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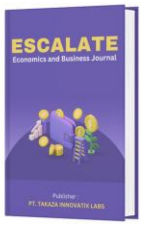

The influence of payment usage and ease of use of QRIS on customer loyalty among Gen Z (case study of UIN Raden Fatah Palembang and Sriwijaya University)

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Abstract: *Digital payment transformation through the Quick Response Code Indonesian Standard (QRIS) is increasingly adopted by Generation Z, yet the influence of usage and ease of use on customer loyalty remains inconsistent in prior studies. This study aims to analyze the effect of QRIS usage and perceived ease of use on customer loyalty among Gen Z students at UIN Raden Fatah Palembang and Sriwijaya University. Using a quantitative survey approach, data were collected from 100 respondents selected through purposive sampling. A Likert-scale questionnaire was employed, and data were analyzed using SPSS through validity and reliability tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and the coefficient of determination. Results indicate that QRIS usage ($t = 8.540$; $p < 0.001$) and ease of use ($t = 4.677$; $p = 0.002$) have positive and significant effects on customer loyalty. Both variables simultaneously exert a significant influence ($F = 123.396$; $p < 0.001$), explaining 71.8% of the variance in loyalty. The study concludes that enhancing QRIS usage intensity and its ease of use can strengthen customer loyalty among Generation Z.*

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Introduction

The development of digital transformation has encouraged the use of cashless payment systems, one of which is the Quick Response Code Indonesian Standard (QRIS), launched by Bank Indonesia in 2019. By early 2024, QRIS had been used by more than 50 million users and supported by more than 32 million merchants. This high adoption rate indicates that QRIS is increasingly accepted, especially by Generation Z, who prioritize speed, convenience, and efficiency in transactions. Previous research also shows that perceived usefulness and perceived ease of use influence loyalty and continued use of digital payment services (Pulungan et al., 2025; Hidayati, 2025).

The phenomenon of QRIS usage is also seen among students from the Faculty of Economics at Sriwijaya University and the Faculty of Islamic Economics and Business at UIN Raden Fatah Palembang, as Generation Z students who actively engage in digital transactions. QRIS was chosen because it is considered practical, speeds up payments, reduces cash usage, and is easy to use through a simple code scanning process. These conditions make students a relevant group to study the effect of QRIS use and convenience on customer loyalty (Kusuma, 2023; Koo & Yang, 2025; Muniarty et al., 2023; Hamdani, 2023; Fitria et al., 2024).

Although QRIS usage continues to increase, customer loyalty is influenced by user experience, particularly perceived benefits, convenience, and trust. Conversely, perceived risk can hinder usage, while customer satisfaction plays a crucial role in shaping loyalty. Furthermore, brand image and service features do not directly build loyalty without user satisfaction (Hariantoni & Mardiah, 2025; Dewanti et al., 2025; S. & Nugroho, 2024; Febriani, 2022).

Research problems arise because previous research results still show inconsistencies. Khairani et al. (2025) found that perceived ease of use and usefulness had a positive effect on QRIS usage, while Nasih et al. (2024) obtained different results. Differences in findings are also seen in studies by Agustina and Musmini (2022) and Octaviani et al. (2024) regarding the effect of ease of use on QRIS usage (Khairani et al., 2025; Nasih et al., 2024; Setyani et al., 2024; Octaviani et al., 2024).

A research gap was also found in the relationship between customer satisfaction and loyalty. Setyani et al. (2024) stated that satisfaction acts as a significant intervening variable on loyalty, while Qibtiyana et al. (2025) found that satisfaction had no significant effect on loyalty. These differences in results indicate that the relationship between QRIS usage, ease of use, and customer loyalty still needs to be further studied in Generation Z students (Setyani et al., 2024; Qibtiyana et al., 2025).

