

The effect of perceived ease of use on intention to use QRIS among university students in Surabaya

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Abstract

The growing use of QRIS as a digital payment system highlights the importance of perceived ease of use in understanding students' intention to use it. This study aims to analyze the effect of perceived ease of use on intention to use QRIS among university students in Surabaya. A quantitative associative design was employed through a survey of 104 QRIS users selected using purposive sampling, with simple linear regression analysis conducted using SPSS. The results show that perceived ease of use has a positive and significant effect on intention to use QRIS ($\beta = 0.705$; $t = 10.033$; $p < 0.001$), with an R^2 value of 0.497. This finding indicates that perceived ease of use explains 49.7% of the variance in QRIS usage intention within the study sample. The study contributes empirical evidence on the application of the *Technology Acceptance Model* to QRIS adoption in the context of university students in Surabaya.

Keywords: Perceived ease of use; QRIS usage intention; QRIS; Surabaya university students; Digital payment acceptance.

Abstrak

Perkembangan penggunaan QRIS sebagai sistem pembayaran digital menjadikan persepsi kemudahan penggunaan penting untuk dipahami dalam menjelaskan minat mahasiswa menggunakannya. Penelitian ini bertujuan menganalisis pengaruh persepsi kemudahan penggunaan terhadap minat menggunakan QRIS pada mahasiswa di Surabaya. Penelitian menggunakan pendekatan kuantitatif dengan desain asosiatif melalui survei terhadap 104 mahasiswa pengguna QRIS yang dipilih menggunakan *purposive sampling*, dengan analisis regresi linear sederhana menggunakan SPSS. Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan berpengaruh positif dan signifikan terhadap minat menggunakan QRIS ($\beta = 0,705$; $t = 10,033$; $p < 0,001$), dengan nilai R^2 sebesar 0,497. Temuan ini menunjukkan bahwa persepsi kemudahan penggunaan menjelaskan 49,7% variasi minat menggunakan QRIS dalam sampel penelitian. Penelitian berkontribusi memberikan bukti empiris mengenai penerapan *Technology Acceptance Model* pada penggunaan QRIS dalam konteks mahasiswa di Surabaya.

Kata Kunci: Persepsi kemudahan penggunaan; Minat menggunakan QRIS; QRIS; Mahasiswa Surabaya; Penerimaan pembayaran digital.

Introduction

The transformation of payment systems from cash-based to cashless transactions has been one of the most visible indicators of information technology development in Indonesia over the past decade. One manifestation of this transformation is the *Quick Response Code Indonesian Standard* (QRIS), a standardized QR code system launched by Bank Indonesia on August 17, 2019, for use through server-based electronic money applications, electronic wallets, and mobile banking (Bank Indonesia, 2019). By 2025, QRIS had reached 57 million users and 39.3 million merchants, with 6.05 billion transactions valued at IDR 579 trillion (Bank Indonesia, 2025). These figures indicate the widespread adoption of QRIS, making younger user groups, such as university students, relevant to examine.

University students are a relevant user group in this context. As individuals who have generally grown up alongside digital technology and become accustomed to financial technology from an early age, students are often considered readily inclined to adopt QRIS. However, studies involving students have reported several barriers to its use, including limited internet connectivity and scanning errors (Emiliyana et al., 2024). In East Java, Bank Indonesia recorded 8.61 million QRIS users and 4.66 million QRIS merchants as of June 2025 (Purmadani, 2025). At the student level, several studies have found that ease of use influences students' decisions to use QRIS as a digital wallet (Kusuma, 2024), with a similar pattern observed among students in Sidoarjo, which is part of the Surabaya metropolitan area (Sari & Maika, 2026). These circumstances make university students in Surabaya a relevant group for further investigation, particularly to examine how their perceptions of QRIS ease of use are associated with their intention to use it.

The relationship between users' perceptions of technology and technology acceptance can be understood through the *Technology Acceptance Model* (TAM) developed by Davis (1989). The model explains that technology acceptance is associated, among other factors, with perceived ease of use and perceived usefulness. Perceived ease of use refers to the belief that a system can be used without requiring substantial effort. In the context of QRIS, this perception may be associated with users' experiences of understanding how the system works, operating it, and completing transactions through it. This study employs the concept of perceived ease of use as the basis for examining the relationship between perceived ease of use and intention to use QRIS. Using a single independent variable allows this relationship to be examined in a simple and focused manner. Accordingly, TAM provides a theoretical foundation for understanding the association between perceived ease of use and users' intention to use a technology.

Research on QRIS acceptance has produced various findings across different research subjects and approaches. Rahmi et al. (2023) examined *intention to use* QRIS as a *digital*

payment method among university students. Syahri and Setyawati (2023) investigated the relationship between perceived ease of use and *intention to use* QRIS through BCA Mobile, with perceived usefulness as a mediating variable, while Pamuji et al. (2023) examined perceived ease of use and perceived credibility in relation to *behavioral intention* to use QRIS. These studies consistently indicate that perceived ease of use has a statistically significant relationship with intention or decisions to use QRIS. This finding is also consistent with a review of 63 international publications on mobile payment adoption published between 2004 and 2022, which identified perceived ease of use as one of the most frequently examined variables, with a frequency of 35, below trust (45) and above perceived usefulness (35) (Valencia-Arias et al., 2025). Nevertheless, not all studies have reported the same pattern. Research on users of QRIS through BSI Mobile found that perceived ease of use was not significantly associated with behavioral intention to use the service (Maulana et al., 2024). Similarly, a study of students at Universitas Buana Perjuangan Karawang reported a non-significant partial effect (Amamilah et al., 2024).

These variations indicate that the role of perceived ease of use in intention to use QRIS remains not entirely consistent in the literature. Differences in model specifications, analytical techniques, and research subjects may partly account for these variations. This study examines the relationship between perceived ease of use and intention to use QRIS, with perceived ease of use as the sole independent variable, among university students in Surabaya. The findings may therefore provide a point of comparison for studies employing multivariable models. Based on the authors' literature search, studies using perceived ease of use as a sole predictor have been conducted among students in other regions (Najib et al., 2026), whereas evidence from university students in Surabaya, with intention to use as the dependent variable, remains limited. The identified study of students in Surabaya instead used usage decisions as the dependent variable (Kusuma, 2024).

