The assumption that arises from this theory is that in behaving, humans do so based on awareness and consideration of something that exists (Aulia & Suryanawa, 2019).

Meanwhile, the Theory of Planned Behavior (TPB) is based on the assumption that humans are rational in utilizing clearly available information. An individual's attitude toward behavior, subjective norms, and perceived behavioral control are based on the assumption of an intention to act in a specific way. This theory is grounded in the assumption that behavior or the intention to act in a specific manner is the primary driver (Hardiati et al., 2024). Behavior is a belief that an individual's attitude can influence future actions. Subjective norms are defined as beliefs arising from the expectations of others. Finally, behavioral control, which is self-belief, can influence future behavior (German Ruiz-Herrera et al., 2023). Ha et al. (2023) study used two main theories: TAM and TPB.

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TAM focuses on ease of use, while TPB focuses on risk as developments of attitudes and behavioral control.

Based on the results of several previous studies, there are factors that explain the suboptimal adoption of QRIS. Research by Setiawan & Mahyuni (2020) indicates that transaction limits, internet connectivity issues during transactions, and hesitation in using QRIS due to a lack of trust regarding security are key factors. Risk perception is the view of the likelihood of loss, which can deter someone from intending to use a product or service. These risks can be a barrier to using a product or service due to caution and hesitation when faced with a high level of risk (Zhilalul Haq et al., 2023). Perceived risk is divided into five dimensions, namely performance risk, social risk, time risk, financial risk, and security risk (Rahmatika & Fajar, 2019). Indicators that can measure security risks arising in transactions include the magnitude of the risk, transaction security, transaction requirements, and guarantees provided to increase security (Pribadi & Gunawan, 2020). If the security risk is perceived as high by users, it will create a sense of worry and discomfort when using digital services. This condition can reduce user confidence in using QRIS (Hutapea & Andista, 2021).

Research on security risks by Putri et al. (2023) states that risk perception has a positive and significant effect on the interest in using QRIS. In contrast to the study by Ratnawati & Malik (2024), risk perception has a negative and significant effect on the intention to use.

Individuals tend to be interested in using a technology if they believe it can improve their performance and can be used easily without requiring excessive effort. Indicators of intention to use include willingness to make transactions, willingness to recommend the technology to others, and a tendency to continue using it (Sitinjak, 2019). The concept of interest is also a determinant function related to individual factors. When someone perceives something as useful, they will be drawn to pursue it toward their goal (Pratama & Suputra, 2019).

One of the factors influencing interest in QRIS is ease of use. Additionally, ease of use can either reinforce or mitigate the impact of security risks on the interest in using QRIS. Ease of use is a perception related to the ease of using technology, which can influence the interest in using the technology. Ease of payment can encourage smooth financial transactions and widespread use of technology (Nurqamarani et al., 2024; Usman et al., 2024). The transaction process is fast and does not require special training in its use, making it easy to learn and without difficult procedures (Nurdin et al., 2020). Research by (Prabawalingga & Yadnyana, 2016) found that the ease of implementing digital technology to meet needs and facilitate interaction is a factor that facilitates its use. The higher a person's perception of the ease of use of a technology, the higher their level of use (Jannah et al., 2023)

Interest is an individual's desire or drive to do something. A person's interest can be influenced by various factors. Focused attention can lead to feelings of pleasure or displeasure toward a particular object, depending on their abilities and environment (Silaen et al., 2021). Internal and external factors are the main determinants that influence a person's interest in something, which then influences the decisions or actions taken (Afsaliani et al., 2024).

Previous studies on interest in using QRIS have examined various factors, yet there remains a research gap. The study by Daniarti et al. (2024) focused on ease of use, security, and speed. Regarding the relationship between security risks and interest in using QRIS for payments, there is still a lack of research that examines ease of use as an intervening variable. Meanwhile, the study by Putri et al. (2023) used risk perception regarding interest in using QRIS but did not focus on ease of use as an intervening variable that moderates the relationship between the two variables. Therefore, the relationship between security risk perception and interest in usage, influenced by ease of use, still needs to be investigated.

This study uses ease of use as an intervening variable that can strengthen the relationship between security risk and interest in using QRIS. This study combines security risk as a factor influencing interest in using QRIS with ease of use as an intervening variable as an extension of the research to determine the extent of its influence.

Although there has been an increase in digital payments, users still have concerns regarding the security of digital transactions, which could potentially affect their level of trust and interest in using them. Previous studies have examined determinants of interest in using QRIS, such as ease of use, trust, and risk perception; however, there are still discrepancies in research findings regarding the impact of security risks on interest in using the system. Furthermore, research examining the role of ease of use as an intervening variable in the relationship between security risk and interest in usage remains limited. Therefore, this study aims to address this gap by integrating the variables of security risk and ease of use into a single research model.