Based on these phenomena and research gaps, this study aims to analyze the influence of QRIS usage and ease of use on customer loyalty among students at UIN Raden Fatah Palembang and Sriwijaya University. This research is crucial for explaining the factors influencing QRIS user loyalty. The novelty of the study lies in testing these two variables on students from two universities in Palembang City, representing Generation Z with high digital transaction intensity.

Research methods

This research is a quantitative marketing research study aimed at examining the effect of QRIS usage (X1) and ease of use (X2) on customer loyalty (Y). The subjects were students from the Faculty of Economics, Sriwijaya University, and the Faculty of Islamic Economics and Business, UIN Raden Fatah Palembang. The study used a quantitative approach to test hypotheses through statistical analysis (Sugiyono, 2021).

The study population was Generation Z students at both universities. The sample was determined using purposive sampling, with the criteria being domiciled in Palembang, aged 13–28, active students, and previous QRIS users. The minimum sample size was determined using the Lemeshow formula and resulted in 96 respondents (Sugiyono, 2021).

The research data consisted of primary data obtained through questionnaires and secondary data from journals, books, Bank Indonesia data, and other relevant sources. The research instrument used a questionnaire with a five-point Likert scale to measure QRIS usage, ease of use, and customer loyalty (Sugiyono, 2020).

Data analysis was performed using SPSS. The instruments were tested through validity and reliability tests, followed by classical assumption tests, including normality, multicollinearity, heteroscedasticity, and linearity. Hypothesis testing used multiple linear regression analysis supported by t-tests, F-tests, and the coefficient of determination (R^2).

The research procedure began with identifying respondents based on criteria, compiling and distributing questionnaires, and then processing the data. The collected data were then analyzed through instrument quality testing, classical assumption testing, multiple linear regression analysis, and

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hypothesis testing to determine the effect of QRIS usage and ease of use on customer loyalty.

Results and Discussion

Respondent Characteristics

Table 1 Respondent Characteristics Based on Age

usia		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-20 tahun	12	12,0	12,0	12,0
	21-24 tahun	87	87,0	87,0	99,0
	25-28 tahun	1	1,0	1,0	100,0
	Total	100	100,0	100,0	

Based on Table 1, 12 respondents, or 12%, were aged 17–20. Furthermore, the largest number of respondents, or 87%, were aged 21–24. Meanwhile, only one respondent, or 1%, was aged 25–28. This indicates that the majority of respondents are in the 21–24 age range.

Table 2 Respondent Characteristics Based on Gender

jeniskelamin		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	laki-laki	28	28,0	28,0	28,0
	perempuan	72	72,0	72,0	100,0
	Total	100	100,0	100,0	

Table 2 shows that based on gender, 28 respondents were male, or 28%. Meanwhile, 72 respondents were female, or 72%. This indicates that the majority of respondents in this study were female.

Table 3 Respondent Characteristics Based on Faculty

fakultas		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ekonomi dan bisnis islam	61	61,0	61,0	61,0
	ekonomi dan bisnis	39	39,0	39,0	100,0
	Total	100	100,0	100,0	

Based on Table 3, 61 respondents, or 61%, came from Islamic Economics and Business. Meanwhile, 39 respondents, or 39%, came from Islamic Economics and Business. This indicates that the majority of respondents came from Islamic Economics and Business.

Research Instrument Testing

Table 4 Results of the Validity Test of the QRIS Usage Variable (X1)

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No. item	R hitung	R tabel	Signifikansi	Ket.
X1.1	0,643	0,195	0,000	Valid
X1.2	0,710	0,195	0,000	Valid
X1.3	0,605	0,195	0,000	Valid
X1.4	0,706	0,195	0,000	Valid
X1.5	0,725	0,195	0,000	Valid
X1.6	0,665	0,195	0,000	Valid
X1.7	0,702	0,195	0,000	Valid
X1.8	0,707	0,195	0,000	Valid
X1.9	0,517	0,195	0,000	Valid
X1.10	0,753	0,195	0,000	Valid
X1.11	0,647	0,195	0,000	Valid
X1.12	0,634	0,195	0,000	Valid
X1.13	0,739	0,195	0,000	Valid
X1.14	0,631	0,195	0,000	Valid
X1.15	0,694	0,195	0,000	Valid
X1.16	0,612	0,195	0,000	Valid

Based on the results of the validity test in Table 4, all indicators of the QRIS Use variable (X1) have a calculated r value that is greater than the table r of 0.195.