Based on this research gap, this study seeks to answer the following question: Does perceived ease of use influence university students' intention to use QRIS in Surabaya? The study employs a quantitative approach, with perceived ease of use as the independent variable (X) and intention to use QRIS as the dependent variable (Y). The hypotheses are formulated as follows: H0: perceived ease of use does not influence university students' intention to use QRIS in Surabaya; and H1: perceived ease of use influences university students' intention to use QRIS in Surabaya. This study aims to test these hypotheses empirically using a quantitative approach. By treating perceived ease of use as the sole predictor, the study seeks to provide a more focused account of its contribution to intention to use QRIS. This focus is relevant because previous studies have examined different user groups, geographical settings, and research designs, making it worthwhile to reassess the relationship between perceived ease of use and usage intention among university students in Surabaya. The study is expected

to provide empirical evidence on the relationship between these two variables and contribute to research on digital payment technology acceptance among university students.

Method

This study employs a quantitative design with an associative approach to examine the effect of perceived ease of use on intention to use QRIS. The hypotheses are formulated as H_0 , stating that perceived ease of use does not affect intention to use QRIS among university students in Surabaya, and H_1 , stating that perceived ease of use affects intention to use QRIS among university students in Surabaya. The quantitative approach is used to measure the relationship between variables numerically and to test the hypotheses statistically (Creswell & Creswell, 2023). The concept of perceived ease of use refers to the *Technology Acceptance Model* developed by Davis (1989), particularly the perceived ease of use construct. The operationalization of the variables in this study includes dimensions and indicators adapted to the context of QRIS usage, as presented in Table 1.

Table 1. Operational definitions of variables

Variable	Dimension	Indicator
Perceived ease of use	Ease of understanding	of QRIS features are easy to understand.
		The QRIS system can be understood by all generations.
	Minimal effort	Using QRIS does not require much effort.
		The QRIS system is simple and straightforward to use.
		Using QRIS does not require much time.
	Ease of use	QRIS makes transactions easy to carry out.
		The QRIS payment system is easy to operate.
Intention to Use QRIS	Interest in transactions	I am interested in conducting transactions using QRIS.
		I consider using QRIS before making a purchase.
	Feelings of enjoyment	Using QRIS gives me a sense of enjoyment.
		I enjoy conducting transactions using QRIS.
	Intention to use	I intend to conduct transactions using QRIS.
		I intend to use QRIS.

Source: Adapted from Hamid and Widiati (2025) and Hartutik et al. (2024), with adjustments to the QRIS context.

The population of this study consists of university students who use QRIS, with a sample of 104 students in Surabaya who have used QRIS as a payment method.

Respondents were selected using a *non-probability sampling* technique, specifically *purposive sampling*, in which respondents are selected based on characteristics relevant to the research objectives. The respondent criteria included university students currently enrolled at higher education institutions in Surabaya who had previously used QRIS as a payment method. Purposive selection was employed because the study required respondents with direct experience of the research subject, although this technique has limitations in terms of the generalizability of the findings (Zrineh, 2026). Primary data were collected using a closed-ended questionnaire distributed online through *Google Forms*. The instrument consisted of 15 items measuring perceived ease of use and 12 items measuring intention to use.

Each item was measured using a five-point Likert scale ranging from 1 to 5 to systematically assess respondents' perceptions and tendencies. The use of a five-point Likert scale is consistent with the characteristics of measuring perceptual and behavioral constructs in survey research (Taufique et al., 2026). The data were analyzed using SPSS through simple linear regression, a partial *t*-test, an *F*-test to assess model fit, and the coefficient of determination (R^2). Before conducting the regression analysis, validity, reliability, and classical assumption tests were performed, including linearity, normality, and heteroscedasticity tests. The validity test was conducted by comparing the calculated *r* value with the critical *r* value of 0.193 at a significance level of 0.05, and all items were found to be valid. The reliability test produced *Cronbach's alpha* values of 0.840 for perceived ease of use and 0.880 for intention to use, indicating that both variables met the reliability criterion because their values exceeded 0.70.

Results and Discussion

Respondent characteristics: Sex, higher education institution, application used, and frequency of use

The respondent characteristics are presented to provide an overview of the profile of the 104 university students in Surabaya who constituted the study sample. In terms of sex, 85 respondents (81.7%) were female, while 19 respondents (18.3%) were male. Thus, female respondents constituted the dominant group in this study, with approximately 4.5 times as many respondents as male respondents. This composition indicates that the experience of using QRIS in the study sample was more strongly represented by female university students. However, this distribution is not intended to indicate differences in intention to use QRIS based on sex, as this study did not examine the relationship between demographic characteristics and the research variables. The sex data were primarily used to provide context regarding the composition of the respondents analyzed in the study. Detailed respondent characteristics based on sex and higher education institution are presented in Table 2.

Table 2. Respondent characteristics by sex and higher education institution

Characteristic	Category	n	%
Sex	Male	19	18.3
	Female	85	81.7
Higher Education Institution	Institut Teknologi Sepuluh Nopember	8	7.7
	Politeknik Elektronika Negeri Surabaya	1	1.0
	Politeknik Perkapalan Negeri Surabaya	2	1.9
	Poltekkes Kemenkes Surabaya	1	1.0
	Universitas 17 Agustus 1945 Surabaya	2	1.9
	Universitas Airlangga	57	54.8
	Universitas Islam Negeri Sunan Ampel Surabaya	2	1.9
	Universitas Negeri Surabaya	22	21.2
	Universitas Pembangunan Nasional “Veteran” Jawa Timur	7	6.7
	Universitas Surabaya	2	1.9
Total		104	100.0

Source: Processed by the authors, 2026.

