Digital Payment Experience: Pengaruh Motivasi Hedonis dan Nilai Harga terhadap Minat Penggunaan QRIS

Digital Payment Experience: The Influence of Hedonic Motivation and Price Value on QRIS Usage Intention

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Abstrak

QRIS merupakan inovasi sistem pembayaran digital berupa standarisasi QR Code yang diluncurkan oleh Bank Indonesia dengan tujuan agar transaksi lebih praktis dan cepat. Penelitian ini bertujuan untuk mengetahui pengaruh motivasi hedonis dan nilai harga terhadap minat penggunaan QRIS sebagai *payment gateway* pada mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha. Metode penelitian yang digunakan adalah pendekatan kuantitatif asosiatif. Sampel penelitian terdiri dari 100 responden yang dipilih menggunakan teknik *purposive sampling*. Data dikumpulkan melalui kuesioner dengan skala Likert, dan dianalisis menggunakan regresi linier berganda dengan bantuan *software* SPSS. Hasil penelitian menunjukkan bahwa motivasi hedonis berpengaruh positif dan signifikan terhadap minat penggunaan QRIS. Nilai harga juga terbukti berpengaruh positif dan signifikan terhadap minat penggunaan QRIS. Dengan demikian, dapat disimpulkan bahwa semakin tinggi motivasi hedonis dan semakin besar nilai harga yang dirasakan, maka semakin tinggi pula minat mahasiswa dalam menggunakan QRIS sebagai alat pembayaran digital.

Kata kunci: Minat Penggunaan, Motivasi Hedonis, Nilai Harga, QRIS

Abstract

QRIS is a digital payment system innovation in the form of a standardized QR Code launched by Bank Indonesia with the aim of making transactions more practical and faster. This study aims to determine the influence of hedonistic motivation and price value on the interest in using QRIS as a payment gateway among students at the Faculty of Economics, Ganesha University of Education. The research method used is an associative quantitative approach. The research sample consisted of 100 respondents selected using purposive sampling techniques. Data was collected through a Likert scale questionnaire and analyzed using multiple linear regression with the assistance of SPSS software. The results of the study indicate that hedonic motivation has a positive and significant effect on interest in using QRIS. Price value has also been proven to have a positive and significant effect on interest in using QRIS. Thus, it can be concluded that the higher the hedonic motivation and the greater the perceived price value, the higher the interest of students in using QRIS as a digital payment tool.

Keywords: Hedonic Motivation, Intention to Use, Price Value, QRIS

1. Introduction

The rapid development of information and communication technology has had a significant impact on various aspects of human life, including the economic sector. Innovation in the economy, particularly in the form of financial technology (fintech), has enabled financial activities to become

more efficient, faster, and more practical, thereby saving both time and effort (Setiyono & Prapanca, 2021). Fintech encompasses various types of services, such as crowdfunding, microfinancing, digital payment systems, e-aggregators, and peer-to-peer lending (Widyasanti & Suarmanayasa, 2023).

One of the most influential innovations is the digital payment system, which replaces cash-based transactions with more modern methods. This phenomenon is referred to as a cashless society, where individuals conduct transactions without using physical cash, instead relying on electronic payment tools such as debit cards, credit cards, and digital wallets (Rif'ah, 2019).

To promote the realization of a cashless society, Bank Indonesia, as the central bank, launched the National Non-Cash Movement (GNNT) in 2014. Support for this digital transformation has been continuously strengthened, especially during the pandemic, when Bank Indonesia Governor Perry Warjiyo stated that digital economic and financial transactions experienced a surge in line with the increasing use of e-commerce and digital payment instruments (Setiawan, 2025).

One of the most notable transformations is the introduction of mobile banking, which enables customers to conduct transactions directly through smartphones. The latest innovation in mobile banking is the Quick Response (QR) Code payment feature, allowing users to complete transactions simply by scanning a QR code provided by merchants.

QRIS (Quick Response Code Indonesian Standard) is the standardized QR code for digital payments developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (ASPI). It was officially introduced on August 17, 2019, and became widely implemented starting January 1, 2020. The purpose of QRIS implementation is to unify various QR codes from all Payment System Service Providers (PSSPs), both banks and non-banks, to allow people to conduct transactions more easily, quickly, securely, and universally. QRIS was designed with the UNGGUL principles (Universal, Easy, Profitable, Direct), offering benefits not only to consumers but also to merchants, such as increased sales potential and transaction efficiency (Agustian & Wibisono, 2023).