Table 5 Results of the QRIS Ease of Use Variable Test (X2)

No. item	R hitung	R tabel	Signifikansi	Ket.
X2.1	0,703	0,195	0,000	Valid
X2.2	0,786	0,195	0,000	Valid
X2.3	0,700	0,195	0,000	Valid
X2.4	0,772	0,195	0,000	Valid
X2.5	0,788	0,195	0,000	Valid
X2.6	0,751	0,195	0,000	Valid
X2.7	0,777	0,195	0,000	Valid
X2.8	0,811	0,195	0,000	Valid
X2.9	0,844	0,195	0,000	Valid
X2.10	0,853	0,195	0,000	Valid
X2.11	0,833	0,195	0,000	Valid
X2.12	0,798	0,195	0,000	Valid
X2.13	0,834	0,195	0,000	Valid
X2.14	0,766	0,195	0,000	Valid

The results of the validity test in Table 5 show that all question items in the QRIS Ease of Use variable (X2) have a calculated r value that is greater than the table r of 0.195.

Table 6 Results of Customer Loyalty Variable Test (Y)

No. item	R hitung	R tabel	Signifikansi	Ket.
X2.1	0,700	0,195	0,000	Valid
X2.2	0,794	0,195	0,000	Valid
X2.3	0,670	0,195	0,000	Valid
X2.4	0,752	0,195	0,000	Valid
X2.5	0,687	0,195	0,000	Valid
X2.6	0,552	0,195	0,000	Valid
X2.7	0,693	0,195	0,000	Valid
X2.8	0,750	0,195	0,000	Valid

The validity test results in Table 6 show that all statement items in the Customer Loyalty variable (Y) have a calculated r value greater than the table r (0.195). Furthermore, all items also have a significance value of 0.000 < 0.05, so all statement items are declared valid.

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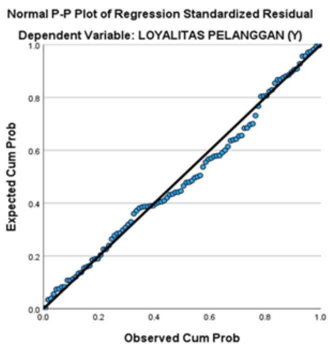
Table 7 Results of the Reliability Test of Research Instruments

Variabel	Cronbach'alpha	Standar Cronbach'alpha	keterangan
(X1)	0,917	>0.70	Reliabel
(X2)	0,953	>0.70	Reliabel
(Y)	0,851	>0.70	Reliabel

Based on the reliability test results in the figure above, all research variables have a Cronbach's Alpha value for X1 of 0.917, X2 of 0.953, and Y of 0.851, which is greater than 0.60. This indicates that the instrument used has a good level of internal consistency.

Classical Assumption Test

Table 8 Results of Data Normality Test



N			
Normal Parameters[a,b]	Mean		
	Std. Deviation		
Most Extreme Differences	Absolute		
	Positive		
	Negative		
Test Statistic			
Asymp. Sig. (2-tailed)[c]			
Monte Carlo Sig. (2-tailed)[e]	Sig.		
	99% Confidence Interval	Lower Bound	
		Upper Bound	

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 29988352

Based on the results from the table, it is known that the Asymp. Sig. (2-tailed) c value is 0.200 > 0.05. So it can be concluded that the tested data is normally distributed.

