



THE INFLUENCE OF FINANCIAL LITERACY, PERCEIVED EASE OF USE, PERCEIVED RISK, AND LIFESTYLE MODERATED BY GENDER ON THE ADOPTION OF QRIS AS A CASHLESS PAYMENT METHOD (A Case Study of Generation Z in Greater Bandung)

**PENGARUH LITERASI KEUANGAN, KEMUDAHAN PENGGUNAAN YANG DIRASAKAN, RISIKO YANG DIRASAKAN, DAN GAYA HIDUP YANG DIMODERASI OLEH GENDER TERHADAP TERHADAP ADOPSI QRIS SEBAGAI METODE PEMBAYARAN NON-TUNAI
(Studi Kasus Generasi Z di Bandung Raya)**

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DOI: <https://doi.org/10.62567/micjo.v3i1.1981>

Abstract

The growth of internet users in Indonesia has increased significantly from last year and penetration has reached 79.5% by the beginning of 2024. Reaching 13.66% of the Indonesian population has made payments.e-commerce regularly cashless with e-wallet or digital wallet. This reflects that Indonesian society is undergoing transformation by implementing digital wallet programs.cashless society or change of cash payment to non-cash. The use of QRIS is one of the instruments that support the BI program in creating cashless society. The existence of digital transformation is only supported by 6.84% of the Indonesian population who are digitally literate, which means that more than 90% of the people in Indonesia are not digitally literate in facing this digital transformation. The aim of the research is to determine the influence of digital transformation.financial literacy, perceived ease of use, perceived risk, And lifestyle moderated by the role of gender towards the adoption of the use of QRIS as cashless payment on Generation Z in Bandung Raya. The theory from this study uses Technology Acceptance Model 1 because the theory is relevant to the objectives of this research. The model focuses on the main factors affecting technology acceptance, one of which is perceived ease of use which is modified within the research framework. The research method used is quantitative with the aim causal descriptive which is applied by using Technology Acceptance Model (TAM). The time for implementing the study is cross sectional and the research background non-contrived. The analysis tool uses Structural Equation Model (SEM) based Partial Least Square (PLS) to test the tentative hypothesis proposed to 30 Generation Z QRIS users in Greater Bandung. During the sampling process, 113 respondents were recruited. The preliminary findings indicate that all independent variables are valid, as all questionnaire items have r -values > 0.361 at a significance level of 0.05. The results of this study show that each financial literacy, perceived ease of use, perceived risk, And lifestyle has a significant positive effect on behavior intention on Generation Z in Bandung. Gender is known to moderate the influence of each independent variable in this study on behavior intention on Generation Z in Greater Bandung. Academic suggestions from this study are intended to enable future research



to explore the indicators of each independent variable in more depth and expand the sample size. Practical suggestions for service providerse-wallet to focus on reducing risks and increasing personal security and develop strategies to build user trust inlifestyle owned by the user.

Keywords : Financial Literacy, Ease of Use, Risk of Use, Lifestyle, Generation Z, Adoption of QRIS Use.