Since its launch, QRIS has shown significant growth. Bank Indonesia recorded that by November 2024, the number of QRIS transactions surged by 186% year-on-year, reaching 689.07 million transactions. This growth was also supported by the increasing number of users, which reached 55.02 million, along with 35.1 million merchants across Indonesia who accept QRIS payments. In the digital financial system, QRIS functions as a payment gateway—a system that facilitates electronic payment processes between buyers and sellers in a fast, secure, and integrated manner (Nisrina et al., 2019). QRIS enables seamless digital transactions simply by scanning a QR code, making it easier for consumers to complete payments without carrying cash or physical cards.

However, despite the national trend of increasing QRIS usage, QRIS adoption in Singaraja City remains relatively low (Masdiantini, 2024). Known as an educational hub, Singaraja has a large population of university students. As digital natives, students are expected to have fast and broad access to information technology, including the use of digital payment systems (Ramadanti & Arianti, 2025). Their familiarity with digital devices and financial technology-based services positions QRIS as a relevant and practical payment solution in their daily lives.

QRIS provides students with convenience in conducting transactions, whether for meals, transportation, retail purchases, or online marketplace payments (Fajar et al., 2024). However, the actual level of intention to use QRIS as a payment method remains low. This indicates that student behavior toward QRIS usage requires further analysis using relevant theoretical frameworks.

One theoretical model that can explain user behavior toward digital payment systems like QRIS is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), developed by Venkatesh et al. (2012). UTAUT2 is an extension of the original UTAUT model and is used to examine individuals' intentions and behaviors toward technology adoption through various constructs

(Azzahra et al., 2024). This extended model introduces new constructs, including hedonic motivation and price value, to capture both psychological and rational factors influencing technology adoption decisions. These constructs are considered important in explaining students' intentions to use QRIS, given that younger generations tend to value both enjoyable user experiences and efficiency when choosing technologies.

Usage intention refers to an individual's desire or tendency to use a particular product or service in the future. It serves as an accurate predictor of future usage behavior (Wasana & Telagawathi, 2023). According to Sinukaban & Dewanti (2024), intention arises from an individual's evaluation of their needs and triggers the decision-making process. This process involves knowledge, perception, and trust regarding a product (Angelina & Telagawathi, 2024). The identification, evaluation, and assessment of a product are crucial steps influencing the decision to adopt that product (Dewi & Mayasari, 2024).

Hedonic motivation refers to the affective drive that comes from feelings of enjoyment, emotional satisfaction, or prestige when using a particular technology (Venkatesh et al., 2012). It arises from seeking imaginative and pleasurable experiences (Suarmaja & Suarmanayasa, 2024). In the context of QRIS usage, hedonic motivation reflects the extent to which users feel pleasure when conducting cashless transactions (Audriyani & Meiranto, 2023).

QRIS usage can provide a pleasant experience due to its simplicity and practicality, making transactions faster, more efficient, and enjoyable (Wardani & Masdiantini, 2022). Emotional satisfaction gained through this process can increase interest and usage intensity. Hedonic motivation is also associated with subjective experiences, such as emotional and aesthetic fulfillment, during everyday activities involving technology (Agustian & Wibisono, 2023).

Attractive features in digital payment systems like QRIS can evoke feelings of excitement, increasing user engagement and continued use (Audriyani & Meiranto, 2023). Therefore, hedonic motivation plays a crucial role in influencing QRIS adoption decisions. When users feel happy, comfortable, and emotionally satisfied while using QRIS, they are more likely to continue using it for their financial transactions.

Previous studies by Wardani & Masdiantini (2022), Agustian & Wibisono (2023), Kusuma & Kareth (2024), and Fadillah & Fathoni (2024) found that hedonic motivation has a positive and significant effect on QRIS adoption. This suggests that the greater the emotional pleasure experienced by users, the stronger their intention to continue using QRIS. However, Fietroh (2023) reported contradictory findings, indicating that hedonic motivation does not significantly influence QRIS usage decisions.

H1: Hedonic motivation has a positive and significant effect on QRIS usage.

Price value refers to an individual's perception of the balance between the benefits gained and the costs incurred when using a particular technology (Venkatesh et al., 2012). In the context of QRIS, price value reflects whether users perceive the benefits of easy, fast, and efficient transactions to be equal to or greater than the associated costs.

