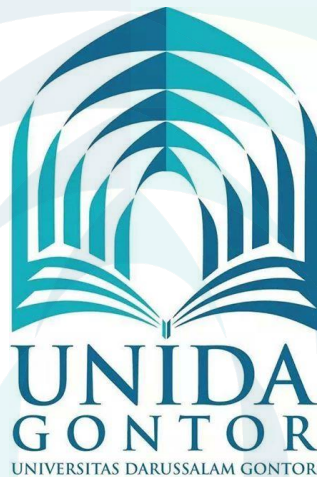


**THESIS**

**THE INFLUENCE OF EASE OF ACCESS ON INTEREST IN USING QRIS  
BY INDONESIAN MUSLIM YOUTH WITH DIGITAL FINANCIAL  
LITERACY AS A MODERATING VARIABLE**



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**2024/1445**

**UNIVERSITAS DARUSSALAM GONTOR**

**THE INFLUENCE OF EASE OF ACCESS ON INTEREST IN USING QRIS  
BY INDONESIAN MUSLIM YOUTH WITH DIGITAL FINANCIAL  
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**THESIS**

Submitted in Fulfilment of Requirements for Completing Degree of Bachelor of  
Economics

**By**

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**2024/1445**

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## **ABSTRAK**

### **Pengaruh Kemudahan Akses terhadap Minat Penggunaan QRIS oleh Pemuda Muslim Indonesia dengan Literasi Keuangan Digital sebagai Variabel Moderasi**

**Eva Fauziah**  
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Sebagai salah satu jenis fintech payment, QRIS (Quick Response Code Indonesia Standard) telah menarik perhatian masyarakat, khususnya generasi muda, dengan memberikan kemudahan akses layanan transaksi non tunai. Bank Indonesia meluncurkan QRIS sebagai opsi pembayaran baru pada tahun 2019, yang bertepatan dengan Hari Kemerdekaan RI ke-74. Namun, peningkatan penggunaan QRIS di kalangan pemuda Muslim Indonesia mendorong pertanyaan mengenai faktor-faktor yang mempengaruhi minat mereka terhadap teknologi pembayaran ini. Pertanyaan utama penelitian ini meliputi pengaruh kemudahan akses dan literasi keuangan digital terhadap minat menggunakan QRIS, serta peran literasi keuangan digital sebagai variabel moderating. Tujuan dari penelitian ini adalah untuk menganalisis pengaruh kemudahan akses terhadap minat menggunakan QRIS, menilai dampak literasi keuangan digital pada minat tersebut, dan mengevaluasi peran literasi keuangan digital sebagai variabel moderating antara kemudahan akses dan minat menggunakan QRIS. Penelitian ini menggunakan metode deksriptif kuantitatif dengan pengumpulan data melalui kuesioner yang disebar kepada pemuda muslim Indonesia, khususnya pada 350 mahasiswa Universitas Darussalam Gontor kampus C. Analisis data dilakukan dengan menggunakan regresi linier berganda dan analisis moderasi untuk menguji hipotesis yang diajukan, dibantu dengan IBM SPSS 25 sebagai alat dalam proses analisa hasil. Hasil penelitian menunjukkan bahwa secara parsial Kemudahan Akses berpengaruh terhadap Minat Menggunakan QRIS. begitu juga dengan Literasi Keuangan Digital berpengaruh signifikan terhadap Minat Menggunakan QRIS. Sedangkan Literasi Keuangan Digital sebagai moderasi antara kemudahan akses dan minat penggunaan QRIS, menunjukkan bahwa variabel Literasi Keuangan Digital (Z) mampu memoderasi pengaruh negatif antara Kemudahan Akses (X) terhadap Minat Menggunakan QRIS (Y). Kesimpulan ini menegaskan bahwa Literasi keuangan digital membantu individu dengan gaya hidup YOLO mengontrol transaksi impulsif, serta memberikan literasi terkait risiko dan keterbatasan dari sistem pembayaran digital, meskipun mereka tetap menikmati kemudahan penggunaan QRIS.

**Kata Kunci:** QRIS, Pemuda Muslim Indonesia, Kemudahan akses, Literasi keuangan digital, Minat menggunakan.

## **ABSTRACT**

### **The Influence of Ease of Access on Interest in Using QRIS by Indonesian Muslim Youth with Digital Financial Literacy as a Moderating Variable**

