Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah
ISSN: 2527 - 6344 (Printed), ISSN: 2580 - 5800 (Online)
Accredited No. 204/E/KPT/2022
DOI: https://doi.org/10.30651/jms.v11i4.31893
Volume 11, No. 2, 2026 (398 - 412)
Received 14 May 2026, Accepted 24 May 2026, Published Online: 28 May 2026

THE IMPACT OF EFFECTIVENESS, EFFICIENCY, AND FINANCIAL LITERACY IN QRIS USAGE ON FINANCIAL INCLUSION ACCORDING TO ISLAMIC ECONOMICS: A STUDY ON GEN-Z IN BENGKULU CITY

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Abstract

This study aims to determine the influence of effectiveness, efficiency, and financial literacy in the use of QRIS on financial inclusion among Generation Z in Bengkulu City. The data was obtained from questionnaires distributed to Generation Z aged 20-24 years in Bengkulu City who had used QRIS. The sample was taken using purposive sampling. This study used a quantitative method with descriptive statistical analysis, validity test, reliability test, classical assumption test, linearity test, multiple linear regression analysis, and hypothesis testing. The results of this study indicate that the variables of efficiency and financial literacy have a significant relationship with financial inclusion, while the variable of effectiveness does not have a significant effect on financial inclusion among Generation Z in Bengkulu City.

Keywords: Effectiveness; Efficiency; Financial Literacy; QRIS; Financial Inclusion

1. Introduction

As we know together that money has evolution long its development in history civilization human, from starting from primitive times before, until now. The existence of “money” is very significant and urgent, even though previously money was not like as we do know Now. In ancient times, when public still very simple, people don't know yet Can using money. Trade done with method direct exchange goods with goods, or called by barter. Exchange through barter (*double coincidence of* wants) has known man since

ancient times. (Aziz, 2011) . Then after use barter system out system use gold as tool payment before use of paper money initiated Regarding in the Koran and Hadith regarding gold and silver, have mentioned Good in its function as currency or as treasures and symbols wealth that is stored. For example In QS At- Taubah /9:34 it is stated :

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْٓا اِنَّ كَثِيْرًا مِّنَ الْاَحْبَارِ وَالرُّهْبَانْ النَّاسِ بِالْبَاطِلِ وَالَّذِيْنَ يَكْنِزُوْنَ الذَّهَبَ وَالْفِضَّةَ وَلا يُنْفِقُوْنَهَا فِيْ God willing

“ O you who believe, indeed Lots from the rabbis and monks truly eat treasure man with void as well as turn (people) away from God's way. People who save gold and silver, but No spend it in the way of Allah, give it ' good ' news to they (that they will will receive) a painful punishment "

At first use gold is very popular due to mark gold that is not Once changed. Until give rise to pros and cons moment occurrence transition use gold to fiat money in the form of coins and paper money. In general simple money meaning as tool exchange goods and services. Money is something that is available and general accepted as tool payment for purchase goods and services as well as riches valuable others and also as debt payment or as tool procrastinator payment. In the beginning, paper money made by one country of mark the gold they have and paper money guaranteed with gold. However moment this, the amount of paper money in circulation No Again based on guarantee gold but depends on variables the economy of each country. (Widayanti, 2022)

Current digital era this technology has produce change big in aspect life humans who require public For smart and able utilise convenience and effectiveness in interact between One one of them is the same is digital transactions. Various digital innovation in various field prove that the community also participates contribution in developments in an increasingly modern era. One of them product digital finance is electronic money (*e-money*). With the emergence of electronic money will allows public For do transaction financial without using cash. Transaction non- cash finance Good use card credit, debit and electronic money are very useful will make system finance become more efficient. Proven with Keep going increasing amount transaction use of electronic money.