According to Azzahra et al. (2024), price value is directly related to the perceived financial burden of accessing or using a technology. When the benefits outweigh the costs, users are more likely to form a positive perception, which in turn drives intention and adoption (Wardani & Masdiantini, 2022). In digital payment systems like QRIS, price value includes not only direct financial costs but also cognitive considerations of comparative advantages over alternative payment methods (Chaveesuk & Piyawat, 2021).

An et al. (2016) note that price value may also include additional costs incurred during online technology use. Nevertheless, as long as these costs are perceived as reasonable and the benefits significant, users will maintain a positive interest in adopting the technology.

Studies by Wardani & Masdiantini (2022), Azzahra et al. (2024), and Fadillah & Fathoni (2024) found that price value has a positive and significant effect on QRIS usage intention. This indicates that the higher the perceived benefits relative to the costs, the greater the likelihood of users adopting QRIS. Conversely, Ramadhan & Arifin (2023) reported that price value does not significantly affect QRIS usage intention, while Fajar et al. (2024) found a negative and non-significant relationship.

H2: Price value has a positive and significant effect on QRIS usage.

Based on the above discussion, it can be concluded that students' behavior toward using QRIS as a payment gateway is influenced not only by functional or rational factors, but also by psychological factors, such as hedonic motivation and price value considerations. These factors play an important role in shaping the intention and decision-making process of digital-native students who are actively engaged in the digital economy.

The research gap in this study lies in the inconsistent findings from previous studies regarding the influence of hedonic motivation and price value on digital payment adoption. Additionally, the novelty of this research lies in its focus on students at the Faculty of Economics, Ganesha University of Education—future economic actors with high access to technology but whose behavior regarding QRIS adoption remains underexplored.

Therefore, this study aims to examine the influence of hedonic motivation and price value on QRIS usage intention among students at the Faculty of Economics, Ganesha University of Education.and loyalty (Kevin & Herdinata, 2024; Kutubi & Setiyati, 2025), though some research has reported contrasting findings where perceived value did not significantly influence satisfaction (Nguyen-Phuoc et al., 2023).

Given Grab's year-on-year decline in market share and the mixed findings from previous research, this study aims to re-examine the impact of service quality and customer value on customer satisfaction among Grab users in Singaraja. Understanding these relationships is crucial for Grab to develop strategies that enhance user experience, maintain competitiveness, and foster customer loyalty in the highly dynamic ride-hailing industry.

2. Methods

The research employed a quantitative approach with an associative research design, aiming to examine the influence of hedonic motivation and price value on QRIS usage intention as a payment gateway among university students. The study utilized both primary and secondary data. Primary data were collected directly through the distribution of online questionnaires, which were shared with respondents via the WhatsApp application. Secondary data were obtained from various literature sources, including scholarly journals and other relevant academic references.

The research instrument was structured as a five-point Likert scale questionnaire, consisting of statements representing each indicator of the research variables. The variables and their indicators were as follows:

1. Hedonic Motivation (X1): feelings of enjoyment when using QRIS, pleasant user experience, entertaining and non-monotonous transactions, and personal satisfaction.
2. Price Value (X2): affordable cost, reasonable cost in relation to the benefits, and perceived usefulness.

3. Usage Intention (Y): interest in using QRIS, desire to use it, and intention for continued use in the future (Venkatesh et al., 2012; Syukriyyah & Karyaningsih, 2022).

The population in this study consisted of all active students at the Faculty of Economics, Ganesha University of Education, during the even semester of the 2024/2025 academic year, totaling 2,928 students. The sample selectionused a purposive sampling technique with the criterion that participants must have used QRIS in their transactions. Based on the Slovin formula, the study determined a sample size of 100 students.

For data analysis, the study applied multiple linear regression analysis using SPSS software. Prior to regression analysis, the data were tested using descriptive statistics, validity testing, reliability testing, and classical assumption tests, which included tests for normality, multicollinearity, and heteroscedasticity. Subsequently, hypothesis testing was conducted using the t-test (partial test), F-test (simultaneous test), and coefficient of determination (R^2 test) to measure the strength and significance of the relationships among variables.

3. Results and Discussion

The first stage of data analysis involved conducting descriptive statistical tests to provide a general overview of the research data characteristics. These included the minimum, maximum, mean, and standard deviation values for each variable. The results of the descriptive statistical test are presented in Table 2.