In terms of higher education institution, respondents came from several higher education institutions in Surabaya, with varying numbers of participants. Universitas Airlangga had the largest number of respondents, with 57 students (54.8%), followed by Universitas Negeri Surabaya with 22 students (21.2%). Institut Teknologi Sepuluh Nopember contributed 8 respondents (7.7%), while Universitas Pembangunan Nasional “Veteran” Jawa Timur contributed 7 respondents (6.7%). Meanwhile, Politeknik Elektronika Negeri Surabaya, Poltekkes Kemenkes Surabaya, Universitas 17 Agustus 1945 Surabaya, Universitas Islam Negeri Sunan Ampel Surabaya, and Universitas Surabaya each contributed one or two respondents. Combined, Universitas Airlangga and Universitas Negeri Surabaya accounted for 79 respondents, or 76.0% of the total sample. Thus, the distribution of respondents by higher education institution remained concentrated in the two main institutions in this study.

The respondent characteristics were further examined based on the applications used to scan QRIS. A total of 65 respondents (62.5%) used *mobile banking*, while 37 respondents (35.6%) used *e-wallets*. Meanwhile, 2 respondents (1.9%) used both types of applications. These data indicate that *mobile banking* was the application most frequently used by respondents for conducting transactions through QRIS. The number of *mobile banking* users was also approximately 1.8 times higher than the number of *e-wallet* users. This predominance provides an overview of respondents' choice of payment applications in their daily transactions. Nevertheless, these data

only describe the distribution of application use and are not intended to conclude that a particular type of application has a higher level of ease of use or a greater ability to increase intention to use QRIS. The characteristics of the applications used, together with the frequency of QRIS use, are presented in Table 3.

Table 3. Respondent characteristics by application and frequency of QRIS use

Characteristic	Category	n	%
Application Used	<i>Mobile banking</i>	65	62.5
	<i>E-wallet</i>	37	35.6
	Both	2	1.9
Frequency of QRIS Use	1-3 times/week	15	14.4
	4-6 times/week	27	26.0
	More than 6 times/week	62	59.6
Total		104	100.0

Source: Processed by the authors, 2026.

Regarding the frequency of QRIS use, most respondents demonstrated a relatively high level of usage intensity. A total of 62 respondents (59.6%) used QRIS more than six times per week. Another 27 respondents (26.0%) used QRIS four to six times per week, while 15 respondents (14.4%) used it one to three times per week. When respondents who used QRIS four to six times and more than six times per week were combined, 89 respondents, or 85.6% of the total sample, used QRIS at least four times per week. This condition indicates that the majority of respondents had a relatively high frequency of QRIS use. Thus, respondents in this study generally had relatively regular experience using QRIS. This characteristic provides an overview of the level of QRIS usage experience among the study sample before the research findings are interpreted further.

Overall, the respondent characteristics indicate that the study sample was dominated by female respondents, with the largest proportion coming from Universitas Airlangga and Universitas Negeri Surabaya. In terms of applications, *mobile banking* was the most frequently used option, while in terms of frequency, the majority of respondents used QRIS at least four times per week. This composition indicates that most respondents in the study had relatively frequent experience using QRIS. However, these characteristics should be treated as descriptive information about the sample rather than as a basis for drawing conclusions regarding the effects of sex, higher education institution, application type, or usage frequency on intention to use QRIS. The analysis of relationships in this study remained focused on the relationship between perceived ease of use as the independent variable and intention to use QRIS as the dependent variable. Thus, the respondent characteristics provide descriptive context for the subsequent analysis.

Validity and reliability testing of the instrument

Validity and reliability testing were conducted to ensure that the research instrument could measure the variables under study accurately and consistently. The validity test was performed using the *Pearson Product-Moment* correlation with the assistance of IBM SPSS Statistics. Before testing, negatively worded items underwent *reverse scoring* to ensure that their direction of measurement was consistent with that of positively worded items. With 104 respondents, the degrees of freedom (*df*) were $(n-2=102)$, resulting in a critical *r* value of 0.193 at a significance level of 0.05 using a two-tailed test. An item was considered valid if its calculated *r* value was greater than the critical *r* value and its significance value (*Sig. 2-tailed*) was less than 0.05. Based on these criteria, the validity test was conducted on 15 items measuring Perceived ease of use and 12 items measuring Intention to Use QRIS.

Table 4. Validity test results for Variable X – Perceived ease of use

Item	Calculated <i>r</i>	Sig. (2-tailed)	Critical <i>r</i>	Decision
X1	0.545	<0.001	0.193	Valid
X2	0.635	<0.001	0.193	Valid
X3	0.403	<0.001	0.193	Valid
X4	0.357	<0.001	0.193	Valid
X5	0.707	<0.001	0.193	Valid
X6	0.457	<0.001	0.193	Valid
X7	0.652	<0.001	0.193	Valid
X8	0.641	<0.001	0.193	Valid
X9	0.555	<0.001	0.193	Valid
X10	0.649	<0.001	0.193	Valid
X11	0.713	<0.001	0.193	Valid
X12	0.711	<0.001	0.193	Valid
X13	0.743	<0.001	0.193	Valid
X14	0.627	<0.001	0.193	Valid
X15	0.578	<0.001	0.193	Valid

Source: Processed by the authors, 2026.

As shown in Table 4, all 15 items measuring Perceived ease of use had calculated *r* values above the critical *r* value of 0.193 and significance values of <0.001. The lowest calculated *r* value was found for X4 at 0.357, while the highest was found for X13 at 0.743. As both criteria were met, all items measuring Perceived ease of use were considered valid. This indicates that no items needed to be eliminated from Variable

X based on the test results. The validity test was then continued for the 12 items used to measure Intention to Use QRIS using the same validity criteria.

Table 5. Validity test results for Variable Y – Intention to Use QRIS

Item	Calculated r	Sig. (2-tailed)	Critical r	Decision
Y1	0.638	<0.001	0.193	Valid
Y2	0.602	<0.001	0.193	Valid
Y3	0.737	<0.001	0.193	Valid
Y4	0.629	<0.001	0.193	Valid
Y5	0.733	<0.001	0.193	Valid
Y6	0.801	<0.001	0.193	Valid
Y7	0.745	<0.001	0.193	Valid
Y8	0.445	<0.001	0.193	Valid
Y9	0.798	<0.001	0.193	Valid
Y10	0.746	<0.001	0.193	Valid
Y11	0.774	<0.001	0.193	Valid
Y12	0.495	<0.001	0.193	Valid

Source: Processed by the authors, 2026.

