

The Influence of Financial Literacy and Digital Awareness on the Intensity of QRIS Transactions among Members of the Pandansari Youth Organization in Bantul, Special Region of Yogyakarta, in the Era of a Cashless Society

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ABSTRACT

This study aims to analyze the influence of financial literacy and digital awareness on the intensity of transactions using QRIS at Karang Taruna Pandansari Bantul, Yogyakarta Special Region, in the era of a cashless society. The background of this study was conducted because it observed the phenomenon of the use of non-cash transactions, such as QRIS, which are able to provide convenience, efficiency, and security in daily payment activities. This study used a quantitative method through questionnaire distribution. Then the research instrument was tested for validity and reliability to ensure data accuracy. Data analysis was carried out using the multiple linear regression method to test the influence of independent variables, namely financial literacy and digital awareness, both simultaneously on the intensity of QRIS transactions. The results of this study stated that a better understanding of financial management has a positive and significant impact on the frequency of transactions using QRIS. The more people know about financial management, the more likely they are to use QRIS as a practical, effective, and secure payment tool. It is proven that understanding and skills in digital technology can increase the interest and intensity of people who transact through QRIS. At the same time, financial literacy and digital awareness also have a positive and significant impact on transaction intensity. These two components can work together to encourage people, especially the younger generation, to become more adaptive to advances in contemporary financial technology.

Keywords: Digital Awareness, Financial Literacy, Transaction Intensity, QRIS.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan kesadaran digital terhadap intensitas transaksi menggunakan QRIS pada Karang Taruna Pandansari Bantul, Daerah Istimewa Yogyakarta, di era cashless society. Latar belakang penelitian ini dilakukan karena melihat fenomena penggunaan transaksi nontunai, seperti QRIS yang dianggap mampu memberikan kemudahan, efisiensi, serta keamanan dalam aktivitas pembayaran sehari-hari. Penelitian ini menggunakan metode kuantitatif melalui distribusi kuesioner. Kemudian instrumen penelitian sudah diuji validitas dan reliabilitas untuk menjamin keakuratan data. Analisis data dilakukan dengan metode regresi linier berganda guna menguji pengaruh variabel bebas, yaitu literasi keuangan dan kesadaran digital, baik secara simultan terhadap intensitas transaksi QRIS. Hasil penelitian ini menyatakan bahwa pemahaman yang lebih baik tentang pengelolaan keuangan berdampak positif dan signifikan terhadap frekuensi transaksi yang menggunakan QRIS. Semakin banyak orang yang mengetahui tentang pengelolaan keuangan, semakin besar kemungkinan mereka menggunakan QRIS sebagai alat pembayaran yang praktis, efektif, dan aman. Terbukti bahwa pemahaman dan keterampilan teknologi digital dapat meningkatkan minat dan intensitas masyarakat yang bertransaksi melalui QRIS. Pada saat yang sama, literasi keuangan dan kesadaran digital juga berdampak positif dan signifikan terhadap intensitas transaksi, sehingga kedua komponen tersebut dapat bekerja sama untuk mendorong masyarakat, terutama generasi muda, untuk menjadi lebih adaptif terhadap kemajuan teknologi keuangan kontemporer.

Kata Kunci: Intensitas Transaksi, Kesadaran Digital, Literasi Keuangan, QRIS.

1. Introduction

Advances in digital technology have brought about major changes in various sectors, including the financial sector. The emergence of accounting systems has provided automated applications powered by software technology. (Pranoto et al., 2024).

As the trend toward a cashless society grows in the digital age, cashless payment methods are becoming increasingly popular among the public because they are considered faster, safer, more convenient, and more efficient than using cash. Advances in information technology and the increasing use of smartphones have also driven changes in people's behavior when it comes to everyday transactions, ranging from purchasing food

and transportation to paying for various other services. In addition to providing convenience for consumers, digital payments also help businesses speed up transaction processes, reduce the risk of cash counting errors, and improve operational efficiency.