Table 2. Descriptive Statistics Test

Variable	N	Min	Max	Mean	Std. Deviation
Hedonic Motivation (X1)	100	12.00	25.00	20.0400	2.34809
Price Value (X2)	100	7.00	25.00	18.4500	3.03972
Usage Intention (Y)	100	12.00	26.00	21.1700	2.82147
Valid N (listwise)	100				

Source: Primary Data Processed, 2025

Based on Table 2, it can be observed that the mean values for all variables are higher than their standard deviations, indicating that the data in this study are not significantly dispersed and are normally distributed.

The next step was to conduct data quality testing, consisting of validity and reliability tests. With a sample size of 100 respondents, the r-table value was 0.1966 (df = N - 2 = 98). The validity test results showed that all questionnaire items had a significance value of 0.000 < 0.05 and Pearson's Correlation coefficients greater than the r-table value (0.1966). This indicates that all items were valid.

The reliability test results revealed that all variables had Cronbach's Alpha values above 0.60, indicating that the questionnaire instrument was reliable for measuring hedonic motivation (X1), price value (X2), and usage intention (Y).

Following this, a classical assumption test was conducted, including normality, multicollinearity, and heteroscedasticity tests.

- The normality test, using the one-sample Kolmogorov-Smirnov method, showed a significance value of 0.200 ≥ 0.05, indicating that the data were normally distributed.

- The multicollinearity test showed that all independent variables had tolerance values > 0.10 and VIF values < 10, meaning there was no multicollinearity in the regression model.
- The heteroscedasticity test revealed that the significance values of the absolute residuals for all independent variables were greater than 0.05, indicating that the regression model did not exhibit heteroscedasticity and was therefore homoscedastic.

Once the data passed all quality and classical assumption tests, multiple linear regression analysis was performed. The results are shown in Table 3.

Table 3. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	4.179	1.107		3.774	0.000
Hedonic Motivation (X1)	0.135	0.063	0.112	2.143	0.035
Price Value (X2)	0.774	0.049	0.834	15.927	0.000

Dependent Variable: Usage Intention (Y)
Source: Primary Data Processed, 2025

Based on Table 3, the constant (α) value is 4.179, while the regression coefficients for Hedonic Motivation (X1) and Price Value (X2) are 0.135 and 0.774, respectively. This results in the following multiple linear regression equation:

$Y=4.179+0.135X1+0.774X2+eY=4.179+0.135X1+0.774X2+e$

From the regression equation, the following interpretations can be made:

1. The constant value (α) of 4.179, which is positive, indicates that if the independent variables (Hedonic Motivation and Price Value) remain unchanged, the QRIS usage intention will stay at 4.179.
2. The regression coefficient for Hedonic Motivation (X1) of 0.135, which is positive, suggests that a one-point increase in Hedonic Motivation will result in a 0.135-point increase in QRIS usage intention, assuming other variables remain constant. This indicates that higher levels of hedonic motivation among students lead to greater interest in using QRIS.
3. The regression coefficient for Price Value (X2) of 0.774, which is also positive, suggests that a one-point increase in Price Value will result in a 0.774-point increase in QRIS usage intention, assuming other variables remain constant. This implies that the more students perceive QRIS as offering high value relative to its cost, the more likely they are to use it as a payment gateway.

To assess how well the regression model explains variations in the dependent variable, the Adjusted R² value was examined. The analysis produced an Adjusted R² of 0.803, indicating that 80.3% of the variance in QRIS usage intention can be explained by variations in Hedonic Motivation and Price Value. The remaining 19.7% is influenced by other factors not included in this research model.

Discussion

The Influence of Hedonic Motivation on QRIS Usage Intention

The results of the first hypothesis test, which examined the effect of Hedonic Motivation on students' QRIS usage intention, show a t-value of 2.143, which is greater than the t-table value of 1.983. The significance probability (p-value) is 0.035 < 0.05, and the B coefficient has a positive

value of 0.135. Therefore, it can be concluded that Hedonic Motivation (X1) has a positive and significant effect on QRIS usage intention (Y) as a payment gateway among students, thus H1 is accepted.

These findings indicate that the higher the hedonic motivation possessed by students, the greater their interest in using QRIS as a payment tool. Hedonic motivation relates to consumers' desire to obtain pleasurable experiences, satisfaction, and comfort when engaging in an activity (Hirschman & Holbrook, 1982). In the context of QRIS usage, students are not only concerned with its primary function as an efficient payment method but also with emotional factors, such as feeling modern, adopting a contemporary lifestyle, and gaining satisfaction from using advanced and practical technology.