The results in Table 5 show that all 12 items measuring Intention to Use QRIS also met the validity criteria. The calculated r values ranged from 0.445 for Y8 to 0.801 for Y6, all exceeding the critical r value of 0.193, with significance values of <0.001. Thus, no items needed to be eliminated from the Intention to Use QRIS variable. Considering both variables together, all 15 items measuring Perceived ease of use and 12 items measuring Intention to Use QRIS, or all 27 items in the instrument, met the validity criteria. After all items were found to be valid, reliability testing was conducted to assess the internal consistency of the instrument.

Reliability testing was conducted using *Cronbach's alpha* with the assistance of IBM SPSS Statistics. The instrument was considered reliable when the *Cronbach's alpha* value exceeded 0.70 (Nunnally, 1978). This value was used to assess the internal consistency among items within each variable. The reliability test results for both variables are presented in Table 6.

Table 6. Reliability test results for the instrument

Variable	Cronbach's Alpha	Number of Items	Decision
Perceived ease of use (X)	0.840	15	Reliable
Intention to Use QRIS (Y)	0.880	12	Reliable

Source: Processed by the authors, 2026.

Based on Table 6, the Perceived ease of use variable had a *Cronbach's alpha* value of 0.840 across 15 items, while the Intention to Use QRIS variable obtained a value of 0.880 across 12 items. Both values exceeded 0.70, indicating that each variable met the reliability criterion. Thus, in addition to all items being demonstrated to be valid, the instruments for both variables also demonstrated adequate internal consistency. Overall, the 27 items used in this study met the requirements for validity and reliability and could therefore be used as measurement instruments in the study.

Descriptive statistics of the research variables

Descriptive statistics were used to provide an overview of the score distribution for each research variable. Variable scores were obtained by summing the respondents' scores across all items for each variable. Based on data from 104 respondents, the Perceived ease of use variable, consisting of 15 items, had a minimum score of 43 and a maximum score of 75, with a mean of 65.26 and a standard deviation of 6.784. Meanwhile, the Intention to Use QRIS variable, consisting of 12 items, had a minimum score of 35 and a maximum score of 60, with a mean of 51.53 and a standard deviation of 6.977. The possible score range for Perceived ease of use was 15–75, whereas the possible score range for Intention to Use QRIS was 12–60. The descriptive statistics for both variables are presented in Table 7.

Table 7. Descriptive statistics of the research variables

Variable	N	Minimum	Maximum	Mean	Standard Deviation	Possible Score Range
Perceived ease of use (X)	104	43	75	65.26	6.784	15–75
Intention to Use QRIS (Y)	104	35	60	51.53	6.977	12–60

Source: Processed by the authors, 2026.

Based on Table 7, the Perceived ease of use scores ranged from 43 to 75, while the Intention to Use QRIS scores ranged from 35 to 60. For both variables, the maximum scores obtained by respondents reached the theoretical maximum scores, namely 75 for Perceived ease of use and 60 for Intention to Use QRIS. The mean score for Perceived ease of use was 65.26, indicating that respondents' scores tended to be toward the upper end of the possible score range. A similar pattern was observed for Intention to Use QRIS, with a mean score of 51.53 out of a theoretical maximum of 60. When the total scores were calculated based on the number of items, the average score per item was approximately 4.35 for Perceived ease of use and 4.29 for Intention to Use QRIS on a 1–5 scale.

The standard deviation was 6.784 for Perceived ease of use and 6.977 for Intention to Use QRIS. These values indicate the distribution of respondents' scores around the mean for each variable, with the variation in Intention to Use QRIS being slightly

greater than that of Perceived ease of use. The relatively small difference between the standard deviations indicates that the score distributions of the two variables were within a similar range. Descriptively, the average item scores of 4.35 and 4.29 also indicate that respondents' responses tended to fall within the higher range of the 1–5 measurement scale. Thus, the descriptive data indicate a relatively high tendency in the scores for both Perceived ease of use and Intention to Use QRIS.

Classical assumption tests: normality, linearity, and heteroskedasticity

Before conducting the simple linear regression analysis, the data were first examined through classical assumption tests, including tests of linearity, residual normality, and heteroskedasticity. The linearity test was conducted to determine whether the relationship between Perceived ease of use (X) and Intention to Use QRIS (Y) was linear. According to Ghazali (2018), a relationship is considered linear when the significance value in the Deviation from Linearity row is greater than 0.05 or when the calculated F value is smaller than the critical F value. Based on the results presented in Table 8, the significance value for Deviation from Linearity was 0.294, which was greater than 0.05, while the F value of 1.173 was smaller than the critical F value of 1.667 (df = 23; 79). These results indicate that there was no significant deviation from the linear relationship pattern.

Table 8. Linearity test results

ANOVA Table	Sum of Squares	df	Mean Square	F	Sig.
Intention to Use QRIS * Perceived ease of use					
Between Groups (Combined)	3132.630	24	130.526	5.481	<0.001
Linearity	2490.338	1	2490.338	104.576	<0.001
Deviation from Linearity	642.292	23	27.926	1.173	0.294
Within Groups	1881.283	79	23.814		
Total	5013.913	103			

Source: Processed by the authors, 2026.

In addition to the Deviation from Linearity value, Table 8 shows that the Linearity row had an F value of 104.576 with a significance value of <0.001. This value indicates a significant linear relationship between Perceived ease of use and Intention to Use QRIS. Meanwhile, the significance value of 0.294 for Deviation from Linearity indicates that the relationship did not exhibit a significant deviation from linearity. These two results indicate that the relationship between the independent and dependent variables can be represented linearly. The calculated F value for Deviation from Linearity being smaller than the critical F value further supports this finding. Thus, the linearity assumption was satisfied because the relationship between the two

variables did not show a significant deviation from a linear form in the data from the 104 respondents analyzed.

The normality test was conducted to determine whether the regression model residuals were normally distributed. The assessment was performed graphically using a Histogram and Normal P-P Plot and was then supported by the Kolmogorov-Smirnov statistical test. Based on Figure 1, the standardized residuals were distributed around zero and generally formed a pattern resembling a bell-shaped curve. The frequency of observations was more concentrated in the middle, while the frequency decreased toward the left and right sides of the distribution. The horizontal axis represents Regression Standardized Residual, ranging from approximately -3 to 3, while the vertical axis represents Frequency, reaching approximately 20 observations. The graph reports a Mean of 8.74E-16, a Std. Deviation of 0.995, and N of 104. The mean value being very close to zero indicates that the residuals were centered around zero, suggesting that their distribution was visually close to normal.