One of the key innovations introduced in Indonesia to support the transformation of the digital payment system is the Quick Response Code Indonesian Standard (QRIS), launched by Bank Indonesia. QRIS is a national standard for QR code-based payments that integrates various payment system service providers into a single, uniform QR code. With QRIS, people no longer need to use different QR codes for each digital payment app, as a single QR code can be used by various digital wallet and mobile banking apps that support QRIS. QRIS is expected to expand financial inclusion, improve the efficiency of the national payment system, support the digitization of micro, small, and medium-sized enterprises (MSMEs), and drive sustainable growth of the digital economy in Indonesia.

Several previous studies have shown that financial and digital literacy influence the use of QRIS; however, most of these studies have focused on college students or MSME operators, and research examining youth communities such as Karang Taruna remains very limited. Consequently, this study is expected to provide insight into the variables that influence the frequency of QRIS use among adolescents. The introduction of QRIS is seen as a way to expand financial inclusion, particularly for MSMEs and the younger generation. However, the level of QRIS adoption is influenced by two key factors: financial literacy and digital awareness. Financial literacy equips people with an understanding of financial management, risks, and the benefits of cashless transactions. According to Malik, (2025) good financial literacy can encourage people to feel more confident in using digital financial services.

As the digital transformation of the payments sector accelerates, the growth of QRIS in Indonesia continues to rise. According to Bank Indonesia, QRIS is a national QR code-based payment standard designed to make transactions faster, easier, cheaper, safer, and more reliable (CEMUMUAH). In addition, the implementation of QRIS promotes financial inclusion, particularly for MSMEs and the younger generation, who are increasingly adopting digital payments.

Developments taking place in the global arena, driven by the changes brought about by the reform era which are moving in a positive direction can improve the lives of all segments of society (Citrayanti & Yuhertiana, 2021) In line with Muschert, (2024) emphasizes the importance of financial inclusion and digital literacy in supporting sustainable development, whereas Goldfinch, (2025) shows how digital transformation opens up vast opportunities to strengthen financial access through technology. In addition to financial literacy, digital literacy also plays a crucial role in ensuring that people are not merely passive users, but are able to utilize technology in a safe and productive manner. In the context of a post-pandemic society that is becoming increasingly

tech-savvy, understanding these factors is essential for assessing how the younger generation including the Pandansari Karang Taruna community can promote the optimal use of QRIS.

2. Literature Review

Financial Literacy

Financial literacy refers to an individual's ability to understand and manage their finances effectively in order to achieve a prosperous life. The Financial Services Authority (OJK) states that financial literacy encompasses the knowledge, skills, and beliefs that influence a person's attitudes and behaviors in managing personal and family finances (Literacy, 2014). People with a strong understanding of finance are generally better able to (1) plan their finances, (2) control their expenses and income, (3) Use financial products and services wisely (4) Avoid consumer debt.

Financial literacy is not only related to an individual's abilities but also encompasses the ability to make decisions in line with one's needs. In the digital age, financial literacy is one of the factors that determine the success of digital payment technology. Individuals use QRIS as a way to take advantage of this technology, based on digital trust; thus, according to the study by Putri et al. (2023), financial literacy can help certain groups such as college students by making the technology easy to use as well as the study by Wulandari et al. (2022), which found that good financial literacy has a positive and significant impact on how students use payment gateways. People who are knowledgeable about financial management prefer to use digital payment services because they understand the benefits and potential risks involved. The results indicate that financial literacy is one of the main factors driving the use of QRIS in everyday life.

In the context of QRIS usage, financial literacy plays a crucial role in encouraging individuals to use digital payment technology safely and efficiently. These advancements have shaped the direction of banking services in general; banks are now promoting internet-based services to increase their profitability. Users of apps such as Gopay, Dana, OVO, and LinkAja can make payments to merchants simply by scanning the available QRIS code using any e-wallet app they have (such as Gopay), without needing to match the app used by the merchant, because the QRIS system operates in Merchant Presented Mode (MPM). (Made Febrianti Eka Putri et al., 2025).