Abstrak

Tumbuh kembang pengguna internet di Indonesia melonjak naik secara signifikan dari tahun lalu dan penetrasi nya mencapai 79,5% per awal tahun 2024. Mencapai 13,66% penduduk Indonesia telah melaksanakan pembayaran e-commerce secara cashless dengan e-wallet atau dompet digital. Itu mencerminkan bahwasanya masyarakat di Indonesia melaksanakan transformasi dengan menjalankan program cashless society atau perubahan pembayaran tunai menjadi non-tunai. Penggunaan QRIS ialah salah satu instrument yang menyokong program BI dalam menciptakan cashless society. Adanya transformasi digital hanya didukung oleh 6,84% penduduk Indonesia yang sudah terliterasi digital yang berarti terdapat lebih dari 90% masyarakat di Indonesia belum terliterasi digital dalam menghadapi transformasi digital tersebut. Tujuan penelitiannya guna mengetahui adanya pengaruh financial literacy, perceived ease of use, perceived risk, dan lifestyle yang dimoderasi oleh peran gender terhadap adopsi penggunaan QRIS sebagai cashless payment pada Generasi Z di Bandung Raya. Teori dari kajian ini memakai Technology Acceptance Model 1 karena teori tersebut relevan dengan tujuan yang ada dalam penelitian ini. Model tersebut berfokus kepada faktor utama terhadap penerimaan teknologi salah satunya yakni perceived ease of use yang dimodifikasi di dalam kerangka penelitiannya. Metode penelitiannya memakai kuantitatif dengan tujuan causal descriptive yang diterapkan dengan memakai Technology Acceptance Model (TAM). Waktu pelaksanaan kajiannya bersifat cross sectional dan latar penelitiannya non-contrived. Alat analisanya memakai Structural Equation Model (SEM) berbasis Partial Least Square (PLS) untuk menguji hipotesis sementara yang diajukan kepada 30 pengguna QRIS Generasi Z di Bandung Raya. Respondennya saat proses pengambilan sampel mencapai 113 responden. Temuan sementaranya mencerminkan bahwasanya seluruh variabel independennya valid karena semua item pertanyaannya punya nilai r -hitungnya $> 0,361$ pada taraf signifikansi 0,05. Hasil penelitian ini menunjukkan bahwa masing-masing financial literacy, perceived ease of use, perceived risk, dan lifestyle berpengaruh positif signifikan terhadap behavior intention pada Generasi Z di Bandung. Gender diketahui dapat memoderasi pengaruh masing-masing variabel independent dalam penelitian ini terhadap behavior intention pada Generasi Z di Bandung Raya. Saran akademis dari penelitian ini ditujukan agar penelitian selanjutnya bisa mengeksplorasi indikator setiap variabel independen lebih dalam dan bisa meluaskan cakupan sampelnya. Saran praktis bagi penyedia layanan e-wallet agar fokus pada penurunan risiko dan peningkatan keamanan pribadi dan menyusun strategi dalam membangun kepercayaan pengguna terhadap lifestyle yang dimiliki pengguna.

Kata Kunci : Literasi Keuangan, Kemudahan Penggunaan, Risiko Penggunaan, Gaya Hidup, Generasi Z, Adopsi Penggunaan QRIS.

1. INTRODUCTION

Society has currently entered the Industry 4.0 era, a period characterized by industrial advancements reflected in the use of digital technology, artificial intelligence, connectivity, and system integration in human life. Digital technology enables rapid and easy information dissemination. This ease of access significantly impacts various aspects of life in Indonesia. Based on the 2024 Indonesia Digital Society Index (IMDI) assessment by the BPSDM of the



Ministry of Communication and Informatics (Kemkominfo), the national score reached 43.34, representing an increase of 0.16 from the 2023 score of 43.18. This indicates an improvement in the digital readiness of the public. The IMDI assessment is based on several pillars detailed in Table 1.

Table 1. Indonesia National Digital Society Index 2023

IMDI Pillars	Multistage Principal Component Analysis (PCA) Score
Infrastructure and Ecosystem Pillar	57,09
Digital Skills Pillar	56,59
Empowerment Pillar	26,19
Employment Pillar	32,14

Source: Human Resources Development Agency, Ministry of Communication and Informatics (Kemkominfo), 2023.

A study conducted by APJII in 2024 found that the total number of internet users has reached 221 million since 2023. This means that internet penetration has reached 79.5% of Indonesia's total population of approximately 282,477,584, as recorded by the Directorate General of Dukcapil, Ministry of Home Affairs (APJII, 2024). Through the Directorate General of Aptika, Kemkominfo strives to accelerate digital transformation by focusing on digital talent development through national digital movements. However, data updated as of October 2023 shows that only 6.84% of Indonesia's population—out of a total of 278.69 million people at that time—are digitally literate. This implies that while internet penetration is rising, less than half the population meets digital literacy proficiencies, which include technological capability, digital culture, cyber ethics, and cybersecurity. Digital knowledge and skills are the primary keys to success in digital transformation.