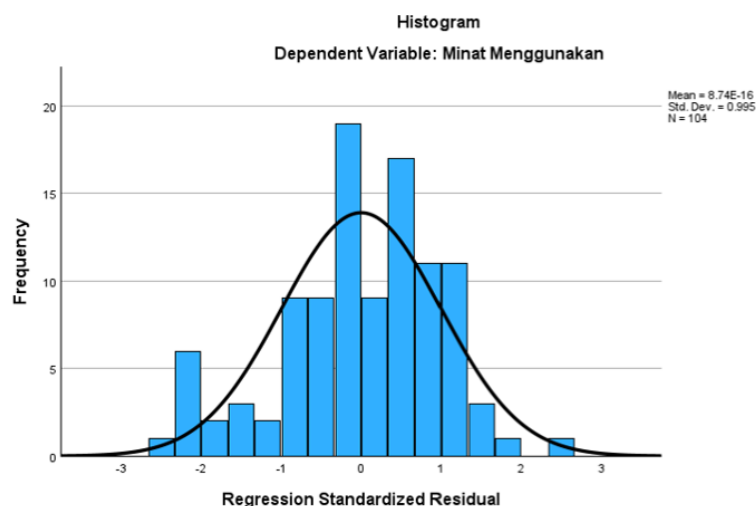


Figure 1. Histogram test results

Source: Processed by the authors, 2026.

In Figure 1, the residual distribution did not form a completely symmetrical curve because there were differences in frequency across the bars, particularly in the middle portion. The bar with the highest frequency reached approximately 19 observations in the residual area slightly below zero, while the other bars around zero to one had frequencies of approximately 11–17 observations. On both sides of the distribution, the frequency of observations decreased toward residual values approaching -3 and 3. Although such variation was present, the histogram did not show extreme skewness to either the left or right. The normal curve displayed was also positioned around the center of the histogram bars. Therefore, the pattern in Figure 1 provides an indication that the residuals had a distribution that was approximately normal. This visual assessment was then complemented by a Normal P-P Plot to examine the

correspondence between the cumulative probabilities of the residuals and the theoretical normal distribution.

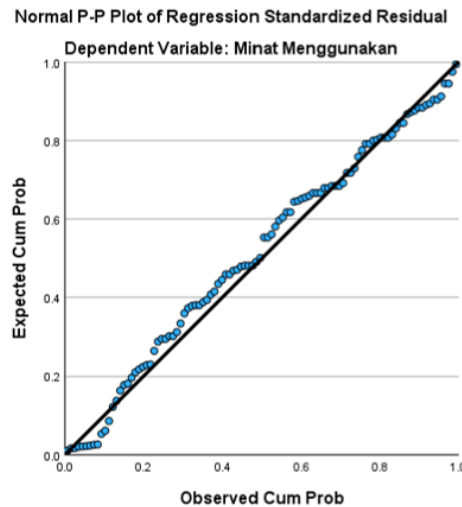


Figure 2. Normal P-P Plot of standardized regression residuals

Source: Processed by the authors, 2026.

Based on Figure 2, the standardized residual points generally followed the direction of the diagonal line from a probability of 0.0 to 1.0. At the beginning and end of the distribution, the observed points appeared relatively close to the diagonal line. Some deviations were more apparent in the probability range of approximately 0.2 to 0.6, but these points did not form a curved or systematic pattern. At the end of the distribution, the points again approached the diagonal line until reaching a probability of 1.0. Both the Observed Cum Prob and Expected Cum Prob axes used a range of 0.0–1.0 with intervals of 0.2. The proximity of most points to the diagonal line indicates that the observed cumulative probabilities of the residuals were relatively consistent with the expected cumulative probabilities. Thus, Figure 2 supports the indication from Figure 1 that the model residuals were visually close to a normal distribution.

A statistical assessment was conducted using the Kolmogorov-Smirnov test to strengthen the results of the graphical assessment. According to Ghozali (2018), residuals are considered normally distributed when the significance value is greater than 0.05. Based on the results presented in Table 9, the number of observations analyzed was 104, with a Test Statistic value of 0.068. The Asymp. Sig. (2-tailed) value was 0.200, while the Monte Carlo Sig. (2-tailed) value was 0.291. Both significance values were greater than 0.05, indicating no evidence of a significant deviation from the normal distribution. Table 9 also shows that the 99% confidence interval for Monte Carlo Sig. ranged from 0.279 to 0.303. These statistical results are consistent with the patterns shown in Figures 1 and 2. Thus, the regression model residuals satisfied the normality assumption based on both graphical examination and statistical testing.

Table 9. Kolmogorov-Smirnov test results

One-Sample Kolmogorov-Smirnov Test	Unstandardized Residual
N	104
Mean	0.0000000
Std. Deviation	4.94982113
Most Extreme Differences – Absolute	0.068
Most Extreme Differences – Positive	0.062
Most Extreme Differences – Negative	–0.068
Test Statistic	0.068
Asymp. Sig. (2-tailed)	0.200
Monte Carlo Sig. (2-tailed)	0.291
99% Confidence Interval – Lower Bound	0.279
99% Confidence Interval – Upper Bound	0.303

Source: Processed by the authors, 2026.

The heteroskedasticity test was conducted to determine whether the residual variance was relatively constant across all observations. The test was performed using the Glejser test (Glejser, 1969). According to Ghazali (2018), heteroskedasticity is considered absent when the significance value of the independent variable is greater than 0.05. Based on the results presented in Table 10, Perceived ease of use had a B value of –0.021, a Std. Error of 0.044, a Beta value of –0.048, a *t* value of –0.482, and a significance value of 0.631. This significance value was greater than 0.05, indicating that the independent variable did not have a statistically significant effect on the absolute residual values. Thus, there was no indication of heteroskedasticity in the research model. These results indicate that changes in the independent variable were not significantly associated with changes in residual variance.