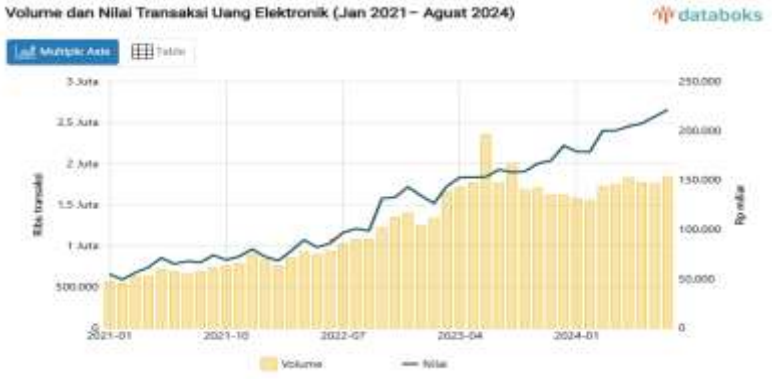


Figure 1.1 Electronic Money Transaction Volume
Source : databooks.kadata.co.id, accessed July 19, 2025

One of factor height number use of electronic money For non- cash payments caused by many electronic money products issued in the form of e-money cards, bank accounts and e-wallet applications such as OVO, GoPay, Dana, etc. Therefore that, central banks in this world moment This push use instrument non- cash payments, in addition to Because relatively more safe too can increase effectiveness and efficiency system payment Because transaction nature more cheap, fast and easy so that can increase productivity the country's economy (Edi Rustanto & Kartini, 2020) . However diversity e -wallet applications cause sellers must provide a number of service QR code as many as amount application digital wallets available, while with many available QR *code* cause difficulty for consumers. On January 1, 2020, Bank Indonesia officially released the QRIS (QR *Code Indonesian Standard*) system payment based shared *delivery channels* used For standardize transaction Payments using QR *Codes.* System the pioneered by Bank Indonesia and the Association System Indonesian Payments (ASPI). The International Standard EMV Co (*Europe MasterCard Visa*) is used as a basic standard in QRIS development. (Ningsih et al., 2021) Standard This aim For expedite system digital payments in safe, encouraging efficiency government as well as speed up inclusion finance in Indonesia (arum azzahroo & dwi estiningrum, 2021) .

According to Association System Indonesian Payments (ASPI), since launched until In 2024, the nominal QRIS transactions have touched Rp1,021.75 trillion (Bintang, 2025) . With Thus, the development of QRIS can be achieved give great benefits especially in increase efficiency, opening access finance (catur sudyantara & Yuwono, 2023) . for the actors businesses and consumers. And can optimize recording transaction finance in a way accurate through cell phone clever (Dewi Kusumawati & Kartikasari, 2025) Bank Indonesia stated amount users new system Quick Response Code Indonesia Standard (QRIS) payments in the province Bengkulu there are 234,237 QRIS users up to June 2024 or grew 44.42% (yoy) which shows trend positive (Boyke, 2024)

Authoritative institutions service finance state that literacy finance and inclusion finance required For development industry service increasingly financial complex. A society that has base good knowledge will own ability For take decision more finances Good like savings, investments, loans etc. So that proven that literacy finance is very important For increase openness, efficiency, accuracy and accountability (laila mayasari, 2022) . Literacy play a role important in increase inclusion finance with equip individual with required knowledge and skills For access and utilize service finance optimally. According to the World Bank, inclusion finance is availability access services and products functional (relevant) and affordable finance for individuals and businesses need supported by religion, the system finance inclusive ensure that institution finance in essence prioritize welfare social and economic (Moh'd Khamis et al., 2021) The factors that influence inclusion finance including literacy finance, social capital (*financial technology*), types gender, age, income, education, availability or access, quality, welfare,

unemployment, growth economy and digital development (*Financial Inclusion Factors,* 2016)

Validity of electronic money as tool transaction sell buy responded to by DSN MUI with issue a fatwa on electronic money number 116/DSNMUI/IX/2017. The issuance of the fatwa referring to QS An-Nisa verse 29 and hadith with conditions certain and not contradictory with sharia. Reviewed from aspect its validity, the DSN-MUI fatwa is not including in type regulation legislation that has been mentioned or arranged in Constitution Number 12 of 2011 concerning formation regulation legislation and everything the changes (Taufik et al., 2023)