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As a type of fintech payment, QRIS (Quick Response Code Indonesia Standard) has attracted the public's attention, especially the younger generation, by providing easy access to non-cash transaction services. Bank Indonesia launched QRIS as a new payment option in 2019, which coincided with Indonesia's 74th Independence Day. However, the increasing use of QRIS (Quick Response Code Indonesian Standard) among Indonesian Muslim youth prompts questions about the factors influencing their interest in this payment technology. The main research questions include the influence of ease of access and digital financial literacy on interest in using QRIS and the role of digital financial literacy as a moderating variable. This study aims to analyze the effect of ease of access on interest in using QRIS, assess the impact of digital financial literacy on such interest, and evaluate the role of digital financial literacy as a moderating variable between ease of access and interest in using QRIS. This research uses a quantitative descriptive method. Data were collected through questionnaires distributed to Indonesian Muslim youth, especially 350 respondents from students at University Darussalam Gontor, Campus C. Data analysis was carried out using multiple linear regression and moderation analysis to test the proposed hypothesis, assisted by IBM SPSS 25 as a tool to analyze the results. The results showed that the Ease of Access partially affected Interest in Using QRIS, and Digital Financial Literacy significantly impacted Interest in Using QRIS. Digital Financial Literacy, as a moderation between ease of access and interest in using QRIS, shows that the Digital Financial Literacy variable can moderate the negative influence between Ease of Access and Interest in Using QRIS. This conclusion confirms that digital financial literacy helps individuals with YOLO lifestyles control impulsive transactions, and provides literacy related to the risks and limitations of digital payment systems, even though they still enjoy the ease of using QRIS.

**Keywords:** QRIS, Indonesian Muslim Youth, Ease of access, Digital financial literacy, Interest in using.

DECLARATION

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Title : The Influence of Ease of Access on Interest in Using Qris by Indonesian Muslim Youth with Digital Financial Literacy as a Moderating Variable

I hereby declare that this undergraduate thesis is the result of my investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Mantingan, Jumadal Tsani 29<sup>th</sup>, 1446 H  
December 31<sup>st</sup>, 2024 M

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APPROVAL OF SUPERVISOR

To Honorable,  
**Dean of Faculty of Economics and Management**  
**University of Darussalam Gontor**

*Bismillahirrahmanirrahim,*  
*Assalamu 'alaikum Wr, Wb*

I certify that I have supervised and read this thesis, written by:

Name : Eva Fauziah  
Reg. Number : 422021428068  
Title : The Influence of Ease of Acces on Interest In Using QRIS  
Among Indonesian Muslim Youth With Digital Financial  
Literacy As a Moderating Variable.

In my opinion, it conforms to acceptable standards of scholarly presentation  
and is fully adequate, in scope and quality, as an undergraduate thesis for the degree  
of Bachelor of Management Department.

*Wassalamu 'alaikum Wr, Wb.*

Ponorogo, 08 Rabi'ul Akhir 1446 H

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THESIS EXAMINATION COMMITTEE APPROVAL

The examination committee declared that the thesis written by:

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It has passed to thesis examination, and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Management, Faculty of Economics and Management, University of Darussalam Gontor.

Chairman,

Secretary

  
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### APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

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Registered No. : 422021428068

Title : The Influence of Ease of Access on Interest in Using Qris by Indonesian Muslim Youth with Digital Financial Literacy as a Moderating Variable

It is accepted as a fulfillment of the requirement for the degree of Bachelor of Management, academic year 1445 - 1446 H / 2024 - 2025 M.

Mantingan, Rajab 6<sup>th</sup>, 1446 H  
January 6<sup>th</sup>, 2025 M

Dean of  
Faculty of Economics And Management



**Dr. Hartomi Maulana, M.Sc.**  
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## MOTTO

إِنَّ مَعَ الْعُسْرِ يُسْرًا

(Al-Insyirah: 6)

“Indeed, after difficulty there is ease”

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## DEDICATION

Assalamu'alaikum Warahmatullahi Wabarakatuh

Bismillahirrahmanirrahim

All praise be to Allah Subhanahu Wa Ta'ala, the Owner of all glory, who has bestowed His grace, guidance, and strength so that this final project can be completed properly. Shalawat and greetings are also due to the Prophet Muhammad (peace and blessings be upon him), the role model of the ages, the bearer of the light of faith, and the guidance of truth. May we all be among the people who are always under the shade of his intercession. Aamiin ya Rabbal 'Alamin.

I dedicate this simple offering to those who are the author's strong reason to keep going, who are always present with prayers, affection, and enthusiasm that never subsides:

For my beloved father, mother, and mas Ari, there are no words that can describe how much love, sacrifice, and sincerity you have poured out for my success. May Allah SWT reward all your kindness with uninterrupted rewards, complete health, and happiness in the world hereafter.

Also, for my dearest family, my brothers and sisters, who have always been a place to share joy and sorrow. You are a home that always brings peace in the middle of this life journey.

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Finally, thank you to everyone who has contributed, both big and small, whose names I may not mention one by one. May Allah SWT reward all goodness with multiple rewards.

And to myself, thank you for enduring, fighting, and believing that every step is part of His beautiful plan. May the steps ahead always be blessed by Him.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

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4. Al-Ustadz Dr. Yayan Firmansah, Ph.D. as Head of Department Management, Faculty of Economics and Management, University of Darussalam Gontor.
5. Al-Ustadz M. Kurnia Rahman Abadi, S.E., M.M. Ph.D. as a Supervisor of thesis research proposals who are full of wisdom, diligence, and patience have been willing to take their time to provide direction, guidance, and motivation for the completion of thesis research.
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In completing this final project, the author realizes that there are still many shortcomings. Therefore, the author hopes that the reader will provide constructive suggestions. Finally, the author hopes that this simple work can benefit both the author and readers in general and can contribute to the world of education in the future.

Mantingan, Jumadal Awal 8<sup>th</sup>, 1446 H  
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