Table 10. Heteroskedasticity test results (Glejser test)

Model	B	Std. Error	Beta	<i>t</i>	Sig.
(Constant)	5.283	2.898		1.823	0.071
Perceived ease of use	–0.021	0.044	–0.048	–0.482	0.631

Source: Processed by the authors, 2026.

Overall, the test results show that the research model satisfied the three classical assumptions examined, namely linearity, residual normality, and homoscedasticity. Based on Table 8, the Deviation from Linearity significance value of 0.294 was greater than 0.05, and the F value of 1.173 was smaller than the critical F value of 1.667, indicating that the linearity assumption was satisfied. Based on Table 9, the Asymp. Sig. value of 0.200 and the Monte Carlo Sig. value of 0.291 were both greater than 0.05, indicating that the residuals were normally distributed. This finding was also

supported by the patterns shown in Figures 1 and 2. Furthermore, Table 10 shows a Glejser test significance value of 0.631, indicating no evidence of heteroskedasticity. Thus, the regression model satisfied all classical assumptions examined in this study.

Hypothesis testing: simple linear regression, *t* test, *F* test, and coefficient of determination

Simple linear regression analysis was conducted to examine the relationship between Perceived ease of use (*X*) and Intention to Use QRIS (*Y*). This analysis was used to obtain the regression equation and determine the direction of the relationship between the two variables based on the research data. In general, the simple linear regression equation is formulated as follows:

$$Y = a + bX$$

$$Y = 4,226 + 0,725X$$

where:

Y = Intention to Use QRIS (total score)

X = Perceived ease of use (total score)

a = constant

b = regression coefficient of Perceived ease of use

The results of the simple linear regression analysis are presented in Table 11. Based on the table, the constant was 4.226, while the regression coefficient for Perceived ease of use was 0.725. The standardized Beta coefficient was 0.705, with a *t* value of 10.033 and a significance value of <0.001. The positive regression coefficient indicates that the relationship between Perceived ease of use and Intention to Use QRIS was positive in the research data. In other words, higher Perceived ease of use scores were associated with higher Intention to Use QRIS scores among the university students who participated in the study.

Table 11. Simple linear regression analysis results

Model	B	Std. Error	Beta	<i>t</i>	Sig.
(Constant)	4.226	4.740		0.892	0.375
Perceived ease of use	0.725	0.072	0.705	10.033	<0.001

Source: Processed by the authors, 2026.

Based on Table 11, the constant was 4.226 and the regression coefficient was 0.725, resulting in the following simple linear regression equation: $Y = 4.226 + 0.725X$. The constant of 4.226 represents the intercept of the regression line with the *Y*-axis when *X* equals zero. Because the observed Perceived ease of use scores ranged from 43 to 75, a value of zero was outside the observed range; therefore, the constant was not interpreted substantively. The regression coefficient of 0.725 indicates that every one-

point increase in the total Perceived ease of use score was associated with a 0.725-point increase in the predicted total score for Intention to Use QRIS. Meanwhile, the Beta coefficient of 0.705 indicates a positive relationship in standardized units. These results describe the statistical relationship between the variables in the research sample and do not directly establish a causal relationship.

The t test was conducted to determine whether Perceived ease of use was statistically associated with Intention to Use QRIS on a partial basis. The test was performed at a significance level of 0.05, with H_0 stating that Perceived ease of use has no effect on Intention to Use QRIS and H_1 stating that Perceived ease of use has an effect on Intention to Use QRIS. According to Ghazali (2018), H_0 is rejected when the significance value is less than 0.05 or when the calculated t value is greater than the critical t value. Based on Table 11, Perceived ease of use had a calculated t value of 10.033 with a significance value of <0.001 . With 102 degrees of freedom at a significance level of 0.05 for a two-tailed test, the critical t value was 1.984. These results indicate that the calculated t value was greater than the critical t value.

A comparison of the values in Table 11 shows that the calculated t value of 10.033 was greater than the critical t value of 1.984 ($10.033 > 1.984$), while the significance value of <0.001 was lower than 0.05. Based on these criteria, H_0 was rejected and H_1 was accepted. Thus, Perceived ease of use had a statistically significant relationship with Intention to Use QRIS among university students in Surabaya. The positive regression coefficient of 0.725 indicates that the relationship was positive, such that higher Perceived ease of use scores were associated with higher Intention to Use QRIS scores in the research sample. The t test demonstrates the existence of a statistically significant relationship based on the analyzed data. This finding does not automatically establish a causal relationship, particularly because the study employed a cross-sectional design and included only one independent variable in the model.

The F test was used to assess the overall fit of the regression model, namely whether the model including Perceived ease of use as an independent variable could statistically explain variation in Intention to Use QRIS. According to Ghazali (2018), a model is considered statistically adequate when the significance value is less than 0.05 or the calculated F value is greater than the critical F value. The test results are presented in Table 12. Based on the table, the calculated F value was 100.657 with a significance value of <0.001 . With degrees of freedom of 1 and 102 and a significance level of 0.05, the critical $*F^*$ value was 3.934. The calculated $*F^*$ value was greater than the critical $*F^*$ value ($100.657 > 3.934$), while the significance value was lower than 0.05. Thus, the regression model used in this study was statistically adequate for explaining the relationship between Perceived ease of use and Intention to Use QRIS.

Table 12. F test results (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
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Regression	2490.338	1	2490.338	100.657	<0.001
Residual	2523.575	102	24.741		
Total	5013.913	103			

Source: Processed by the authors, 2026.

The results in Table 12 show that the regression model was statistically significant overall. In a simple linear regression with only one independent variable, the *F* test result is also consistent with the *t* test result in Table 11. The *F* value of 100.657 indicates that the variation explained by the model was relatively greater than the residual variation not explained by the model. Thus, the inclusion of Perceived ease of use as a predictor contributed statistically to explaining variation in Intention to Use QRIS. The *F* test results reinforce the *t* test findings, which indicate that the regression coefficient for Perceived ease of use was statistically significant. However, model adequacy based on the *F* test should still be understood as the adequacy of the statistical relationship in the research data, rather than as evidence that Perceived ease of use causally causes changes in Intention to Use QRIS.