As for the purpose from study This namely ; 1) for know magnitude effectiveness use of QRIS in influence inclusion finance, 2) for know magnitude efficiency use of QRIS in influence inclusion finance, 3) for know magnitude literacy use of QRIS in influence inclusion finance, 4) for know effectiveness, efficiency and literacy use of QRIS in influence inclusion financial research this is also expected can give literacy about efficiency cost and time in use of QRIS compared with method payment traditional, and also can add outlook knowledge knowledge, so that can support in literacy QRIS usage.

2. Literature review

Effectiveness

Effective words originate from Language English that is *effective* which means succeed or something that is done succeed with Good (Rosalina, 2009) Effectiveness can seen from various corner view point and can assessed with various how and have close relationship with efficiency (*Effectiveness,* 2005) Whereas effectiveness according to perspective economy Islam is also explained in the word of Allah SWT surah al-Isra' verse 26 as following :

وَاٰتِ ذَا الْقُرْبٰى حَقَّهٗ وَالْمِسْكِيْنَ وَابْنَ السَّبِيْلِ وَلَا تُبَذِّرْ or

“ *Give it to relatives near rights, (also to) the poor. And a deep person journey. Don't You squander (your wealth) wasteful.*” (QS. Al-Isra‟ :26) Mahmudi defines effectiveness as connection between output and great contribution to achievement goal, then produce programs or effective organization. Then it can withdrawn conclusion that effectiveness is something results activity from provisions objective or target from something events that have occurred designed and structured so that it can achieved in accordance desire. As for the factors effectiveness :

a. Clarity desired goals achieved
b. Clarity of achievement strategy objective
c. Analysis and formulation process solid policy
d. Thorough planning
e. Proper program preparation something plan
f. Availability facilities and infrastructure Work
g. Effective and efficient implementation,
h. System supervision and control of a nature educate (Rosalina, 2009)

Indicator efficiency

a. achievement objective
b. integration
c. adaptation i (Desiana et al., 2018)

efficiency

Efficiency is accuracy method business and work in operate something without throw away time, energy and costs. In knowledge economy efficiency used For referring to A related concepts with benefits source Power For get optimal results (big Indonesian dictionary, nd) According to Soewarni Efficiency interpreted as efforts made For eliminate all waste materials and energy Work and adverse symptoms. Furthermore understanding efficiency Keep going develop covering almost all field knowledge knowledge, Work with efficient is Work with little movement, effort, time and fatigue possible. Efficient way of working can applied by each employee For all work, Good small both large and small (Handayaningrat, nd) . efficiency in Islam it is not in accordance with efficiency in a way conventional or on the contrary. If what becomes limitation economy conventional is legality and regulations law criminal provided applicable law That in accordance with sharia, then in accordance with Islamic perspective (Widayanti, 2022) . The factors efficiency that is :

a. Convenience use
b. Speed transaction
c. Efficiency cost operational
d. Utilization technology
e. Security transaction
f. Structured and recorded data (Indonesian, 2019)

Indicator efficiency :

a. Achievement or objective in accordance in accordance with yng expected
b. Savings or subtraction use source Power in do activity
c. Maximizing use all source power possessed (Basri & Arsal, 2022) .

Literacy Finance

According to OJK literacy finance is something series activity as effort achievement and improvement outlook or understanding, skills, confidence, users, customers as well as man in a way wide until will capable For manage about finance with more good and optimal (Choerudin et al., 2023) . According to Adler and Lutfi, literacy finance is a set skills and knowledge that enable a individual For make decisions and effective with all source Power finance they (Meisa Dai & Suryanto, nd) . Vision of literacy finance is effort For create Indonesian people who have level financial high and good literacy so that society Can choose, utilize and use product as well as service finance For achieve and grow level prosperity to them. Whereas mission literacy finance is operate education or education in the sector finances in Indonesian society so that Can manage about finance smartly, improve access information and usage product as well as service finance with do

development infrastructure that supports financial literacy (Choerudin et al., 2023) as for factor literacy finance that is :

a. Age
b. level education
c. income business (Suryanto & Mas, 2018)

indicator literacy finance

a. Knowledge base management finance
b. Management credit
c. Management savings and investments (M, 2023)