Rapid advancements in information technology have played a crucial role in driving economic growth. Research by Candraningtias et al. (2024) states that this growth is driven by increased economic activity within companies, influenced by variables such as net interest margin, yield on earning assets, and capital ratio. The capital ratio has a significant impact on GDP growth in the economic sector, as companies often hold high assets that are not utilized productively. This is evidenced by the normalization of digital or non-cash payment systems in society. To improve financial accessibility, Bank Indonesia developed financial literacy strategies to make the public more open to official financial services. This effort is integrated with the implementation of transaction digitalization—the shift from physical cash-based payments to electronic methods—creating a "cashless society."

A cashless society is a transformation of habitual patterns in buying and selling from cash to non-cash or digital transactions. This is a concrete manifestation of the National Non-Cash Movement (GNNT) launched on August 14, 2014. The digitalization of transactions aims to create a payment mechanism that is secure, optimal, and orderly, while supporting the national financial system's performance (Bank Indonesia, 2020). The 2025 Indonesia Payment



System Blueprint (BSPI) serves as Bank Indonesia's regulatory framework to guide the industry's role in the digital economy era. It contains five visions reflected through five key initiatives: retail payment systems, open banking, financial market infrastructure, data, and regulation/licensing/supervision. The Quick Response Code Indonesian Standard (QRIS) is the national QR code standardization launched on August 17, 2019 (Bank Indonesia, 2019). The use of QRIS is a retail payment system instrument that supports Bank Indonesia's program in promoting a cashless society.

With QRIS standardization, the Indonesian QR Code Payment is designated as a tool for electronic payment applications. It is beneficial for easier monitoring and analysis of finance and business efficiency. According to GoodStats and the Indonesian Payment Association, 119 institutions have adopted the QRIS system. During Bank Indonesia's Board of Governors Meeting (RDG), it was recorded that QRIS users reached 48.12 million with 31.61 million merchants. West Java has the highest number of QRIS merchants (6.807 million), with new users specifically in West Java reaching 350,200 (GoodStats, 2024). This indicates that the community in West Java tends to be more tech-savvy, particularly regarding QRIS implementation in daily activities.

Providing benefits to users is one of the positive impacts of QRIS. However, it cannot be denied that digital-based payments in the financial sector also have negative effects, such as creating over-dependence on digital systems and encouraging consumptive behavior or an extravagant lifestyle. Given their characteristics, Generation Z plays a significant role in optimizing QRIS as a cashless payment method because they possess a high capacity to adapt to rapid technological developments. Technological transformation certainly influences changes in characteristics, especially in public purchasing power. The tech-savvy nature of Gen Z requires an equilibrium with financial literacy to minimize the risks they face. OJK data from August 2024 mentions that the financial literacy rate of Generation Z (ages 18-25) reached 70.19%. Assessment parameters for financial literacy include knowledge, skills, confidence, attitudes, and behaviors, adjusted to indicators used in the OECD/INFE (International Survey of Financial Literacy). This suggests that QRIS, as a QR Code-based payment technology emerging in 2019, is easily adopted.

Individuals lacking financial literacy tend to spend money only on desired elements without considering necessity. Conversely, those with good financial knowledge manage finances more wisely, plan expenditures, and avoid fraudulent investments. They also understand the benefits and risks of financial products. This level of understanding influences how easily someone accepts digital payment technology, which is driven by two main factors: perceived ease of use and perceived usefulness. Besides financial literacy, lifestyle is a factor influencing QRIS usage. According to Haryana (2020), technological progress drives lifestyle changes by offering time efficiency. For example, QRIS allows transactions anytime and anywhere, making people focus more on personal convenience. Generation Z's acceptance of QRIS aligns with Fred Davis's Technology Acceptance Model (TAM), which comprises six main components.