Financial literacy has a positive and significant impact on students' financial behavior when using payment gateway services. Individuals with a good understanding of finance are generally better able to make logical financial decisions, understand the benefits of using digital payment technology, and feel more confident when conducting electronic transactions. Therefore, improving financial literacy not only enhances financial management skills but also encourages more effective use of digital payment systems. (Wulandari et al., 2022) These findings support this study's conclusion that financial literacy is one of the key factors influencing

intensity of QRIS transactions of use among members of the Pandansari Bantul Karang Taruna youth organization.

The emerging competition has prompted banks to provide high-quality e-banking services, not only in terms of technology but also by taking consumer characteristics into account. This is considered a fundamental strategy for banks to achieve a competitive advantage. Therefore, evaluations of e-banking service quality must take customer perceptions into account so that these perceptions can reflect the unique characteristics of each customer.

The public's growing confidence in the adoption of sustainable financial technology is driven by an increased sense of security. Users will be more likely to use QRIS frequently in various economic activities whether to support business operations or to meet daily needs, if they trust the security of the digital payment system. Therefore, as part of the growth of the digital economy ecosystem, digital literacy not only influences a person's initial decision to adopt QRIS but also serves as a factor driving long-term consistency in the use of digital payment systems (OECD, 2024).

Digital Awareness

Digital transformation requires not only the ability to use technology, but also the awareness to make sound and wise decisions. This study is particularly important as a direct reference because it focuses on a similar subject, QRIS, and covers financial literacy and trust elements that are closely linked to digital awareness. Digital literacy refers to the knowledge, attitudes, and careful practices involved in using digital technology, particularly in financial transactions. In today's digital age, digital literacy is a crucial element because individuals who possess it tend to be more discerning when choosing payment apps, better prepared to deal with digital risks such as fraud or data breaches, and more trusting of digital payment systems. This is reflected in the approach taken by members of the Pandansari Youth Organization in Bantul, who have begun integrating QRIS into their economic activities. This trend is consistent with research by Bachtiar et al. (2024), which shows that QRIS's ease of use has led Generation Z to choose it as an alternative payment option for their transactions. In addition to financial literacy, the advancement of digital payment systems also requires the public to be prepared to use technology safely and responsibly.

The growth of digital payments is driving an increase in the public's financial literacy through the use of electronic payment technology. Easy access, efficient transactions, and the public's growing ability to utilize digital technology are factors driving the shift toward a cashless society. Therefore, digital literacy is crucial to supporting the successful adoption of QRIS in everyday life. (Purwanto et al., 2024) Consequently, growing digital literacy is encouraging the public especially the younger generation to prioritize payment systems that are easy, secure, and trustworthy, such as QRIS. This is evident in the attitude of members of the Pandansari Youth

Organization in Bantul, who have begun integrating QRIS into their economic activities, driven by growing digital awareness and trust in this digital payment system.

As financial technology continues to evolve, digital literacy is becoming increasingly important in helping people use electronic payment services. The ability to use digital applications is not the only aspect of digital literacy; it also includes knowledge about transaction security, protecting the confidentiality of personal data, and recognizing the various risks that can arise from digital activities. Individuals with a high level of digital literacy tend to have greater trust in electronic payment systems and are more willing to keep up with the latest developments in financial technology. As a result, increasing digital literacy is one of the factors that can accelerate the adoption of QRIS as a secure, convenient, and effective payment method. (Humayroh et al., 2024).

In addition, increased digital awareness has influenced people's behavior in choosing payment methods that keep pace with technological advancements. People who understand the benefits of digital transactions are more likely to embrace payment innovations such as QRIS because they are seen as a way to conduct transactions easily, quickly, and efficiently. Furthermore, an understanding of the security of digital payment systems boosts public trust (Dina et al., 2023). Digital literacy is one of the key assets for the public to participate in the digital economy ecosystem as part of the transition toward a cashless society. People with strong digital literacy will be more open to technological advancements, better able to use digital financial services, and more likely to consistently use QRIS in their daily lives. This trend has not only made QRIS more widely used, but has also helped more people in Indonesia become part of the digital financial ecosystem. According to Indriana et al. (2026), the adoption of digital technology, financial inclusion, and digital literacy are key factors that encourage the public to consistently use QRIS in cashless transactions.