Table 9 Multicollinearity Test Results

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Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	PENGGUNA QRIS (X1)	0.591	1.692
	KEMUDAHAN PENGGUNAAN (X2)	0.591	1.692

a. Dependent Variable: LOYALITAS PELANGGAN (Y)

Based on the table above, it shows that the tolerance value of the Dompet pay variable is above 0.10 and the Variance Inflation Factor (VIF) value of each variable is below 10, so it can be concluded that the variables in this study do not experience multicollinearity.

Table 10 Heteroscedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.886	2.521		.748	.456
	PENGGUNAAN QRIS	.056	.038	.171	1.487	.140
	KEMUDAHAN PENGGUNAAN QRIS	-.047	.042	-.128	-1.114	.268

a. Dependent Variable: ABS_RES

Based on the table above,In the coefficients table, it is known that the QRIS User (X1) and Ease of Use (X2) variables each have a tolerance value of 0.591 and a VIF of 1.692. The tolerance value of both variables is greater than 0.10 and the VIF value is less than 10.

Multiple Linear Regression Test

Table 11 Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.500	1.355		2.583	0.011
	PENGGUNA QRIS (X1)	0.297	0.035	0.599	8.540	0.000
	KEMUDAHAN PENGGUNAAN (X2)	0.146	0.031	0.328	4.677	0.000

a. Dependent Variable: LOYALITAS PELANGGAN (Y)

Based on the results of the multiple linear regression test, the following regression equation was obtained:

$Y = 3{,}500 + 0.297X_1 + 0.146X_2 + e$

The equation shows that a constant value of 3.500 is the baseline value of customer loyalty when the variables QRIS usage (X_1) and ease of use (X_2) are zero. The QRIS usage coefficient of 0.297 indicates that increasing QRIS usage will increase customer loyalty by 0.297 units. Meanwhile, the ease of use coefficient of 0.146 indicates that the higher the ease of use, the higher the customer loyalty by 0.146 units. Both positive coefficients indicate that QRIS usage and ease of use have a positive effect on customer loyalty.

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Table 12 T-Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.500	1.355		2.583	0.011
	PENGGUNA QRIS (X1)	0.297	0.035	0.599	8.540	0.000
	KEMUDAHAN PENGGUNAAN (X2)	0.146	0.031	0.328	4.677	0.000

a. Dependent Variable: LOYALITAS PELANGGAN (Y)

Based on the results of the t-test in multiple linear regression analysis with a significance level of 5% ($\alpha = 0.05$), the t-table value was obtained at 1.984 (df = 97). The test results show that the QRIS User variable (X_1) has a calculated t-value = 8.540 with a significance of 0.000, so it has a positive and significant effect on Customer Loyalty. Thus, H_1 is accepted. Meanwhile, the Ease of Use variable (X_2) obtained a calculated t-value = 4.677 with a significance of 0.002, so it also has a positive and significant effect on Customer Loyalty. Thus, H_2 is accepted.

Table 13 F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2819.004	2	1409.502	123.396	<.001[b]
	Residual	1107.996	97	11.423		
	Total	3927.000	99			

a. Dependent Variable: LOYALITAS PELANGGAN (Y)

b. Predictors: (Constant), X2KEMUDAHAN PENGGUNAAN (X2), PENGGUNA QRIS (X1)

Based on the F test results, the calculated F value was 123.396, greater than the F table of 3.09, with a significance value <0.001. These results indicate that QRIS Users (X_1) and Ease of Use (X_2) simultaneously have a positive and significant effect on Customer Loyalty (Y). Thus, H_3 is accepted.

Table 14 Results of the Determination Coefficient Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.847[a]	0.718	0.712	3.37974

a. Predictors: (Constant), X2KEMUDAHAN PENGGUNAAN (X2), PENGGUNA QRIS (X1)

b. Dependent Variable: LOYALITAS PELANGGAN (Y)

Based on the analysis results, in the Model Summary table, the R Square value was obtained at 0.718. This indicates that 71.8% of the variation in the Customer Loyalty variable (Y) can be explained by the QRIS User (X1) and Ease of Use (X2) variables in the regression model used. Meanwhile, the remaining 28.2% (100% - 71.8%) is influenced by other variables outside this research model that were not examined, such as service quality, trust, promotions, customer satisfaction, and other factors.