Quick Response Code Indonesian Standard (QRIS)

Quick response code Indonesia standard (QRIS) is standard *QR code* nationally determined by Bank Indonesia and launched on August 17, 2019 so that the transaction process payment in a way domestic use *QR Code* can more easy, fast and secure its security (Octavia Prinda Wardani & Candra Sari, nd) . By simple QRIS defined as tool payment in form electronic Where mark the money saved in electronic media certain. The user must deposit the money moreover formerly to publisher and stored in electronic media before use it For needs transactions. When used, the value of the stored electronic money in electronic media will reduce as big as mark transactions and after can fill in back (*top up*). Electronic media For keep value of money can in the form of *chip* or *server* (Indonesian, 2019)

Islamic views on non- cash payments or transact using QRIS basically The same the law like using paper money normal Because both of them own same function that is as tool payment on transaction sell buy goods or services provided by consumers in Meaning fulfillment will his needs. According to sharia perspective, law on The implementation of non- cash QRIS is halal. Halalness This based on the rule " every transaction in muamalah basically allowed except If There is clear evidence prohibit it ” (Widayanti, 2022)

Inclusion Finance

The Consultative Group to Assist the Poor (CGAP-GPFI) interprets inclusion finance as something condition Where all adults age Work own access effective to credit, savings, payments and insurance from provider formal services. What is meant by access effective is giving convenient and responsible service answer, with cost affordable for customers, with results that customers who do not worthy in a way financial can use service formal finance than existing informal services (OJK, 2017) . Inclusion finance own objective that is push growth inclusive through decline number poverty, increase development or equality distribution finance, as well as improvement stability system financial inclusion finance is activity For delete all form obstacle in the form of price or non- price on access service finance, so that public can increase level his life. As for the factors inclusion finance that is :

a. Literacy Finance

b. Social Capital (*Financial Technology*),
c. Gender,
d. Age
e. Income
f. Education
g. Availability or Access
h. Quality Welfare
i. Unemployment
j. Economic growth
k. Digital Development (*Factors of Financial Inclusion,* 2016)

Indicator inclusion finance

a. Availability / access measure ability use service formal finance in matter affordability physical and price.
b. Use products and services service finance usage (*usage*) measures ability actual use of products and services finance
c. Quality measure whether attribute products and services finance has fulfill need customer

3. Research methods

Types of research used in this study This is study field *(field research),* with collect data through distribution questionnaire with sample researchers generation young people in Bengkuku City. Research This use approach quantitative through approach analysis descriptive research quantitative This collect data in the form of numbers, which data will processed as well as analyzed so that produce information scientific. Quantitative data is method research based on *positivistic* (concrete data), research data in the form of the numbers that will be measured use tool statistics as calculation test tool, based on the problem being studied For produce a Conclusion (Afilianto, 2024) .

Population in study This is Generation Z in Bengkulu City aged 20-24 years with amount population of 22,134 people. The technique used is non-probability sampling with purposive sampling method, namely technique taking sample with consideration certain, so that Lots samples in research This namely 99.6 or rounded to 100 samples. Before analyzing data is necessary instrument testing is carried out so that the instrument is in research This Can said to be valid (appropriate) and reliable, after That assumption testing was carried out classic which includes normality and linearity tests, then Multiple linear regression tests, hypothesis tests (partial tests and simultaneous tests) and R aquare tests were carried out.