The ability to use technological devices is not the only aspect of digital literacy; it also includes knowledge of information security, personal data protection, ethics in the use of digital media, and how to identify various types of digital scams. Individuals with high digital literacy will be more cautious when conducting electronic transactions to reduce the risk of account misuse and personal data breaches. This has increased public confidence in QRIS as a digital payment system.

Intensity of QRIS Transactions

QRIS is a national QR code standard designed to support cashless transactions in Indonesia, introduced by Bank Indonesia. This payment method greatly simplifies people's lives when making payments. (Made Febrianti Eka Putri et al., 2025). A person's decision to use QRIS is influenced by their financial literacy and the ease of using digital payment system technology. The higher the financial literacy and the more positive the perception of using payment methods.

The use of QRIS is measured not only by the

number of transactions conducted, but also by the extent to which the public has embraced this digital payment system innovation. The more frequently people use QRIS in various economic activities, the more adaptable they become to advances in financial technology. The continued use of QRIS can improve transaction efficiency, reduce reliance on cash, and provide greater benefits to the public.

In addition to technological factors, the public's decision to use QRIS is also influenced by their level of trust in the security of digital payment systems. If customers feel that transactions using QRIS are secure, easy, and offer tangible benefits, they will be more likely to use this payment system. This indicates that the success of QRIS implementation depends on a combination of technological readiness, financial literacy, and the ability to use the system.

As the digital economy has grown, the use of digital services by the Indonesian public has risen significantly, reaching 78% (Bachtar et al., 2024). The intensity of QRIS usage refers to the frequency with which individuals use QRIS for daily transactions, whether to purchase goods or services. The high frequency of QRIS transactions reflects the success of digital technology implementation in the payment system and can be driven by various factors such as (1) ease of use, (2) level of trust in the system, (3) financial literacy, (4) cybersecurity awareness, and (5) digital infrastructure support in the surrounding area.

Digital Currency Community

The development of QRIS as a digital payment instrument is accelerating the emergence of a cashless society, driven by rapid adaptation to technological advancements. In a cashless society, people conduct most or all of their economic transactions without cash, relying instead on digital payment methods. According to Bank Indonesia, the transition to a cashless society is intended to create a more efficient, transparent, and inclusive financial system. One of the main challenges in using QRIS is the public's still limited understanding of technology in remote areas and small towns, as well as their limited digital financial literacy. In addition, not everyone yet owns a smartphone, which is required to use QRIS. Bank Indonesia's outreach efforts regarding the use of QRIS are also considered to have fallen short. As a result, many potential users and business owners including cashiers are still unfamiliar with or do not understand how QRIS works, making it difficult for them to process transactions using this system. (Made Febrianti Eka Putri et al., 2025).

The transition to a cashless society requires preparation on the part of users (in terms of understanding and awareness), technology providers and the supporting infrastructure. QRIS is one of the fundamental tools in supporting the realisation of a cashless society in Indonesia, as it offers convenience to both businesses and consumers. Changes in the way people use financial technology are also driving a shift towards a digital payment ecosystem. People are being encouraged to

switch from traditional transactions to electronic transactions, driven by the increasing use of mobile phones, internet access and various digital financial services. In this context, QRIS serves as a payment method that unifies various payment applications under a single standard, enhancing the usability, efficiency and accessibility of the transaction process for people from all walks of life. Furthermore, the adoption of this standard promotes the growth of financial inclusion and accelerates the integration of Indonesia's digital payments ecosystem.

