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The Influence Of Digital Financial Literacy And The Perception Of Convenience On The Interest Of Gen Z Using Qris From A Sharia Perspective

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Abstract
Digital payment development has changed transaction behavior from cash toward technology based payments. QRIS is a digital payment instrument that allows transactions through various payment service providers. Generation Z is closely connected with digital technology and is therefore important in the development of cashless payments. This study aims to analyze the effect of digital financial literacy and perceived ease of use on Generation Z's intention to use QRIS in Cirebon Regency and to interpret the findings from an Islamic perspective. The study employed an associative quantitative approach using a survey. Data were collected through a five point Likert questionnaire from 100 respondents selected using purposive sampling. Multiple linear regression, t test, F test, and coefficient of determination were applied. The results show that digital financial literacy has a positive and significant effect on intention to use QRIS, with a t value of 4.322 and significance of 0.000. Perceived ease of use also has a positive and significant effect, with a t value of 8.668 and significance of 0.000. Simultaneously, both variables significantly affect intention to use QRIS, with an F value of 1324.160 and significance of 0.000. The R Square value of 0.965 indicates that 96.5 percent of the variation in intention to use QRIS is explained by the two variables. Perceived ease of use is the more dominant variable. From an Islamic perspective, QRIS may be used when transactions involve halal objects and uphold transparency, fairness, and avoidance of riba, gharar, and maysir.

Keywords: *Digital Financial Literacy, Perceived Ease Of Use, Intention To Use QRIS, Generation Z, Islamic Economics*

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INTRODUCTION

Digital transformation in the financial sector has driven changes in the way people make payments. The development of technology-based payment services has made transactions possible quickly and practically through digital devices. These changes increase the need for people's ability to understand digital financial services. Digital financial literacy is important because users need to know how to run applications, understand transaction security, recognize risks, and understand rights as users.

QRIS is a Payment QR Code standard set by Bank Indonesia to facilitate payment transactions in Indonesia. Bank Indonesia explained that QRIS was developed to make QR Code transactions faster, easier, cheaper, safer, and more reliable. The development of QRIS also continues to be expanded through applicable payment system policies. In 2025, Bank Indonesia will update the provisions for the implementation of QRIS through PADG Number 3 of 2025. These developments show that QRIS is an important part of the non-cash retail payment system in Indonesia (Bank Indonesia, 2025).

Generation Z is a strategic group in the development of digital payments. This group grows with the internet, mobile devices, and digital applications. Fadli et al. (2024) found that Generations Y and Z in Indonesia have a fairly good understanding of digital financial services, including risk awareness, consumer rights, and experience using various digital financial products. These findings show that digital skills need to be accompanied by the ability to understand financial aspects.

Recent research also shows a relationship between digital financial literacy and the use of QRIS. Pratiwi (2025) found that digital financial literacy has a positive and significant effect on the use of QRIS in Generation Z in Solo Raya. Ardiansyah et al. (2025) also found that financial literacy and ease of use are related to interest in using QRIS in financial transactions. These findings provide an empirical basis that financial ability and ease of use are related to QRIS acceptance.

In addition to literacy, the perception of ease is an important factor in the acceptance of technology. The Technology Acceptance Model explains that perceived ease of use is related to the user's belief that a system can be used with relatively little effort. Systems that are easy to learn and use tend to provide a positive experience so that it can encourage acceptance.

Research by Harahap and Zoraya (2024) found that perceived ease of use affects Generation Z's interest in using QRIS. Ramdhani et al. (2024) also examined perceived ease of use and perceived usefulness on the decision to use QRIS in Generation Z in the city of Bandung. These findings show that ease of use is a relevant factor in explaining the acceptance of digital payments.

This study took Cirebon Regency as the research location with Generation Z aged 18 to 27 years as the target. Based on the data used in the thesis, the number of Generation Z in this age range is 527,688 people. This number shows the size of potential groups that can play a role in the development of digital payments.