The coefficient of determination test was conducted to determine how much variation in Intention to Use QRIS could be statistically explained by Perceived ease of use in the research model. The results of the coefficient of determination test are presented in Table 13. Based on the table, the correlation coefficient (*R*) was 0.705 and *R* Square was 0.497. The *R* value of 0.705 indicates a positive relationship between Perceived ease of use and Intention to Use QRIS in the model. Meanwhile, the *R* Square value of 0.497 indicates that 49.7% of the variation in Intention to Use QRIS scores could be statistically explained by Perceived ease of use in the research sample. The remaining 50.3% of the variation was not explained by the independent variable included in the model. This value represents the explanatory capacity of the model with respect to the observed variation and does not constitute a percentage of causal influence.

Table 13. Coefficient of determination test results (*R*²)

Model	<i>R</i>	<i>R</i> Square	Adjusted <i>R</i> Square	Std. Error of the Estimate
1	0.705	0.497	0.492	4.974

Source: Processed by the authors, 2026.

Based on Table 13, the Adjusted *R* Square value was 0.492, slightly lower than the *R* Square value of 0.497. This difference indicates that adjustment for the number of predictors in the model resulted in only a small change in the model's explanatory capacity. The Std. Error of the Estimate of 4.974 indicates the standard prediction error of the model in estimating Intention to Use QRIS scores. Overall, the results show that Perceived ease of use had a positive and statistically significant relationship with Intention to Use QRIS. The regression model was also statistically adequate based on the *F* test and explained 49.7% of the variation in Intention to Use QRIS scores, while

the remaining 50.3% fell outside the explanatory scope of the model. These results represent the statistical characteristics of the research sample and are not intended as evidence of a causal relationship.

The Effect of Perceived ease of use on Intention to Use QRIS

In digital payment use, ease of use is an important part of the user experience when interacting with a system. This study found that Perceived ease of use had a positive and statistically significant relationship with Intention to Use QRIS, as indicated by a regression coefficient of 0.725, a Beta coefficient of 0.705, a t value of 10.033, and $p < 0.001$. This means that the higher students' perceptions of the ease of using QRIS, the greater their tendency to intend to use it. This pattern is consistent with the *Technology Acceptance Model* developed by Davis (1989), which positions perceived ease of use as an important construct in technology acceptance. Thus, the findings show that ease of use is not merely a technical characteristic of QRIS but also forms part of users' evaluations when developing intentions toward digital payment technology.

The strength of this relationship becomes more apparent when the findings are compared with studies involving similar objects and respondent characteristics. Najib et al. (2026) examined 90 students at the Faculty of Social and Political Sciences, Universitas Tidar, and found that perceived ease of use had a positive and statistically significant effect on *behavioral intention*, with $t = 11.074$ and $R^2 = 0.582$. The present study obtained $t = 10.033$ and $R^2 = 0.497$. Although the R^2 values differ, both studies indicate the same direction of relationship. This difference suggests that the proportion of variance explained by a model may vary depending on respondent characteristics, usage context, and the variables included in the model. The present findings nevertheless reinforce those of Najib et al. (2026), as students who perceive QRIS as easier to use tend to show higher intention to use it.

Students' experience with QRIS also indicates that ease of use remains relevant when several other factors are considered simultaneously. Rahmi et al. (2023) examined 100 students in the Informatics Management Department at Politeknik Negeri Sriwijaya by including perceived usefulness, perceived ease of use, *trust*, and *perceived risk* to explain *intention to use*. Their results showed that these variables had positive and statistically significant effects on *intention to use*, including perceived ease of use. These findings reinforce the results of the present study despite differences in the analytical model used. Rahmi et al. (2023) examined ease of use alongside several predictors, whereas the present study examined the direct relationship using simple linear regression. The coefficient of 0.725 indicates that, in the context of university students using QRIS in Surabaya, higher perceptions of ease of use were associated with higher intention to use QRIS.

Perceptions of ease of use are also related to how users understand the benefits obtained from payment technology. Syahri and Setyawati (2023) examined 130 QRIS

BCA Mobile users using SEM-PLS with perceived ease of use, perceived usefulness, and *intention to use* as variables. Their findings showed that perceived ease of use affected both *intention to use* and perceived usefulness, while perceived usefulness also affected *intention to use*. These findings provide an additional perspective on the present results because ease of use may be related to intention through both a direct pathway and perceived usefulness in a more complex model. The present study examines only the direct pathway; therefore, the coefficient of 0.725 cannot be used to claim the existence of mediation through perceived usefulness. Nevertheless, the findings of Syahri and Setyawati (2023) indicate that ease of use remains an important component of the QRIS acceptance process.

The frequency of digital payment use provides context for understanding the respondents' relatively high ratings of ease of use and intention to use. A total of 89 respondents, or 85.6%, used QRIS at least four times per week, while the mean Perceived ease of use score was 65.26, or approximately 4.35 per item. This condition is consistent with Erwinsyah et al. (2023), who examined 60 students from the Faculty of Economics and Business at Universitas Kutai Kartanegara who used QRIS. Using SEM-PLS, their study found that perceived ease of use had a positive and statistically significant effect on *intention to use*, with a *t*-statistic of $2.049 > 1.96$. The similarity in the student and QRIS contexts strengthens the correspondence between the two findings. However, frequency of use in the present study serves only as a description of respondent characteristics and cannot be used to conclude that frequency of use causes higher perceptions of ease of use.

The relevance of ease of use becomes increasingly apparent when QRIS is situated within the broader digital payment ecosystem. Susanti and Alamsyah (2022) examined 290 *mobile payment e-wallet* users in Bandung and demonstrated the importance of perceived ease of use in explaining *intention of use*. Meanwhile, Sari et al. (2022) examined 120 *mobile payment* users in Surabaya who used OVO, Go-Pay, LinkAja, and T-Cash, examining perceived ease of use alongside *attitude*, *convenience benefit*, and *social benefit* in relation to *intention to use*. These two studies broaden the context of the present findings from QRIS to various digital payment services. This similarity indicates that ease of use is relevant across platforms, despite differences in service and respondent characteristics. Thus, the positive relationship found among university students using QRIS in Surabaya forms part of an empirical pattern also observed in *mobile payment* and *e-wallet* use.