Studies discussing variables affecting the adoption of QRIS as a cashless payment have been conducted by Ramadhan et al. (2023) and Akhyar & Sisilia (2023). Ramadhan et al. (2023) found that perceived ease of use, lifestyle, and financial literacy influence the decision to use QRIS. Similarly, Akhyar & Sisilia (2023) found that perceived ease of use has a simultaneous effect on QRIS usage. However, regarding perceived ease of use, there are conflicting results with a study by Murtanto & Rahmawati (2023), which found no significant influence on the decision to use QRIS. Based on these discrepancies, this study will utilize three main external variables: perceived ease of use, financial literacy, and lifestyle.

Due to the inconsistencies in previous findings, the author intends to re-examine the Technology Acceptance Model by modifying it based on previous studies with financial literacy, perceived ease of use, and lifestyle variables towards QRIS adoption. This study focuses on Generation Z in the Greater Bandung area—including Bandung Regency, West Bandung Regency, Sumedang Regency, Bandung City, and Cimahi City—as the research object because Gen Z is more connected and active in current technological advancements. This condition makes it easier to increase QRIS usage. These phenomena have motivated the author to conduct a thesis study titled: "The Influence of Financial Literacy, Perceived Ease of Use, Perceived Risk, and Lifestyle Moderated by the Role of Gender on the Adoption of QRIS Usage as a Cashless Payment (A Case Study of Generation Z in Greater Bandung)."

2. RESEARCH METHOD

This study employs a quantitative research design with a causal-descriptive approach, grounded in the positivism paradigm and a deductive theoretical framework (Amelia et al., 2023). The research strategy was implemented through a survey method, utilizing an online questionnaire via Google Forms distributed to individual units of analysis. The population and sample focused on Generation Z residing in the Greater Bandung area (comprising Bandung City, Bandung Regency, West Bandung Regency, Sumedang Regency, and Cimahi City) who actively use QRIS as a daily payment method. The sampling technique was determined systematically, with a minimum requirement of 113 respondents; however, the data collection process successfully gathered 147 respondents.

The research instrument underwent rigorous validity and reliability testing, where all items were declared valid with an r -value > 0.361 and reliable with a Cronbach's Alpha score exceeding 0.6. The primary data collected were analyzed using two main techniques: descriptive analysis to measure respondent score interpretations via a continuum line, and inferential analysis using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS 4.0 software. The SEM-PLS technique was selected to test the hypotheses regarding the influence of independent variables (financial literacy, perceived ease of use, perceived risk, and lifestyle) on the dependent variable (adoption of QRIS usage), with gender serving as the moderating variable.



3. RESULT AND DISCUSSION

The descriptive analysis of 147 Generation Z respondents in the Greater Bandung area reveals a significant overview of their readiness and behavior regarding QRIS usage. For the Financial Literacy variable, respondents generally fall into the "Good" category with a score of 71%. This indicates that Generation Z possesses an adequate fundamental understanding of financial management in the digital era. However, a more detailed breakdown reveals an interesting discrepancy: respondents achieved the highest score in basic fintech knowledge (86%), reflecting their familiarity with modern financial applications. Conversely, understanding of risk management and portfolio diversification was at the lowest level (52%). This phenomenon suggests that while Generation Z is proficient in using digital payment tools, they remain vulnerable regarding long-term financial security and asset protection. Consequently, further education on risk mitigation in cashless transactions is essential.

Furthermore, the Perceived Ease of Use variable recorded the most impressive score at 81%. Respondents felt that the steps involved in using fintech and QRIS are very easy to understand (86%). Ease of access and time efficiency are primary drivers for the community in Greater Bandung to adopt QRIS. As digital natives, Generation Z no longer perceives technology as a barrier but rather as a solution requiring minimum effort. Nevertheless, the convenience aspect of e-wallets still has room for improvement at 75%, indicating that despite the ease of use, cross-platform system integration is still perceived by some users as requiring additional effort.