Research on QRIS has developed with various variables and regions. Pratiwi (2025) researched Generation Z in Solo Raya with digital financial literacy and hedonistic lifestyle. Harahap and Zoraya (2024) examined the influence of perceived ease of use, usefulness, and security on Generation Z's interest in using QRIS. Khulilurrohman and Kusumasari (2026) tested financial literacy and perception of ease of decision to use QRIS in Generation Z in

Surabaya. Differences in regions, respondent characteristics, variables, and indicators provide room for testing in Cirebon Regency.

This research focuses on digital financial literacy and the perception of convenience as an independent variable and interest in using QRIS as a bound variable. Digital financial literacy includes knowledge of digital financial services, the ability to use payment applications, the ability to manage digital transactions, and an understanding of transaction security. The perception of ease includes ease of learning, ease of use, and flexibility. Interest in using QRIS includes transactional, referential, preferential, and exploratory interests.

The research gap of the research lies in testing the two variables simultaneously on the interest of Generation Z using QRIS in Cirebon Regency. This study does not use mediating variables and does not add other variables so that the direct influence of the two main variables can be clearly analyzed through multiple linear regression.

The sharia perspective is used as a normative basis in reading research results. Payment technology is a means that can be used as long as the facilitated transaction does not contradict the principle of muamalah. Transactions need to be carried out fairly, transparently, on the basis of willingness, and avoiding usury, gharar, and maysir. This principle is relevant to the use of QRIS because the ease of technology must be accompanied by nominal clarity, the object of the transaction, and the party making the transaction.

Al Quran Surah An Nisa verse 29 emphasizes the prohibition of acquiring property by null and void and allows trading to be carried out on a consensual basis. This principle is relevant to digital payments because users need to ensure the nominal, object of transaction, and agreement between the parties to the transaction. DSN MUI Fatwa Number 116/DSN MUI/IX/2017 concerning Sharia Electronic Money is also used as a normative basis in this research thesis.

The purpose of the study is to analyze the influence of digital financial literacy on the interest of Generation Z in using QRIS in Cirebon Regency, analyze the influence of the perception of convenience on this interest, and analyze the influence of the two variables simultaneously. The first hypothesis states that digital financial literacy has a positive and significant effect on interest in using QRIS. The second hypothesis states that the perception of convenience has a positive and significant effect on interest in using QRIS. The third hypothesis states that both variables simultaneously have a positive and significant effect on interest in using QRIS.

RESEARCH METHODOLOGY

The study used an associative quantitative approach with a survey method. This approach was used to test the influence between variables through numerical data and statistical analysis. Primary data was collected through a questionnaire to Generation Z in Cirebon Regency.

The research population is Generation Z in Cirebon Regency with an age range of 18 to 27 years. The number of population used in the thesis is 527,688 people. The sample was calculated using the Slovin formula with an error rate of 10 percent. The calculation results of 99,981 were then rounded to 100 respondents.

The sampling technique uses purposive sampling. The respondent criteria are Generation Z who reside in Cirebon Regency and know or have used QRIS. The criteria ensure that the respondents have knowledge or experience of the research object.

The research instrument used a five-level Likert scale questionnaire. The digital financial literacy variable as X1 consisted of four indicators. The convenience perception variable as X2 consisted of three indicators. The interest variable using QRIS as Y consisted of four indicators. The instrument was tested for validity and reliability before the main analysis.

Data were analyzed using SPSS through descriptive statistics, classical assumption test, multiple linear regression, t test, F test, and coefficient of determination. Normality test was used Kolmogorov Smirnov. Autocorrelation was checked through Durbin Watson. Multicollinearity was assessed based on tolerance and VIF. Heteroscedasticity was tested by the Glejser method. The regression equation used was $Y = \alpha + \beta1X1 + \beta2X2 + e$.