The social context influences the development of communities accustomed to using digital currencies or digital payment systems, in addition to the availability of technology. Positive experiences shared by friends, family or groups they belong to increase the likelihood of people embracing innovation. Such environmental support can build trust in the use of QRIS whilst encouraging the habit of making digital transactions. Consequently, a community's prospects of developing a sustainable cashless payment culture increase in line with the level of technological acceptance. On the other hand, the continued use of QRIS requires collaboration between the government, financial institutions, businesses and the public. Ongoing education on the benefits, security and procedures for using QRIS is a key factor in increasing adoption rates across various regions. Furthermore, strengthening digital infrastructure such as expanding internet coverage and improving the quality of electronic payment services will broaden public access to digital payment systems. If these aspects can be optimally addressed, QRIS will not only serve as a payment tool but also form part of the digital economic transformation that supports inclusive and sustainable national economic growth (Bank Indonesia, 2023; Kementerian Komunikasi dan Informatika, 2023).

3. Methodology

This study uses a quantitative approach with a survey method to analyze the influence of financial literacy and digital awareness on the intensity of QRIS transactions. The research design is associative-causal, as it aims to explain the cause-and-effect relationship between the independent and dependent variables based on empirical data (Sugiyono, 2019). The study was conducted from August to September 2025 at Karang Taruna Pandansari, Bantul Regency, Yogyakarta Special Region. The study population included all active members of Karang Taruna Pandansari who had used QRIS. Based on the available data, there were 50 active members who met the criteria. Given the relatively small population size and full accessibility, this study used a saturated sampling technique (census), so that the entire population was sampled.

This method is in line with the view of Gilmore et al., (2022) who stated that saturation sampling is appropriate for small, easily accessible populations in quantitative studies. Respondents were selected based on the criteria of being active members of Karang Taruna Pandansari, residing in Bantul Regency, and having used QRIS at least once in the last three months. Data were

collected through a closed-ended questionnaire with a Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The questionnaire was distributed using Google Forms to facilitate respondents and expedite the data collection process. The survey method applied is also in line with research practices described by (Hossan et al., 2023).

3.1 Data

The data used in this study comes from a questionnaire distributed to members of Karang Taruna Pandansari Bantul, located in the Special Region of Yogyakarta. The questionnaire was compiled based on relevant theories and then derived into indicators to measure variables X1 (financial literacy), X2 (digital awareness), and Y1 (intensity of qris transactions). The research instrument has been tested to ensure data accuracy. After that, the results can be analyzed using multiple linear regression to determine how financial literacy and digital awareness simultaneously influence the intensity of QRIS transactions in the context of the development of a cashless society.

3.2 Analysis Method

In this study, data were analyzed using multiple linear regression and classical assumption tests such as normality, multicollinearity, linearity, and homoscedasticity to ensure model feasibility. Furthermore, the influence of each independent variable, financial literacy and digital awareness, on the intensity of QRIS use was measured using a simultaneous test (f-test).

4. Results And Discussion

4.1 Research Result

This section presents the results of the data analysis obtained from this study, which includes several stages, such as respondent characteristics, statistical analysis, classical assumption testing, and hypothesis testing using regression analysis. The results are presented in tabular form and described below.

Table 1. Respondent Characteristics

Characteristics	Information	Total Respondents	Presentati on (%)
Gender	Male	27	54
	Female	23	46
	Amount	50	100
Age	16 year	4	8
	17 year	3	6
	18 year	4	8
	19 year	3	6
	20 year	4	8
	21 year	13	26
	22 year	7	14
	23 year	2	4
	24 year	3	6
	25 year	3	6
	26 year	3	6

Present condition	27 year	1	2
	Amount	50	100
	Students	10	20
	College Student	15	30
	College Student & Work	1	2
	Work	24	48
	Amount	50	100

Source: Excel 2025

Based on the respondent data in **Table 1**. The characteristics of the 50 respondents above, the majority were male at 54%, with the largest number being 21 years old (26%). In terms of conditions, almost half of the respondents were employed (48%), followed by students (30%) and pupils (20%), and a small number of respondents were both students and employed (2%). This indicates that the majority of respondents came from a young age group involved in education and the world of work. The characteristics of respondents dominated by the younger generation indicate that the development of digital technology is closest to the productive age group. The widespread use of smartphones, social media, and digital payment applications provides a great opportunity to increase the use of QRIS. However, technological advances have not always been followed by the ability to manage finances wisely. Therefore, financial literacy remains very important so that QRIS is based on ease of transactions as well as elements of financial planning, spending control, and rational decision-making. The results of this study indicate that the ability to manage finances and the ability to use technology are very important for conducting healthy digital transactions.