This study is important because, as a digital generation, students play a strategic role in the adoption of financial technology, including QRIS. An understanding of the determining factors influencing students' interest in using QRIS is expected to provide insights for service providers in designing appropriate strategies to increase the use of digital payment systems more broadly and sustainably.

This study analyzes the effects of (1) security risks on the ease of use of QRIS, (2) security risks on the intention to use QRIS, (3) ease of use on the intention to use QRIS, and (4) security risks on the intention to use QRIS through ease of use as an intervening variable.

RESEARCH METHOD

This study employs a quantitative approach. Questionnaires were distributed to respondents who were part of the population and were used as data. The population consists of a group of individuals or entities selected by the researcher (Sugiyono, 2018). The population comprises students from the Faculty of Teacher Training and Education at Sebelas Maret University in Surakarta, enrolled between 2021 and 2024. The actual number of people in this study is unknown. Sampling was conducted Sampling was conducted using a purposive sampling technique, with the criterion being students who had previously used QRIS. The Lemeshow formula was used to calculate the sample size for this study, which was 384 respondents.

According to Arikunto (2019), researchers usually use instruments to facilitate research to make it easier to get better results. Data were collected through a

questionnaire consisting of a series of systematic questions answered by the respondents. The purpose of the questionnaire was to gather accurate information about the variables under study. The questionnaire was created in Google Forms and distributed to students at the Faculty of Education and Teacher Training, UNS.

Table 1. Question Items

Variable	Question
Security Risk (Ha et al., 2023)	1. I'm worried that my personal information could be accessed by unauthorized parties when using QRIS. 2. I'm worried that my personal data could be misused when using QRIS. 3. I'm worried that my transaction information isn't properly protected when using QRIS. 4. I'm worried that fraud might occur when using QRIS. 5. I'm worried that the QRIS system has security vulnerabilities. 6. I'm worried that the QRIS security system isn't capable of protecting my transactions.
Ease of Use (Davis, 1989)	1. I feel that my transactions using QRIS are clear and easy to understand. 2. I find it easy to learn how to use QRIS. 3. I feel that using QRIS requires a lot of effort. 4. I find QRIS flexible and easy to adapt to my transaction needs. 5. I feel comfortable using QRIS for payments. 6. I think QRIS can be used on any device without cellular data. 7. I think QRIS is an easy-to-use payment method. 8. I find using QRIS easy to understand.
Interest in Use (Ha et al., 2023)	1. I will use QRIS more often than cash when I need to pay. 2. I am confident I will use QRIS again in my next transaction. 3. I will recommend QRIS to others in the future. 4. I want to continue using QRIS as a regular payment method. 5. I plan to use QRIS in the future.

Each variable was measured using 3 indicators. The data was then analyzed using SPSS 28 software. The research instrument used was a Likert scale (1 = strongly disagree, 2 = disagree, 3 = agree, 4 = strongly agree).

Table 2. Results of the Validity Security Risk

Item	r-calculated	r-table	Sig	Criteria
1	0.443	0.361	0.014	Valid
2	0.462	0.361	0.010	Valid
3	0.512	0.361	0.004	Valid
4	0.886	0.361	<0.001	Valid
5	0.703	0.361	<0.001	Valid
6	0.759	0.361	<0.001	Valid

Source: Primary Data (2025)

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Table 3. Results of the Validity Ease of Use

Item	r-calculated	r-table	Sig	Criteria
1	0.611	0.361	<0.001	Valid
2	0.617	0.361	<0.001	Valid
3	0.412	0.361	0.024	Valid
4	0.608	0.361	<0.001	Valid
5	0.674	0.361	<0.001	Valid
6	0.419	0.361	0.021	Valid
7	0.714	0.361	<0.001	Valid
8	0.709	0.361	<0.001	Valid

Source: Primary Data (2025)

Table 4. Results of the Validity Interest of Use

Item	r-calculated	r-table	Sig	Criteria
1	0.792	0.361	<0.001	Valid
2	0.831	0.361	<0.001	Valid
3	0.893	0.361	<0.001	Valid
4	0.725	0.361	<0.001	Valid
5	0.544	0.361	0.002	Valid

Source: Primary Data (2025)

Validity testing was used to measure the questionnaire's validity in this study using the product-moment correlation. The criterion applied for this test involved comparing the calculated r-value with the table r-value. The research instrument is considered valid if the calculated r > table r.