Discussion of Research Results

1. The Impact of QRIS Use on Customer Loyalty Among Gen Z

Based on the t-test results, the QRIS usage variable obtained a t-value of 8.540 with a significance value of 0.000. Because the significance value of 0.000 <0.05 indicates that the use of QRIS payments has a positive and significant effect on customer loyalty among Generation Z. This is because the use of QRIS provides convenience, speed, and efficiency

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in conducting daily transactions. Generation Z is a generation that is very close to digital technology and tends to want a payment system that is practical, fast, and can be used in various places.

The increasing use of QRIS at various merchants, both online and offline, makes it easier for customers to make payments without having to use cash. This makes transactions more efficient, secure, and convenient, encouraging customers to continue using QRIS in their financial activities. Furthermore, easy integration with various digital payment applications is also a factor that increases customer interest and loyalty.

According to the questionnaire results, most respondents stated that they felt more comfortable using QRIS because the transaction process was fast and hassle-free. Respondent number 12 from UIN Raden Fatah Palembang, Adinda Saputri, stated that "I use QRIS more often because it is more practical and does not require carrying cash." In addition, respondent number 55 from Sriwijaya University, Meily Lestari, stated that "QRIS is very helpful because it can be used in many places and transactions are faster."

These findings align with microeconomic theory, which states that consumers will choose and maintain a product if it delivers maximum satisfaction or benefits. In this context, QRIS provides utility in the form of time efficiency and ease of transactions, thus encouraging customer loyalty. However, the loyalty formed tends to be rational, based on the benefits obtained, so it's still possible to change if more profitable alternatives become available.

2. **The Impact of QRIS Ease of Use on Customer Loyalty among Gen Z**

Based on the t-test results, the QRIS ease of use variable obtained a calculated t-value of 4.677 with a significance value <0.002. Because the significance value is smaller than 0.05, it can be concluded that QRIS ease of use has a positive and significant partial effect on customer loyalty. This is because the ease of understanding and using the QRIS system can increase customer convenience and satisfaction in transactions. Generation Z tends to choose technology that is easy to learn, uncomplicated, and can be used without requiring significant effort.

The ease of use of QRIS is evident in the simple transaction process, from scanning the QR code to completing the payment, which can be done quickly. Furthermore, the app's user-friendly interface and minimal transaction errors make users feel more confident in using this payment system. This convenience indirectly enhances positive customer experiences, which in turn increases loyalty.

According to the questionnaire results, the majority of respondents stated that they had no difficulty using QRIS. Respondent number 27 from UIN Raden Fatah Palembang, Kevin Alfindy, stated that "QRIS is easy to use because you only need to scan and pay immediately." Furthermore, respondent number 63 from Sriwijaya University, Dimas Saputra, stated that "the QRIS features are very simple and not confusing, so I use it frequently."

This finding aligns with the concept of cost in microeconomic theory, where ease of use reflects low non-financial costs, such as time, effort, and effort, incurred by consumers. The lower the perceived cost, the higher the net benefit consumers receive, thus encouraging them to continue using QRIS.

3. **The Effect of QRIS Usage (X1) and Ease of QRIS Use (X2) Simultaneously on Customer Loyalty**

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Based on the F-test results, the calculated F-value was 123.396 with a significance value of <0.001. Since the significance value is less than 0.05, it can be concluded that QRIS usage and ease of use simultaneously or jointly have a significant effect on customer loyalty. This indicates that both variables together play a significant role in shaping customer loyalty among Generation Z.

The coefficient of determination (R2) obtained an Adjusted R Square value of 0.718. This means that the ability of the QRIS use and ease of use variables to explain variations in customer loyalty is 71.8%, while the remaining 28.2% is explained by other variables outside this research model that were not examined.