This study has three independent variables: Financial Literacy (X1), Digital Awareness (X2), and Intensity of Qris Transactions (Y). Questions were administered to 50 respondents to measure these variables, with several items used as indicators for each variable. The data collected from the respondents' answers were then analyzed to determine the relationships and influences between the variables involved in this study.

Before conducting the regression analysis, a classical assumption test was performed to meet the analysis requirements, as shown in this table.

Table 2. Normality Test Results Data

	Asymp. Sig. (2 tailed)
Financial Literacy	0,236
Digital Awareness	0,066
Intensity of Qris Transactions	0,125

Source: Analyzed using SPSS 2025

Based on **Table 2**, the normality test is used to determine whether the confounding variables or residuals

in the regression model are normally distributed (Ir. Syofian Siregar, 2023). The Kolmogorov-Smirnov test, with a significance value (Asymp. Sig., 2-tailed) for the variables Financial Literacy (0.236), Digital Awareness (0.066), and Intensity of Qris Transactions (0.125), is higher than 0.05. Therefore, the data are normally distributed and meet the assumption of normality.

This linearity test is then conducted to determine the relationship between the variables.

Table 3. Linearity Test Data Results

Variabel	Linearity	Deviation from Linearity	Information
	Sig.	Sig.	
Intensity of Qris Transactions (Y1)* Financial Literacy (X1)	0,005	0,237	Linier
Intensity of Qris Transactions (Y1)* Digital Awareness (X2)	0,000	0,124	Linier

Source: Analyzed using SPSS 2025

Based on **Table 3**, the results of the linearity test are used to assess the accuracy of the model specifications in the study, whether linear, quadratic, or cubic (Ghozali, 2016). Variables have a linear relationship if the deviation from linearity (sig.) is > 0.05 , whereas if it is < 0.05 , the relationship between variables is considered non-linear. The results of the linearity test from the data indicate that the relationship between Financial Literacy and QRIS Transaction Intensity has a linearity significance value of 0.005 (< 0.05) and a deviation from linearity of 0.237 (> 0.05). This means that the relationship between the two is linear. Similarly, the relationship between Digital Awareness and QRIS Transaction Intensity has a linearity significance value of 0.000 (< 0.05) and a deviation from linearity of 0.124 (> 0.05), thus also being linear.

Next, a multicollinearity test was conducted to determine whether there is a strong correlation between the variables.

Table 4. Multicollinearity Test Result Data

Variabel	Colinearity Statistics		Result
	Tolerance	VIF	
Financial Literacy (X1)	0,686	1,458	Not Occur Multikolinieritas
Digital Awareness (X2)	0,686	1,458	Not Occur Multikolinieritas

Source: Analyzed using SPSS 2025

Based on **Table 4**, to determine the presence or absence of multicollinearity, this study used the tolerance value and Variance Inflation Factor (VIF) as statistical indicators. A model is declared free of multicollinearity if the tolerance value is > 0.10 and the VIF value is < 10.00 (Widarjono, 2010). Tests showed that the tolerance values for Financial Literacy (0.686)

and Digital Awareness (0.686) were greater than 0.10, and the VIF values were 1.458 (< 10). This indicates that there is no multicollinearity among the independent variables in the regression model.

Further tests were conducted to determine the residual variance in the regression model shown in this table.