The formation of intention toward digital payments does not depend solely on ease of use, as users may also consider other experiences and perceptions. Suryati and Yoga (2021) examined 180 GenBI Solo members who used *e-wallets*, incorporating perceived ease of use, *trust*, and *security* as factors influencing *intention to use*. Muliadi and Japarianto (2021) examined OVO users with perceived usefulness as an *intervening*

variable between perceived ease of use and *behavioral intention*. Monica and Japarianto (2022) subsequently used *perceived enjoyment* as an *intervening* variable in the relationship between perceived ease of use and *behavioral intention* in *digital payment*. These three studies demonstrate that ease of use can form part of the intention-formation process alongside other constructs. This pattern complements the present findings, which show a direct relationship between ease of use and intention. Thus, the findings remain consistent with the literature while employing a simpler model.

The magnitude of the model's contribution indicates that ease of use plays an important role but is not the only aspect associated with intention to use QRIS. An R value of 0.705 and an R^2 value of 0.497 indicate that 49.7% of the variance in Intention to Use QRIS scores in the sample can be explained by Perceived ease of use, while the remaining 50.3% lies outside the model. An F value of 100.657 with $p < 0.001$ indicates that the model is statistically significant overall. Pradipta and Tresia (2021) found a more complex pattern among 200 *e-wallet* users in Jakarta, where perceived usefulness and perceived ease of use affected *attitude toward using*, while perceived usefulness and *attitude* affected *behavioral intention*. This comparison indicates that intention to use digital payments may be formed through several pathways; therefore, the R^2 value in the present study should not be interpreted as the percentage of intention caused by ease of use.

The complexity of intention formation is also evident when psychological factors, benefits, risks, and social influence are incorporated into the analysis. Putri et al. (2024) examined Generation Z's intention to use QRIS by considering financial literacy, usefulness, ease of use, and risk. Based on an analysis of 150 respondents, financial literacy, perceived usefulness, perceived ease of use, and perceived risk each had a statistically significant effect on intention to use QRIS, with t values of 2.781, 2.165, 4.955, and 2.609, respectively. Meanwhile, Noer et al. (2023) examined 390 Generation Z respondents in Surabaya by testing *trust*, perceived usefulness, perceived ease of use, *social influence*, *intention to use*, and *actual usage*. Noer et al. (2023) found that *trust*, perceived usefulness, perceived ease of use, and *social influence* affected *intention to use*, which was subsequently associated with *actual usage*. These findings provide context for the 50.3% of variance not explained by the present model. However, these factors cannot be described as causes in the present study because they were not tested as research variables.

Differences in previous findings indicate that the position of ease of use may vary depending on the context and structure of the model employed. Maulana et al. (2024) examined 97 students at Universitas Islam Negeri Raden Intan Lampung who used QRIS BSI Mobile, employing PLS-SEM and incorporating perceived ease of use, perceived usefulness, and *trust* into the model. Their findings showed that perceived ease of use and perceived usefulness did not affect *behavioral intention to use*, whereas

trust had a positive and statistically significant effect on *behavioral intention*. This finding differs from the present study, which obtained $t = 10.033$ and $p < 0.001$. This difference indicates that the relationship between ease of use and intention does not necessarily produce an identical pattern across different services and user groups. Differences in respondent characteristics, QRIS services, and variable structures may provide contextual explanations for the differing results. Therefore, the findings of the present study are more appropriately understood specifically within the context of university students in Surabaya.

The position of ease of use in QRIS usage becomes further strengthened when findings from different contexts demonstrate similar patterns. Sholihah and Nurhapsari (2023) examined 100 traditional market traders in Semarang using the *Technology Acceptance Model* and found that perceived ease of use and perceived usefulness had positive and statistically significant effects on *intention to use* QRIS. This finding is consistent with the present study despite differences in respondents. In the present study, the mean Perceived ease of use score was 4.35 per item, the mean Intention to Use QRIS score was 4.29 per item, and the Beta coefficient was 0.705. The findings of Sari et al. (2022) among *mobile payment* users in Surabaya and Erwinsyah et al. (2023) among university students using QRIS further reinforce this pattern. Overall, this study provides empirical evidence that perceived ease of use has a strong and statistically significant relationship with intention to use QRIS among university students in Surabaya.

Conclusion

This study demonstrates that perceived ease of use has a positive and statistically significant relationship with intention to use QRIS among university students in Surabaya, as indicated by a regression coefficient of 0.725, a standardized beta coefficient of 0.705, a t -value of 10.033, and a p -value of less than 0.001. Because the significance level is below 0.05, H_0 is rejected and H_1 is accepted, supporting the research hypothesis. The coefficient of determination (R^2) of 0.497 indicates that perceived ease of use explains 49.7% of the variance in intention to use QRIS, while the remaining 50.3% is associated with factors not included in the model. These findings suggest that students tend to have a stronger intention to use QRIS when they perceive the system as easy to understand, learn, and operate. Academically, the findings support the relevance of the *Technology Acceptance Model* (TAM), particularly the concept of perceived ease of use, in explaining the acceptance of digital payment technology among university students. Practically, the results highlight the importance of providing a simple, clear, and user-friendly QRIS experience to support users' intention to use the system. However, because this study employed a cross-sectional design and examined only one independent variable, the findings should be interpreted cautiously and cannot, on their own, establish a causal relationship.

The contribution of this study lies in providing empirical evidence of the direct relationship between Perceived ease of use and Intention to Use QRIS among university students in Surabaya. However, the use of purposive sampling, the predominance of female respondents at 81.7%, and the concentration of respondents from two higher education institutions limit the generalizability of the findings. The cross-sectional design also does not allow causal conclusions to be drawn, while the use of a single independent variable leaves 50.3% of the variance in intention outside the model. Therefore, future studies could employ more diverse samples and expand the model by incorporating variables such as perceived usefulness, *trust*, *perceived risk*, *social influence*, or *security*. Analysis based on application type, user experience, and frequency of QRIS use could also provide a more comprehensive understanding of the factors shaping intention to use digital payment services.

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