This finding aligns with theory, which can be explained through microeconomic theory, specifically utility theory and consumer behavior theory. Utility theory explains that consumers will seek to maximize satisfaction by choosing the alternative that provides the greatest benefit. Meanwhile, consumer behavior theory explains that individual decisions are influenced by rational considerations of benefits and costs.

QRIS usage reflects high benefits, while ease of use reflects low costs. This combination of high benefits and low costs results in optimal net value for consumers, thus encouraging customer loyalty. However, it is important to note that loyalty is not only influenced by internal factors such as benefits and convenience, but also by external factors such as technological developments and the social environment. Therefore, customer loyalty to QRIS remains dynamic and can change according to existing conditions.

4. Differences in Opinion of Respondents at UIN Raden Fatah and Sriwijaya University

Based on the results of the research that has been conducted, there are differences in the tendency of opinion between respondents from the Faculty of Islamic Economics and Business of UIN Raden Fatah Palembang and the Faculty of Economics and Business of Sriwijaya University in assessing the use and ease of use of QRIS on customer loyalty.

Students from the Faculty of Islamic Economics and Business at UIN Raden Fatah tend to view QRIS usage not only from a functional perspective but also from a value and benefit perspective. This is due to their background in Islamic economics, which emphasizes the principles of convenience (yusr), efficiency, and usefulness in all economic activities. Therefore, respondents from UIN Raden Fatah generally gave assessments that placed greater emphasis on QRIS's suitability to the principles of convenience and comfort in transactions, which ultimately influenced their levels of satisfaction and loyalty.

Meanwhile, students at the Faculty of Economics and Business at Sriwijaya University tended to view QRIS usage more rationally and practically, with a primary focus on the technology's efficiency, speed, and ease of use. Their backgrounds in conventional economics and modern business led respondents to place greater emphasis on the functional benefits and performance of digital payment systems in supporting daily transaction activities. In this regard, QRIS is considered a tool capable of increasing transaction effectiveness and productivity.

This difference is also evident in loyalty levels, where respondents from both institutions both showed a positive tendency towards QRIS use, but with different considerations. UIN Raden Fatah students tended to build loyalty based on perceived value propositions and ease of use, while Sriwijaya University students based their loyalty more on practical experience and perceived direct benefits of QRIS use. However, there was generally no significant difference in the direction of the perceptions of the two groups of respondents, with both groups assessing that QRIS use and ease of use have a positive

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influence on customer loyalty. The differences lie more in perspective and the basis for evaluating the technology.

Conclusion

This study shows that QRIS usage and ease of use have a positive and significant effect on customer loyalty among Generation Z, particularly students of the Faculty of Islamic Economics and Business at UIN Raden Fatah Palembang and the Faculty of Economics at Sriwijaya University. Partially, QRIS usage has a greater influence than ease of use on customer loyalty. Simultaneously, both variables are able to explain 71.8% of the variation in customer loyalty, while 28.2% is influenced by other factors outside the research model. This finding confirms that the higher the intensity of QRIS usage and the easier the system is to use, the higher the customer loyalty in utilizing digital payment services. However, this study still has limitations because it only involved respondents from two universities in Palembang City with a limited sample size, so the results cannot be generalized to the entire Generation Z group in Indonesia.

Based on these results, further research is recommended to expand the scope of the study area, involve a larger number of respondents, and add other variables that have the potential to influence customer loyalty, such as trust, customer satisfaction, risk perception, service quality, promotions, and digital payment system security. The use of more comprehensive analysis methods can also be carried out to gain a deeper understanding of the relationships between variables. Practically, the results of this study have implications for Bank Indonesia, digital payment service providers, and merchants to continue to improve ease of use, system reliability, and user transaction experience by developing simpler, safer, and more efficient features. These efforts are expected to maintain QRIS user loyalty and encourage increased use of digital payment systems among Generation Z.

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