THE INFLUENCE OF DIGITAL FINANCIAL LITERACY, SYSTEM QUALITY, AND CYBERSECURITY ON QRIS ADOPTION RATE THROUGH PAYMENT SYSTEM TRUST

ABSTRACT

The primary objective of this research is to empirically examine and analyze the extent of the influence of digital financial literacy, system quality, and cybersecurity on the QRIS adoption rate. This study also positions payment system trust as an intervening variable, focusing observations on the DKI Jakarta region.

Data testing stages were executed using SmartPLS 4.0 software. The analytical process is divided into the evaluation of the measurement model (outer model), which includes convergent validity, discriminant validity, and reliability tests, as well as the evaluation of the structural model (inner model) to assess model feasibility through path coefficients, R-square, Q-square, f-square, and Goodness of Fit (GoF) metrics.

Based on the hypothesis testing results, the findings of this research demonstrate that: (1) Digital financial literacy is proven to have a direct and significant effect on the QRIS adoption rate. (2) System quality has a direct impact on the QRIS adoption rate. (3) Cybersecurity exerts a direct influence on the QRIS adoption rate. (4) Digital financial literacy directly affects payment system trust. (5) System quality is proven to have a direct impact on payment system trust. (6) Cybersecurity has a direct effect on payment system trust. (7) Payment system trust directly influences the QRIS adoption rate.

Keywords: Digital Financial Literacy, System Quality, Cybersecurity, Payment System Trust, QRIS Adoption Rate.
(xii + 97 + Attachment)
Bibliography (2021-2026)