Table 5. Data Results of the Homoscedasticity Test

Model	Sum of Squares	df.	Mean Square	F	Sig
Regression	0,296	2	0,148	0,26	0,974
Residual	263.633	47	5.609		
Total	263.930	49			

Source: Analyzed using SPSS 2025

Based on **Table 5**, a test for homoscedasticity was conducted to determine whether the data had equal variances (Nisfiannoor, 2009). Using ANOVA, a significance value of 0.974 (> 0.05) was obtained. Therefore, it can be concluded that the regression model does not exhibit homoscedasticity, and thus the assumption of homoscedasticity is satisfied. The test results below were conducted to measure the instrument's level of consistency

Table 6. Reliability Test Results

Variabel	Cronbach's Alpha	Item	Result
Financial Literacy (X1)	0,522	9	Reliabel
Digital Awareness (X2)	0,428	9	Reliabel
Intensitas Transaksi dengan QRIS (Y)	0,683	9	Reliabel

Source: Analyzed using SPSS 2025

Based on **Table 6**, the reliability test results are intended to measure the reliability, precision, accuracy, and consistency of the questionnaire indicators. A research instrument is considered reliable if its Cronbach's Alpha value is ≥ 0.60 (Sugiyono, 2019). From the table above, it can be concluded that the Cronbach's Alpha value for the Financial Literacy variable (X1) is 0.522, with a total of 9 items. This value is below the general standard of 0.60, so the reliability of the instrument for the financial literacy variable is still considered low. The Digital Awareness variable (X2) has a Cronbach's Alpha value of 0.428 with 9 items. This value is also below the minimum threshold of 0.60, which means the reliability of the instrument is low. For the variable "Transaction Intensity with QRIS" (Y), a Cronbach's Alpha value of 0.683 was obtained based on 9 items. This value is close to 0.70, so it can be categorized as sufficiently reliable. Thus, this instrument is relatively consistent.

This validity test was conducted to determine the suitability of each statement in the study :

Table 7. Validity Test

Variabel	KMO of Sampling Adequacy	Bartlett's test	Sig	Keterangan
Literasi Keuangan (X1)	0,640	251.204	0,000	Valid
Kesadaran Digital (X2)	0,779	294.859	0,000	Valid
Intensitas Transaksi dengan QRIS (Y)	0,713	251.204	0,000	Valid

Source: Analyzed using SPSS 2025

Based on **Tabel 7**, Validity testing is used to assess the suitability of questionnaire items. An item is considered valid if the calculated r is greater than the table r and the significance value is less than 0.05 (Sugiyono, 2019). The criterion used to determine that an item is valid is a factor loading value greater than 0.50. As shown in the table, the significance value for variable X1 is 0.000, the KMO value is 0.640, and Bartlett's Test meets the criteria. Variable X2 has a significance value of 0.000 and a KMO value of 0.779, so the criteria are met. Variable Y has a significance value of 0.000 and a KMO value of 0.713, so the criteria are met. It can be concluded that all three variables are valid.

This simultaneous test was conducted to determine which relationship influences the dependent variable.

Tabel 8. Simultaneous F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	665.591	2	332.796	22.237	0.000
Residual	703.389	47	14.966		
Total	1368.980	49			

Source: Analyzed using SPSS 2025

Based on **Table 8**, The F-test is used to evaluate whether the independent variables collectively have an effect on the dependent variable. This test focuses on the total effect of all independent variables on the dependent variable. At a 5% significance level, if the sig. F value is less than 0.05, then the independent variables collectively influence the dependent variable. (Ghozali, 2016). The result of the simultaneous F-test in Table 8.

Simultaneous Test (F) show a calculated F-value of 22.237 with a significance level of 0.000, which is less than 0.05. This means that the variables of digital awareness and financial literacy together have a significant effect on the frequency of transactions using QRIS.

4.2 Discussion

According to data obtained from members of the Pandansari Youth Organisation, the majority of respondents are young people with secondary to higher education qualifications, who are fairly active users of

smartphones and digital applications, particularly when it comes to financial transactions using QRIS. This study aims to explore the impact of financial literacy and digital awareness on the frequency of QRIS usage as a means of transaction amongst members of the Pandansari Youth Organisation (Karang Taruna) in Bantul, Special Region of Yogyakarta, as part of the shift towards a cashless society (*cashless society*).