On the other hand, Perceived Risk fell into the "Fairly Good" category with a score of 67%. This figure reflects a lingering caution among users. The respondents' greatest concern lies in the potential misuse of personal data and the receipt of spam messages (78%) after the e-wallet registration process. This provides a strong signal to service providers and regulators that personal data security is a crucial factor that could hinder full adoption. Although users feel technically comfortable, psychological safety and privacy remain primary considerations. The low score on the item regarding empty advertisement messages (63%) also suggests that minor disruptions in app usage can decrease user trust in the integrity of the service provider.

The Lifestyle Compatibility aspect recorded a score of 77%, confirming that QRIS has become an integral part of Generation Z's social identity. Respondents strongly believe that using e-wallets aligns with their character (84%). This is consistent with hedonic motivation, where the use of payment technology is not just about function, but also about enjoyment and trends (83%). Interestingly, the specific compatibility of QRIS with online shopping habits is still at 67%, which may be due to a lingering preference for other payment methods on certain e-commerce platforms. Finally, Behavioral Intention showed a score of 72%, where the frequency of e-wallet use is very high (86%), yet dependence on the system (60%) and the intention to recommend it to others (81%) indicate that while QRIS adoption has reached the routine use stage, it has not yet fully replaced the role of cash in every aspect of their economic lives.



a. Evaluation of the Measurement Model (Outer Model) and Data Validity

Following the descriptive data analysis, this study conducted scientific testing using the Structural Equation Modeling - Partial Least Square (SEM-PLS) approach. The first step involved evaluating the Measurement Model or Outer Model to ensure the instruments used were truly valid and reliable. Based on the Convergent Validity test, data processing results using SmartPLS 4.0 showed that all research indicators have outer loading values above the threshold of 0.70. These high loading factor values prove that each question item in the questionnaire contributes significantly to explaining its respective latent variable. For example, in the Behavioral Intention variable, the BI-5 indicator recorded a value of 0.920, meaning it has a very strong correlation with the user's behavioral intention. With these criteria met, all question items are declared valid and suitable for inclusion in further analysis.

The quality of the measurement model is further strengthened by the Average Variance Extracted (AVE) results. Theoretically, an AVE value above 0.50 indicates that a construct is capable of representing more than half of the variance of its indicators. In this study, Behavioral Intention led with the highest AVE score of 0.811, followed by Perceived Risk (0.756) and Perceived Ease of Use (0.660). The high AVE values for risk and ease of use confirm that respondents have a very homogeneous and clear perception of these two aspects. This provides a solid statistical foundation, ensuring that the primary data collected from 147 respondents in Greater Bandung has a low measurement error and an accurate representation of the concepts.

In addition to convergent validity, this study pays special attention to Discriminant Validity to ensure that each variable is truly unique and does not overlap with others. Based on the Fornell-Larcker Criterion, the square root of the AVE for each variable is consistently higher than its correlation with other constructs. For instance, the square root of the AVE for Financial Literacy (0.770) is much larger than its correlation with Behavioral Intention (-0.141). This result is supported by the Cross Loading analysis, where each indicator consistently yields the highest correlation score on its own parent construct compared to others. Thus, it can be academically concluded that the research model developed—which includes gender as a moderator—possesses excellent structural integrity. This guarantees that any subsequent influences found between financial literacy, ease of use, risk, and lifestyle toward QRIS adoption are the result of pure causal relationships that are scientifically accountable.

b. Discussion

The Influence of Financial Literacy on the Adoption of QRIS as a Cashless Payment among Gen-Z in Greater Bandung This hypothesis reflects that financial literacy has a significant positive influence on behavior intention among Generation Z in Greater Bandung. This is evidenced by a t-statistic score exceeding 1.65, which is 2.816, and a p-value below 0.05, which is 0.014. The original sample score of 0.108 indicates that the financial literacy possessed is considered a factor influencing Gen Z's intention to adopt QRIS usage. The financial literacy referred to may relate to basic knowledge of financial management, financial administration, and digital financial literacy knowledge. These findings are inconsistent with previous studies which explained that financial literacy and mobile payment usage intention



have a significant negative relationship (Liao and Chen, 2020), as this study reflects the opposite result. Thus, Gen Z considers financial literacy before adopting e-wallet usage, such as the adoption of QRIS.