Table 5. Results of the Reliability

Variable	Cronbach's Alpha	Criteria
X	0.714	Reliable
Z	0.674	Reliable
Y	0.815	Reliable

Source: Primary Data (2025)

Reliability testing was used to measure the reliability of the variables based on the questions asked. The reliability test uses Cronbach's alpha, which is compared to the significance level used to assess the instrument's stability. The significance level used depends on the research needs. When the Cronbach's alpha value is higher than the significance level (0.6), the test is considered valid (Darma, 2021). The results of the reliability test show that all variables are reliable. This is proven by the Cronbach's alpha value >0.6.

The data analysis method applied is the classical assumption test consisting of 4 tests. First, the normality test is proven by the Kolmogorov-Smirnov and This test is said

to be normally distributed if the significance value obtained is > 0.05, which indicates that there is no significant difference between the tested data and standard normal data (Sujarweni, 2016). Second, the linearity test if the linearity significance value is <0.05 and the Deviation from Linearity >0.05, then it can be said to have a linear relationship. The linearity test can also be done through scatterplot or residual analysis (Hair et al., 2014). Third, the multicollinearity test with the criteria if the tolerance value ≥ 0.10 and the VIF value ≤ 10, then it does not indicate multicollinearity (Ghozali, 2018). Fourth, the heteroscedasticity test aims to prove the model that has differences in residual variations in other observations. This can be seen if the significance value ≥ 0.05, then there is no heteroscedasticity (Sujarweni, 2016). Hypothesis testing consists of path analysis, t-test, F-test, and coefficient of determination test. Data analysis was carried out using SPSS version 28 software to determine the direct effect and the Sobel test to determine the indirect effect.

RESULTS AND DISCUSSION

Results

Tabel 6. Results of the Classical Assumptions

Test	Variable	Results	Criteria	Conclusion
Normality	X - Z	0.200	> 0.05	Normal
(Kolmogorov-Smirnov)	X – Z -Y	0.053		
Multicollinearity (VIF)	X – Z	1.000	> 0.10	No multicollinearity
	X – Z	1.716		
	Z – Y	1.716		
Heteroscedasticity	X – Z	0.708	> 0.05	No heteroscedasticity
(Glejser)	X - Y	0.518		
	Z – Y	0.149		

Based on the data analysis, the results indicate that the assumptions of classical statistical models are met. The normality test results show that the data are normally distributed. Additionally, the multicollinearity test indicates that there is no correlation among the variables. Finally, the heteroscedasticity test indicates that there is no heteroscedasticity among the variables. Therefore, all assumption tests in the analysis have been met. Subsequently, the hypothesis test was conducted using the following path analysis equation:

Equation of Model I

$$Z = a + \beta X + e$$

Equation of Model II

$$Y = a + \beta X + \beta Z + e$$

Hypothesis Testing

Table 7. Results of the Path Analysis

Variable	Direct Effect	Sig.	Indirect Effect	Total Effect	t-statistic t-table
X → Z	-0.625	0.001			-15.639 > 1.966
X → Y	-0.070	0.011			-2.554 > 1.966
Z → Y	0.863	0.001			31.479 > 1.966

Variable	Direct Effect	Sig.	Indirect Effect	Total Effect	t-statistic t-table
X → Z →Y			-0.625 x 0.863 = -0.539	0.863 + (-0.539) = 0.324	

Source: Primary Data (2025)

The results of the study indicate that security risk has a negative and significant effect on ease of use (β = -0.625; p < 0.001) and on usage intention (β = -0.070; p < 0.011). Usability also has a positive and significant effect on usage intention (β = 0.863; p < 0.001).

Table 8. Results of the Sobel Test

Variable	Test. Statistic	P-Value
X – Z – Y	-14.374	<0.001

Source: Primary Data (2025)

The results of the Sobel test indicate that usability significantly mediates the effect of security risk on usage intention (t = -14.374; p < 0.001).

Table 9. Results of the Coefficient of Determination Test

Model	R Square
Model I	0.625
Model II	0.909

Source: Primary Data (2025)

The coefficient of determination indicates that the security risk variable explains 62,5% of the variation in ease of use, while the combination of security risk and ease of use explains 90,9% of the variation in usage interest. The remainder is influenced by variables outside the scope of this study.

Discussion

The Effect of Security Risks on the Ease of Use of QRIS

The analysis revealed that security risks have a significant impact on ease of use, with a coefficient of -0.625 and a significance level of <0.001. This indicates that security risks contribute to ease of use. The results of the statistical analysis using the t-test show that the calculated t-value is greater than the table t-value, namely -15.639 > 1.966, and the significance level is <0.001 <0.05, meaning that security risks have a significant impact on the usability of QRIS.