Digital Awareness as a Driver of Technological Adaptation. According to Fadhillah et al., (2021) digital awareness fosters behaviour that is adaptive to modern financial technology. Digital awareness refers to an individual's understanding of and concern for the importance of using digital technology wisely and responsibly. In the context of QRIS, digital literacy encompasses the ability to use digital payment software, safeguard personal data and transactions, and recognise the potential risks of cybercrime. A simple regression analysis also shows that digital literacy has a positive and significant influence on the frequency of QRIS transactions. This suggests that the greater a person's awareness of the importance of digital technology, the more likely they are to participate in the cashless society ecosystem via QRIS.

Young people in the Pandansari Youth Organisation generally have access to technology, but do not necessarily possess a high level of digital awareness. Without this awareness, the risk of misuse or carelessness when carrying out transactions may increase, which ultimately hinders the uptake of QRIS. Digital awareness can be raised through training, seminars, or educational campaigns that involve the community, so that Karang Taruna members are not merely passive users but also active participants in creating a healthy digital ecosystem. The Frequency of Transactions Using QRIS and Its Relevance in the Era of a Cashless Society. QRIS, as a digital payment method, is becoming increasingly popular, especially following the pandemic, which accelerated the adoption of cashless transactions. The intensity of QRIS transactions is measured by their frequency, transaction amounts, and consistency of use in daily activities. In the Pandansari Karang Taruna area, QRIS can be used for various purposes, such as paying dues or making donations for social activities, purchasing products from local MSMEs run by Karang Taruna members, and making transactions at nearby shops, cafes, or tourist attractions that have adopted QRIS.

The more frequently QRIS is used, the greater the community's contribution to the transition toward a cashless society. However, this will only be achieved if there is synergy between financial literacy and digital awareness. This study shows that financial literacy and digital awareness have a positive impact on how often members of the Pandansari Bantul Youth Organization use QRIS. This study reinforces the findings previously reported by Rahmadania Oktri, (2025) which states that an understanding of digital payment technology and the ability to manage finances encourage individuals to use digital transaction systems such as QRIS more actively. In addition, this study is also consistent with research by

Wulandari et al., (2023) which states that digital awareness plays a major role in determining people's preferences for transaction methods in the Cashless Society era. Specifically, digital awareness has a very strong impact, indicating that an understanding of privacy, data protection, and ease of use of technology plays a key role in increasing the frequency of QRIS usage, given the significant influence of these two variables, with training or education that promotes digital and financial literacy can be an effective strategy for expanding the acceptance of cashless payment systems among young people.

5. Conclusion and Suggestions

Based on the results of the study, it can be concluded that Financial literacy and digital awareness have a positive influence on the frequency of QRIS use among members of the Pandansari Bantul Youth Organization. This indicates that the better a person's understanding of financial management and the higher their awareness of digital technology, the more likely they are to conduct cashless transactions using QRIS. Thus, the hypothesis proposed in this study is supported.

The findings of this study also indicate that improving financial literacy and digital awareness are key factors in supporting the transformation of digital payment systems in society. Individuals who are skilled at managing their finances and understand the benefits of digital technology tend to be more confident and adapt more easily to using QRIS as a payment method. Therefore, the government, educational institutions, financial service providers, and civil society organizations must continue their efforts to improve financial literacy and promote the use of digital technology so that the use of QRIS becomes more widespread and can support the realization of a cashless society.

Nevertheless, this study has limitations. The instruments used to measure financial literacy and digital awareness showed relatively low reliability, which could potentially affect the accuracy of the results. In addition, the limited number of respondents, who were exclusively members of the Pandansari Bantul Youth Organization means that the study's findings may not necessarily be generalizable to other community groups with different characteristics.

Given these limitations, it is recommended that future research develop more reliable and valid research instruments and expand the scope of respondents for example, by involving communities in other regions, MSME operators, college students, or a more diverse range of age groups. Future research could also include other variables, such as perceived ease of use, perceived benefits, digital security, technology adoption rates, trust in digital payment systems, and infrastructure support, thereby providing a more comprehensive picture of the factors influencing the use of QRIS in supporting the creation of a cashless society. Thus, the results of future research are expected to provide a stronger foundation for the formulation of policies and strategies for the development of digital payment systems in Indonesia.

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