Table 1.
Variable Operationalization

Variabel	Indicator	Scale
Financial literacy digital X1	Knowledge of digital financial services; ability to use payment applications; ability to manage digital transactions; understanding of transaction security	Likert 1–5
Perception of ease X2	Easy to learn; easy to use; flexibility	Likert 1–5
Interest in using QRIS Y	transactional; referential; preferential; exploratory	Likert 1–5

Source: Research data, 2026.

RESULTS AND DISCUSSION

The study involved 100 Generation Z respondents in Cirebon Regency. All respondents knew or had used QRIS. The characteristics of the respondents were used to describe the profile of the research sample.

Table 2.
Respondent Characteristics

Features	Category	Percentage
Gender	Women	61%
Gender	Male	39%
Age	18–20 years old	34%
Age	21–25 years old	55%
Age	26–28 years old	11%
Education	High School/Vocational School	51%
Education	Diploma	5%
Education	Bachelor	44%

Source: Primary data processed, 2026.

Table 3.

Descriptive Statistics

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
Digital financial literacy X1	100	9	30	25,07	5,967
Perception of ease X2	100	7	30	24,88	6,202
Interest in using QRIS Y	100	8	30	24,57	5,770

Source: SPSS Output, 2026.

The average score of digital financial literacy of 25.07 indicates a positive assessment of respondents. The perception of convenience has an average of 24.88 and the interest in using QRIS has an average of 24.57. These results show that respondents give a positive assessment of the variables studied.

Descriptive findings support the research of Fadli et al. (2024) which shows that Generation Z has a fairly good understanding of digital financial services, including awareness of risks and experience of using digital financial products. This knowledge is important because the use of digital payments requires the ability to understand the function of services as well as transaction risks.

The age group of 21 to 25 years is the largest group of respondents. The dominance of this group shows that many of the research samples come from Generation Z who are in the active phase in education, work, and consumption activities. This condition is relevant to the need for practical payment methods.

1. Results Of Assumption Testing And Regression Models

The normality test yielded a Kolmogorov Smirnov value of 0.080 with a significance of 0.111. The significance value was greater than 0.05 so that the residual model met the normality assumption. The Durbin Watson value of 2.121 indicated that the model did not experience autocorrelation problems.

The multicollinearity test produced a tolerance of 0.142 and a VIF of 7.059 on both independent variables. This value is still within the limits used in the study so it does not show symptoms of multicollinearity. The Glejser test produced a significance of 0.812 for digital financial literacy and 0.862 for the perception of convenience. Both values are greater than 0.05 so they do not show symptoms of heteroscedasticity.

Table 4.

Assumption Test Summary

Testing	Size	Results	Interpretasi
Normality	Kolmogorov Smirnov	0,080; Sig. 0.111	Meet
Autocorrelates	Durbin Watson	2,121	Meet

Multikolinearitas	Tolerance	0,142	Meet
Multikolinearitas	LIVE	7,059	Meet
Heteroskedastisitas	Sig. X1	0,812	Meet
Heteroskedastisitas	Sig. X2	0,862	Meet

Source: SPSS Output, 2026.

Table 5.
Multiple Linear Regression Results

Variabel	B	Std. Error	Beta	T	Say.
Konstanta	1,311	0,476	0,000	2,753	0,007
Digital financial literacy X1	0,318	0,074	0,329	4,322	0,000
Perception of ease X2	0,614	0,071	0,660	8,668	0,000

Source: SPSS Output, 2026.

The regression equation obtained was Y = 1.311 + 0.318X1 + 0.614X2. The positive coefficient showed that the increase in digital financial literacy and the perception of ease was followed by an increase in interest in using QRIS. The convenience perception coefficient was greater so that the variable became a more dominant factor in the model.

2. Hypothesis Testing

The effect of digital financial literacy on interest in using QRIS resulted in a t calculation of 4.322 with a significance of 0.000. The value is greater than the t table of 1.984 and the significance is smaller than 0.05. Thus the first hypothesis is accepted.

The effect of the perception of convenience on interest in using QRIS resulted in a t calculation of 8.668 with a significance of 0.000. The value is greater than the t table of 1.984 and the significance is smaller than 0.05. Thus the second hypothesis is accepted.