4. Results and Discussion

Spread questionnaire in research This done during not enough more One month from beginning month January until end January 2026, on the data collection 100 samples were obtained study according to the method research. There is four classification in respondents the namely based on type gender, age, occupation and domicile based on

sub-district. Based on results research that has been done regarding characteristic data respondents can explained that, type sex Woman dominate respondents study with a total of 67 people.for age from overall respondents majority aged between 21 years with total of 42 people, for type work respondents with status student dominate research data with total of 89 people, for classification domicile respondents most located in the sub-district as wide as as many as 41 people.

Instrument Test Results

Validity Test

Significance level in validity test in study This is 0.05 (5%) with using 100 quantities respondents (N), so that r obtained table is 0.195. Research data Can declared valid if The calculated r value (person correlation) > r table. In the instrument test conducted on SPSS, it states that, every instrument in study This own higher calculated r value big than r table (0.195) so that can concluded that the instrument in the research this is valid.

Reliability Test

Reliability test used For know to what extent are the results measurement still consistent if done twice or more to same symptoms with use tool measure the same. Measuring tools used is Cronbach's alpha using the SPSS computer program version 27. Reliability something variables it is said Good If own mark Cronbach's alpha > 0.07. In study This X1, X2, X3 and Y have Cronbach's Alpha value 0.718 (71.8%) > 0.07, so that can explained that variables has been reliable.

Assumption test results classic

Normality test

In study This data normality test is carried out with using Kolmogorov-Smirnov statistics, the value Kolmogorov-Smirnov of 0.084 and the value significant of 0.080 or more big from 0.05 to can be concluded that the data used normally distributed.

Linearity test

Linearity test done For know whether variables in study This own linear relationship. Taking decision that is If mark probability > 0.05 then connection between variables (X) with (Y) are linear and vice versa. Based on the results of the linearity test on variables X1 and X2 obtained mark probability > 0.05 which means there is a linear relationship between variables effectiveness (X1), efficiency (X2) towards variables inclusion finance (Y), whereas variables literacy finance (X3) obtains mark probability < 0.05 which means No there is connection between literacy finance (X3) against inclusion finance (Y).

Multiple linear regression test

Multiple Linear Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,626	2,965		.886	.378
	EFFECTIVENESS	.347	.203	.148	1,714	.090
	EFFICIENCY	.459	.186	.203	2,465	.015
	FINANCIAL LITERACY	.500	.085	.496	5,869	.000

Source : primary data processed by S[SS 27, 2026

Based on table can made equality regression as following :

$$Y = a + b_1 X_1 + b_2$$

a. constant value (a) of 2.626 a is constant or condition Where variables inclusion finance Not yet influenced by variables other that is effectiveness (X1), efficiency (X2) and literacy finance (X3). If the independent variable does not There is so variables consumption Islamic No experience change.
b. Coefficient value regression effectiveness (X 1) of 0.347 b_1 show that variables effectiveness (X 1) has positive influence to inclusion finance (Y) which means every increase of 1 unit variables effectiveness (X 1) then will influence variables inclusion finance (Y) of 0.347 with assumptions that other variables do not investigated in study This.
c. Coefficient value regression efficiency (X 2) of 0.459 b_2 show that variables efficiency (X 2) has influence positive to inclusion finance (Y) which means every increase of 1 unit variables efficiency (X 2) then will influence variables inclusion finance (Y) of 0.459 with assumptions that other variables do not investigated in study This.
d. Coefficient value regression literacy finance (X 3) of 0.500 b_3 show that variables inclusion finance (X 3) has positive influence to inclusion finance (Y) which means every increase of 1 unit variables literacy finance (X 3) then will influence variables inclusion finance (Y) of 0.500 with assumptions that other variables do not investigated in study This.
e. Error in the equation above can interpreted that possibility there is other variables that are not studied in research this and can influence inclusion finance.