QRIS offers a fast, seamless, and secure transaction experience, making the payment process more enjoyable than conventional methods. In other words, QRIS fulfills not only functional needs but also satisfies the emotional drive of students who seek comfort and personal satisfaction in their financial transactions.

Among the hedonic motivation indicators, *"entertaining and not boring"* received the lowest score, indicating the least contribution to QRIS usage intention among students. This suggests that students prioritize practical aspects, such as speed and ease of transactions, over entertainment. These findings provide insight for further QRIS development, such as adding promotions or interactive features that align with students' lifestyles to enhance engagement.

This study's findings are consistent with prior research by Wardani & Masdiantini (2022), Agustian & Wibisono (2023), Kusuma & Kareth (2024), and Fadillah & Fathoni (2024), all of which demonstrated that hedonic motivation has a positive and significant effect on QRIS usage decisions. This suggests that the greater the satisfaction and emotional enjoyment experienced when using QRIS, the stronger the individual's intention to continue using it. QRIS is therefore perceived not only as a transactional tool but also as a source of pleasure and fulfillment, especially among young, tech-savvy users. Thus, hedonic motivation can be considered an important factor in driving QRIS adoption among students.

The Influence of Price Value on QRIS Usage Intention

The results of the second hypothesis test, which examined the effect of Price Value on students' QRIS usage intention, show a t-value of 15.927, which is greater than the t-table value of 1.983. The significance probability (p-value) is 0.000 < 0.05, and the B coefficient is positive at 0.774. Therefore, it can be concluded that Price Value (X2) has a positive and significant effect on QRIS usage intention (Y) as a payment gateway among students, thus H2 is accepted.

These results indicate that the higher the perceived price value, the greater the students' intention to use QRIS. Price value, in consumer behavior, refers to an individual's evaluation or perception of the trade-off between the benefits received and the costs incurred (Zeithaml, 1988).

QRIS is perceived as providing superior value compared to other payment methods because it offers various advantages, such as faster transactions, time efficiency, no additional fees, and easy access to multiple financial services. Students, as digital natives, tend to be more sensitive to efficiency and convenience. When they perceive that the costs involved are minimal compared to the benefits gained, their intention to use QRIS increases.

In other words, QRIS is not only seen as a practical payment tool but also as a service that delivers high economic value to its users. Among the price value indicators, *"fair price"* received the lowest score, indicating the least influence on QRIS usage intention among students. This is because students place greater emphasis on practical factors such as ease and speed of transactions

rather than price fairness, especially considering that QRIS usage is typically free and incurs no extra charges.

These findings are consistent with research by Wardani & Masdiantini (2022), Azzahra et al. (2024), and Fadillah & Fathoni (2024), which also found that price value has a positive and significant effect on QRIS usage intention. This implies that the more users perceive the benefits of QRIS to outweigh the costs or sacrifices associated with its use, the stronger their tendency to adopt and continue using QRIS as a digital payment tool.

5. Conclusion

Based on the analysis and discussion above, this study concludes that Hedonic Motivation (X1) has a positive and significant effect on QRIS usage intention (Y) among students of the Faculty of Economics, Ganesha University of Education. Similarly, Price Value (X2) also has a positive and significant effect on students' intention to use QRIS. These findings indicate that both emotional satisfaction and perceived economic benefits play important roles in influencing students' decisions to adopt QRIS as a preferred payment method.

Based on these results, several recommendations can be made. For students of the Faculty of Economics at Undiksha, it is suggested to continue utilizing QRIS as a payment method, as it offers convenience, efficiency, and supports a practical digital lifestyle. However, students should use QRIS wisely by considering their actual transaction needs to ensure that hedonic-driven usage remains beneficial and not excessive. For QRIS service providers, this study highlights the importance of price value and hedonic motivation in increasing adoption rates. Providers are encouraged to enhance promotional strategies by emphasizing cost efficiency, ease of use, and enjoyable transaction experiences tailored to younger users. Lastly, for future researchers, it is recommended to include additional variables such as perceived ease of use, trust, or social factors that may also influence QRIS usage intention. Expanding the research scope to include students from other universities or the general public could provide a more comprehensive understanding of QRIS adoption behavior.

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