Simultaneous testing yielded an F count of 1324.160 with a significance of 0.000. The significance value was less than 0.05 so that the two variables together had a significant effect on interest in using QRIS. The third hypothesis was accepted.

Table 6.
Hypothesis Testing Results

Hipotesis	Test Results	Verdict
H1 Digital financial literacy to interest	t = 4,322; Sig. = 0,000	Accepted
H2 Perception of ease of interest	t = 8.668; sig. = 0.000	Accepted
H3 X1 and X2 against interest	F = 1324.160; sig. = 0.000	Accepted

Source: SPSS Output, 2026.

Table 7.
Coefficient of Determination

R	R Square	Adjusted R Square	Std. Error
0,982	0,965	0,964	1,096

Source: SPSS Output, 2026.

The R Square value of 0.965 shows that 96.5 percent of the variation in interest in using QRIS can be explained by digital financial literacy and perception of convenience. Another 3.5 percent variation comes from factors outside the model.

These results are in line with Pratiwi (2025) who shows the positive and significant influence of digital financial literacy on the use of QRIS in Generation Z in Solo Raya. Ardiansyah et al. (2025) also show that financial literacy and convenience are factors related to interest in using QRIS.

DISCUSSION

1. The Effect of Digital Financial Literacy on Interest in Using QRIS

The results of the study show that digital financial literacy has a positive and significant effect on Generation Z's interest in using QRIS. The t-value is 4.322 and the significance is 0.000 indicating that the increase in the ability to understand digital financial services is related to the increase in interest in using QRIS.

Digital financial literacy includes knowledge of digital financial services, the ability to use payment applications, the ability to manage digital transactions, and an understanding of transaction security. These four aspects provide a basis for users to understand the payment process and reduce transaction errors.

These findings support Fadli et al. (2024) who found that Generation Z has a fairly good understanding of digital financial services, risks, and consumer rights. This knowledge is part of the ability to use digital services responsibly.

Pratiwi (2025) also found that digital financial literacy has a positive and significant effect on the use of QRIS in Generation Z in Solo Raya. The similarity of results shows that the ability to understand digital financial services can be related to the acceptance of digital payments. The positive relationship can be explained through the user's ability to reduce uncertainty. Users who know how to use applications, understand transaction security, and are able to manage payments have a better basis to make usage decisions.

From a sharia perspective, the ability to understand digital transactions supports asset protection. Knowledgeable users can more easily pay attention to nominals, proof of payment, transaction objects, and security. This supports clear and responsible transactions.

The implication is that QRIS education needs to combine technical skills and financial literacy. It is not enough for users to just know how to scan code. Education also needs to include data security, fraud recognition, transaction management, and understanding of sharia transaction principles.

2. The Effect of Perception of Ease on Interest in Using QRIS

The perception of convenience has been proven to have a positive and significant effect on Generation Z's interest in using QRIS. The t-value of 8.668 and the significance of 0.000 indicate that convenience is an important factor in QRIS acceptance. The regression coefficient of convenience perception of 0.614 and the standard beta of 0.660 are the largest values in the model. These results show that the perception of convenience is a more dominant factor than digital financial literacy.

The findings support the Technology Acceptance Model. Perceived ease of use is related to the user's belief that a system can be used with low effort. In QRIS, convenience can be in the form of a simple, fast, flexible, and easy-to-understand payment process.

Harahap and Zoraya (2024) found that perceived ease of use has a positive and significant effect on Generation Z's interest in using QRIS. Filiya et al. (2025) also found that perceived ease of use has a positive and significant effect on the intention to use cashless payment in Generation Z in Semarang. The dominance of the perception of convenience can be attributed to Generation Z's habit of using digital applications. Users who are familiar with technology tend to pay attention to the speed, practicality, and simplicity of the process. A complicated system can reduce the positive user experience.