T-test

Table 4.2 T-Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,626	2,965		.886	.378
	EFFECTIVENESS	.347	.203	.148	1,714	.090
	EFFICIENCY	.459	.186	.203	2,465	.015
	FINANCIAL LITERACY	.500	.085	.496	5,869	.000

Source : primary data processed by SPSS 27, 2026

Based on existing tables on can done testing hypothesis on each independent variable as following :

a. Hypothesis First in study This suspect that effectiveness (X 1) no influential in a way significant to inclusion finance (Y). Based on results t-test analysis obtained size t_{hitung} variables effectiveness (X 1) of 1.586 with t_{tabel} 1.714 then mark $t_{hitung} < t_{tabel,}$ while mark significant t_{hitung} variables effectiveness (X 1) is 0.090 then significant t_{hitung} > 0.05. Based on results the can taken conclusion that effectiveness (X 1) no influential in a way significant to to inclusion finance (Y).

b. Hypothesis second in study This suspect that efficiency (X 2) has an effect in a way significant to inclusion finance (Y). Based on results t-test analysis obtained size t_{hitung} variables efficiency (X 2) of 2.465 with t_{tabel} 1.985 then mark $t_{hitung} > t_{tabel}$ temporary mark significant t_{hitung} variables efficiency (X 2) is 0.015 then significant t_{hitung} < 0.05. Based on results the can taken conclusion that efficiency (X 2) has an effect in a way significant to inclusion finance (Y).

c. Hypothesis third in study This suspect that literate finance (X 3) has an effect in a way significant to inclusion finance (Y). Based on results t-test analysis obtained size t_{hitung} variables literacy financial (X 3) of 5,869 with t_{tabel} 1.985 then mark $t_{hitung} > t_{tabel}$ temporary mark significant t_{hitung} variables literacy finance (X 3) is 0.000 then significant t_{hitung} < 0.05. Based on results the can taken conclusion that literacy finance (X 3) has an effect in a way significant to inclusion finance (Y).

F test

Table 4.3 F Test

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	281,688	3	93,896	27,064	.000 [b]
	Residual	333,062	96	3,469		
	Total	614,750	99			

Source : primary data processed by SPSS 27, 2026

From the existing table on Retrieval decision based on mark significance, from the output above known mark significance of 0.000. The significance value is 0.000 < 0.05 then can concluded that variables free that is effectiveness ($X1$), efficiency ($X2$), and literacy finance (X 3), in simultaneous influential to variables bound that is inclusion finance (Y).

Coefficient Test Determination (R ^{2})

Table 4.4 R2 Test

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.677 [a]	.458	.441	1.86263

Source : primary data processed by SPSS 27, 2026

Based on Table 4.14 shows that mark coefficient determination (R2) of 0.458. This means 45.8% of the variables dependent in the form of inclusion finance can influenced by variables independent that is effectiveness, efficiency and literacy finance whereas the rest 54.2 % is explained by other factors that are not included in study This.

Influence effectiveness use of QRIS for inclusion finances in generation Z in Bengkulu city.

Result of analysis show that t_{hitung} variables effectiveness (X 1) of 1.714 with t_{tabel} 1.985 then mark t_{hitung} < $t_{tabel,}$ while mark significant t_{hitung} variables effectiveness (X 1) is 0.090 then significant t_{hitung} > 0.05. Which means effectiveness (X1) of QRIS usage is not influential significant to inclusion finance (Y). Research results This show that effectiveness (X1) of QRIS usage shows unintended influence significant to inclusion finance (Y). findings This in line with study previously conducted by Andi Ardasanti, et

al entitled " Analysis Effectiveness of QRIS In Increase Inclusion Makassar MSME Finance " in study the produced that variables effectiveness No own influence significant to inclusion finance (Ardasanti et al., 2025) in study This the effectiveness (X1) of using QRIS is also not own significant influence to inclusion finance (Y) shown with obtained size variables effectiveness (X 1) of 1.714 with t_{tabel} 1.985 then mark t_{hitung} < $t_{tabel,}$ while

mark significant t_{hitung} variables effectiveness (X 1) is 0.090 then significant t_{hitung} > 0.05. Which means effectiveness (X1) of QRIS usage is not influential significant to inclusion finance (Y) Generation Z in Bengkulu city.