Based on the Technology Acceptance Model (TAM) proposed by Davis (1989), users' perceptions of a system's security and control can enhance their perception of its ease of use because they feel comfortable and free from concerns during transactions. In line with Pavlou (2003) research, perceived risks are minimized because security assurances increase technology acceptance. Additionally, Nairaa et al. (2025) study found that interest in using QRIS is directly influenced by security risks. This relates to users' personal information and account balances; trust in QRIS security is a key component for students.

The Effect of Security Risks on the Intention to Use QRIS

The analysis results indicate that security risks have a significant impact on interest in using QRIS. The path coefficient is -0.070, and the significance level is 0.011. This means that when security risks are low, intention to use the system increases, and vice versa. Based on the research, it was found that students who feel risks can be minimized through security guarantees from service providers are more likely to be interested in using QRIS. The statistical analysis results show that the calculated t-value exceeds the critical t-value (-2.554 > 1.966), and the significance level is less than 0.011 < 0.05, indicating that security risks have a negative and significant influence on interest in using QRIS.

The Theory of Planned Behavior (TPB) used in this study states that attitude and perceived behavioral control, including risk management, influence behavioral intention. In the context of QRIS, when students feel that transactions are secure due to encryption features and Bank Indonesia regulations, they will tend to prefer using this system for daily transactions. On the other hand, when users feel unsafe, their interest in using it will decrease, which reflects the user's confidence in their ability to manage security risks (Ifinedo, 2012).

The Effect of Ease of Use on the Intention to Use QRIS

The analysis results show that the path coefficient is 0.863 and the significance level is <0.001. This indicates that students perceive QRIS as practical and easy to use. The results of the statistical analysis using the t-test show that the calculated t-value is greater than the critical t-value, specifically 31.479 > 1.966, and the significance level is <0.001 < 0.05, meaning that Ease of Use has a positive and significant influence on Interest in Use.

Interest is determined by several factors, namely the attitude of agreement or disagreement with the behavior which reflects the individual's level of assessment (Dianti et al., 2023). The Technology Acceptance Model (TAM) theory emphasizes that the perception of ease of use is influenced by the individual, thereby enabling students to understand and operate QRIS without difficulty. Students will adapt more quickly to the transaction process, such as entering the amount and confirming payment.

The Effect of Security Risks on the Intention to Use QRIS via Ease of Use

Based on the calculation of the indirect effect of security risk on usage interest through ease of use, which is -0.625 × 0.863 = -0.539, the indirect effect is greater than the direct effect of -0.070. The results of the Sobel test show that the test statistic is -14.374 > 1.966 and the p-value is 0.001 < 0.05. Based on these results, there is a negative and significant effect of security risk on usage interest through ease of use as an intervening variable.

The Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) used in this study emphasize the role of mediating variables in technology acceptance. Ease of Use bridges the direct and indirect effects and creates optimal conditions for QRIS adoption. Therefore, Ease of Use is a key factor in mediating the influence of independent variables on the dependent variable. Based on the research by Ha et al. (2023), the roles of ease of use and security risk influence interest through mediating variables.

This study found that security risks have a negative effect on usage interest. Theoretically, this study reinforces the concept within the Technology Acceptance Model

(TAM) that ease of use is a critical mediating factor in the relationship between external variables such as: security risks and interest in technology adoption. Furthermore, this study enriches the body of research on the adoption of digital payment systems among college students.

CONCLUSION

Fundamental Finding: These findings indicate that Security Risk has a negative and significant effect on Ease of Use and Intention to Use QRIS. Meanwhile, Ease of Use has a positive and significant effect on Intention to Use QRIS. Ease of Use is proven to mediate the influence of Security Risk on Intention to Use QRIS. These findings indicate that the lower the perceived Security Risk and the higher the level of Ease of Use, the greater the interest of FKIP UNS students in using QRIS. **Implication:** These findings underscore the importance of improving security and ease of use in QRIS services. Therefore, service providers need to strengthen data protection and transaction security systems and provide features that are easy for users to understand and use. This is expected to reduce risk perception and encourage broader and more sustainable QRIS adoption. **Limitation:** This study involved only students from the Faculty of Teacher Training and Education at Sebelas Maret University, so the results cannot be generalized to all QRIS users. Furthermore, the study only used the variables of Security Risk, Ease of Use, and Intention to Use, meaning there are other factors that could potentially influence QRIS usage but were not examined in this study. **Future Research:** Future research is recommended to expand the scope of respondents to improve generalizability. Furthermore, further research could include additional variables to gain a more comprehensive understanding of the factors influencing QRIS usage intention. A more diverse range of analytical methods could be used to examine the relationships between variables in greater depth.

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