The sharia perspective provides a limit that convenience should not eliminate clarity and prudence in transactions. Ease of payment must go hand in hand with nominal transparency, clarity of the object of the transaction, security, and willingness of the parties.

The practical implication is that service providers and merchants need to maintain a simple transaction process and clear payment information. The amount, merchant name, payment status, and proof of transaction need to be easy for users to see.

3. Discussion Of Simultaneous Influences And Sharia Perspective

Digital financial literacy and the perception of convenience simultaneously had a significant effect on Generation Z's interest in using QRIS. An F value of 1324.160 with a significance of 0.000 indicates that the two variables together have an effect on interest. An R Square value of 0.965 indicates a very strong model explanation ability in the research data.

Variables have complementary functions. The perception of ease provides a practical user experience, while digital financial literacy provides the ability to understand services and transaction risks. An easy but not understood system can increase the risk of errors. On the other hand, good knowledge can be less than optimal if the system is difficult to use.

Khulilurrohman and Kusumasari (2026) examined financial literacy and the perception of ease of making decisions to use QRIS in Generation Z in Surabaya with 100 respondents. The study has a closeness to this study because it tests the same two factors. This study provides evidence in Cirebon Regency with bound variables in the form of interest in using QRIS.

Filiya et al. (2025) show that perceived ease of use has a positive and significant effect on the intention to use cashless payment in Generation Z in Semarang. These findings show that the perception of technological ease remains a relevant factor in the acceptance of digital payments.

The sharia perspective is used to provide a normative assessment of empirical results. QRIS is a means of payment that facilitates transactions. The use of these means is acceptable as long as the transactions carried out meet the principles of muamalah. The object of the

transaction must be halal and the payment process must be clear, fair, transparent, and do not contain riba, gharar, or maysir.

The Quran Surah An Nisa verse 29 emphasizes the prohibition of taking property in a null manner and allows trades to be carried out on a consensual basis. This principle can be applied to digital payments by ensuring that the payment nominal is known, the object of the transaction is clear, and there is an agreement between the buyer and the seller.

DSN MUI Fatwa Number 116/DSN MUI/IX/2017 concerning Sharia Electronic Money is used as a normative basis in thesis. The use of QRIS can be directed to transactions that are in accordance with sharia principles if the transaction object and mechanism meet the applicable regulations.

The use of QRIS provides benefits in the form of efficiency, speed, and ease of transactions. These benefits must be accompanied by user awareness of the security and halalness of transactions. Thus, the ease of technology can go hand in hand with economic and sharia responsibility.

The results of the research provide implications for educational institutions, governments, service providers, merchants, and the community. Digital payment education should combine financial literacy, technology skills, transaction security, and understanding of the principles of muamalah.

CONCLUSION.

Digital financial literacy has a positive and significant effect on Generation Z's interest in using QRIS in Cirebon Regency. The results of the partial test showed a t count of 4.322 with a significance of 0.000. The findings show that the ability to understand digital financial services is related to the increase in interest in using QRIS. The perception of convenience has a positive and significant effect on the interest of Generation Z in using QRIS in Cirebon Regency. The results of the partial test showed a t count of 8.668 with a significance of 0.000. The perception of convenience is a more dominant variable because it has a regression coefficient of 0.614 and a standard beta of 0.660.

Digital financial literacy and the perception of convenience simultaneously had a positive and significant effect on Generation Z's interest in using QRIS. The results of the F test showed a value of 1324.160 with a significance of 0.000. The R Square value of 0.965 showed that 96.5 percent of the variation in interest in using QRIS could be explained by both variables.

From a sharia perspective, the use of QRIS can be accepted as a means of payment as long as transactions are carried out on halal objects and meet the principles of justice, transparency, willingness, and avoiding riba, gharar, and maysir. The sharia perspective in this study is used as a normative foundation and is not tested as a statistical variable. Further research can expand the number of respondents and research areas and consider other factors such as security, trust, perceived usefulness, risk, social influence, and service quality

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