The Influence of Perceived Ease of Use on the Adoption of QRIS as a Cashless Payment among Gen-Z in Greater Bandung This hypothesis reflects that perceived ease of use has a significant positive influence on behavior intention among Generation Z in Greater Bandung. This is evidenced by a t-statistic score exceeding 1.65, which is 2.379, and a p-value below 0.05, which is 0.015. The original sample score of 0.148 indicates that perceived ease of use in QRIS services is considered a factor influencing Gen Z's intention to adopt QRIS usage. The ease of use referred to may relate to applications that are easy to understand and use. If an application is not easy enough to use, it is likely that it does not hinder Gen Z from continuing to use their mobile payment application. These findings are inconsistent with previous studies which explained that perceived ease of use and e-wallet usage intention have a significant influence (Chaturvedi et al., 2024), as this study reflects the opposite result. Thus, Gen Z considers perceived ease of use before adopting e-wallet usage, such as the adoption of QRIS.

The Influence of Perceived Risk on the Adoption of QRIS as a Cashless Payment among Gen-Z in Greater Bandung This hypothesis reflects that perceived risk has a significant positive influence on behavior intention among Generation Z in Greater Bandung. This is evidenced by a t-statistic score exceeding 1.65, which is 2.696, and a p-value below 0.05, which is 0.011. The original sample score of 0.163 indicates that the perceived risk of QRIS services can be described as a factor influencing Gen Z's intention to adopt QRIS usage. The perceived risk may relate to the risk of personal information dissemination within the services used. These findings are inconsistent with previous studies which explained that perceived risk and cashless transaction usage intention have a significant negative influence (Vimal et al., 2024), as this study reflects the opposite result. Thus, Gen Z considers perceived risk before adopting e-wallet usage, such as the adoption of QRIS.

The Influence of Lifestyle on the Adoption of QRIS as a Cashless Payment among Gen-Z in Greater Bandung This hypothesis reflects that lifestyle has a significant positive influence on behavior intention among Generation Z in Greater Bandung. This is evidenced by a t-statistic score exceeding 1.65, which is 2.518, and a p-value below 0.05, which is 0.004. The original sample score of 0.170 indicates that lifestyle with hedonism motivation can be described as a factor influencing Gen Z's intention to adopt QRIS usage. The lifestyle referred to may relate to life compatibility or trust in e-wallet service providers that align with their lifestyle. These findings are consistent with previous studies which explained that lifestyle and e-wallet usage intention have a significant positive influence (Kusuma et al., 2020). Thus, Gen Z considers the aspect of trust in service providers that adapt to their lifestyle before adopting e-wallet usage, such as the adoption of QRIS.

Gender Moderates the Influence of Financial Literacy on QRIS Adoption as a Cashless Payment among Gen-Z The results of this study reflect that the gender variable can moderate the relationship between financial literacy and behavior intention. This is evidenced by a t-



statistic score exceeding 1.65, which is 2.854, and a p-value below 0.05, which is 0.013. The original sample score of 0.114 indicates that this hypothesis is accepted, meaning gender has a significant influence in strengthening or weakening the relationship between financial literacy and behavior intention. This explains that financial literacy and QRIS adoption depend on the user's gender. Whether the user is male or female, financial literacy will have a different impact on adopting QRIS usage. This finding is consistent with previous studies explaining that gender can strengthen the influence of financial literacy on the adoption of cashless payments (Eagly, 1987). Thus, this finding implies that QRIS service providers can focus on increasing financial literacy among users while considering the user's gender. Effective financial education strategies can be applied regardless of gender to encourage the adoption of QRIS services.

Gender Moderates the Influence of Perceived Ease of Use on QRIS Adoption as a Cashless Payment among Gen-Z The results of this study reflect that the gender variable can moderate the relationship between perceived ease of use and behavior intention. This is evidenced by a t-statistic score exceeding 1.65, which is 2.455, and a p-value below 0.05, which is 0.009. The original sample score of 0.155 indicates that this hypothesis is accepted, meaning gender has a significant influence in strengthening or weakening the relationship between perceived ease of use and behavior intention. This explains that perceived ease of use and QRIS adoption depend on the user's gender. Whether the user is male or female, the perceived ease of use will have a different impact on adopting QRIS usage. This finding is consistent with previous studies explaining that gender can strengthen the influence of perceived ease of use on the adoption of e-wallet usage (Rosa, 2010). The findings also state that the male gender has a stronger influence on this factor. Therefore, this finding implies that QRIS service providers can focus on increasing the perceived ease of use among users while considering the user's gender. Simpler service strategies can be applied regardless of gender to encourage the adoption of QRIS services.

Gender Moderates the Influence of Perceived Risk on QRIS Adoption as a Cashless Payment among Gen-Z The results of this study reflect that the gender variable can moderate the relationship between perceived risk and behavior intention. This is evidenced by a t-statistic score exceeding 1.65, which is 2.031, and a p-value below 0.05, which is 0.043. The original sample score of 0.111 indicates that this hypothesis is accepted, meaning gender has a significant influence in strengthening or weakening the relationship between perceived risk and behavior intention. This explains that perceived risk and QRIS adoption depend on the user's gender. Whether the user is male or female, the perceived risk will have a different impact on adopting QRIS usage. This finding is consistent with previous studies explaining that gender can strengthen the influence of perceived risk on the adoption of mobile payments (Hossain, 2019). The findings also state that the male gender has a stronger influence on this factor. Therefore, this finding implies that QRIS service providers can focus on reducing perceived risk among users while considering the user's gender. Security enhancement strategies to avoid risks during use can be applied regardless of gender to encourage the adoption of QRIS services.



Gender Moderates the Influence of Lifestyle on QRIS Adoption as a Cashless Payment among Gen-Z. The results of this study reflect that the gender variable can moderate the relationship between lifestyle and behavior intention. This is evidenced by a t-statistic score greater than 1.65, which is 2.243, and a p-value below 0.05, which is 0.007. The original sample score of 0.105 indicates that this hypothesis is accepted, meaning gender has a significant influence in strengthening or weakening the relationship between lifestyle and behavior intention. This explains that lifestyle and QRIS adoption depend on the user's gender. Whether the user is male or female, the lifestyle they possess will reflect a different impact on adopting QRIS usage. This finding is consistent with previous studies explaining that gender can strengthen the influence of lifestyle on the adoption of e-wallet usage (Zhang and Prybutok, 2002). Therefore, this finding implies that QRIS service providers can focus on deepening the understanding of user lifestyles while considering the user's gender. Trust-building strategies can be applied to users regardless of gender to encourage the adoption of QRIS services.

4. CONCLUSION

Based on the results of the data processing conducted by the researcher regarding the Influence of Financial Literacy, Perceived Ease of Use, Perceived Risk, and Lifestyle, Moderated by Gender, on the Adoption of QRIS as Cashless Payment among Generation Z in Greater Bandung, a total of 147 respondents were obtained, and the researcher concluded the following:

- a. Financial literacy has a significant positive effect on behavioral intentions among Generation Z in Greater Bandung.
- b. Perceived ease of use has a significant positive effect on behavioral intentions among Generation Z in Greater Bandung.
- c. Perceived risk has a significant positive effect on behavioral intentions among Generation Z in Greater Bandung.
- d. Lifestyle has a significant positive effect on behavioral intentions.
- e. Gender can moderate the effect of financial literacy on behavioral intentions among Generation Z in Greater Bandung.
- f. Gender can moderate the effect of perceived ease of use on behavioral intentions among Generation Z in Greater Bandung.
- g. Gender can moderate the effect of perceived risk on behavioral intentions among Generation Z in Greater Bandung.
- h. Gender can moderate the effect of lifestyle on behavioral intentions among Generation Z in Greater Bandung.

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