This matter state that based on results study said, can concluded that QRIS implementation shows proven effectiveness However Not yet fully maximum in increase inclusion finance for Generation Z in Bengkulu City. Although part big member Generation Z has adopt QRIS and feel the benefits in matter smoothness transaction as well as documentation financial, contribution statistics use of QRIS for inclusion finance still limited. This indicates that the success of QRIS in expand inclusion finances are largely determined by support from element external like understanding financial, readiness technology, and digital facilities.

Influence efficiency use of QRIS for inclusion finances in generation Z in Bengkulu city.

Result of analysis show that t_{hitung} variables efficiency (X 2) of 2.465 with t_{tabel} 1.985 then mark t_{hitung} > t_{tabel} temporary mark significant t_{hitung} variables efficiency (X 2) is 0.015 then significant t_{hitung} < 0.05. Based on results the can taken conclusion that efficiency (X 2) has an effect in a way significant to inclusion finance (Y). Research results This show that efficiency (X1) of QRIS usage shows influence in a way significant to inclusion finance (Y). findings This in line with study previous research conducted by Berliana Simanjuntak et al. entitled " Efficiency Use *Quick Response Code Indonesia Standard* (QRIS) In Support Sales in the *Digital Age* " in study the produced that variables efficiency own influence positive and significant to variables inclusion finance (Simanjuntak et al., 2024) in research This efficiency also has influence positive and significant to inclusion finances shown with obtained size t_{hitung} variables efficiency (X 2) of 2.465 with t_{tabel} 1.985 then mark t_{hitung} > t_{tabel} temporary mark significant t_{hitung} variables efficiency (X 2) is 0.015 then significant t_{hitung} < 0.05. Which means efficiency influential positive and significant to inclusion finance.

This matter show that the more increase efficiency felt by QRIS users, then the more positive the impact to inclusion finance. QRIS plays a role role important in enlarge donation digital sector in products domestic Indonesia's gross domestic product (GDP), where the contribution digital economy is estimated will Keep going increases, so QRIS also be one of driver main in reach target growth economy national. In addition, QRIS contributes in pressing level inflation, which is proven through improvement efficiency transactions that simplify the payment process as well as reduce dependence on EDC machines and costs operational. With decline use of cash, things This allows Bank Indonesia to more effective arrange the amount of money circulating in society, so that reduction of physical money can lower risk inflation consequence excess money supply.

Influence literacy finance use of QRIS for inclusion finances in generation Z in Bengkulu city.

Result of analysis show that t_{hitung} variables literacy financial (X 3) of 5.869 with t_{tabel} 1.985 then mark t_{hitung} > t_{tabel} temporary mark significant t_{hitung} variables literacy finance (X 3) is 0.000 then significant t_{hitung} < 0.05. Based on results the can taken conclusion that Ha 3 is accepted, which means literacy finance (X 3) has an effect in a way significant to inclusion finance (Y) in generation Z in Bengkulu city.

Findings This in line with study previously done Mesra Surya Ariefin, et al., who stated that literacy finance own influence significant to inclusion financial findings This confirm that the more tall understanding somebody so the more there is also a big tendency they For access and utilize service finance formal finance (B. Indonesia, 2019) (Ariefin et al., 2023) In a way practical literacy finance can increase ability For plan problem more finances systematic, recording transaction in a way accurate, and evaluate risks and benefits from product financial matters This show that improvement understanding finance accompanied by intensive training become an effective strategy in push inclusion finance.

Influence effectiveness, efficiency and literacy finance in use of QRIS for inclusion finances in generation Z in Bengkulu city.

Based on F test results in table 4.9 can be seen from results testing from mark f_{hitung} > $f_{tabel,}$ from the output above obtained mark f_{hitung} of 27,064 > f_{tabel} of 2.70. And the results significant < of significant limit value namely 0.000 < 0.005. This means that variables effectiveness, efficiency and literacy finance in the use of QRIS has an impact in a way significant to Inclusion finances in generation Z in Bengkulu city.

5. conclusions and suggestions

conclusion

Based on results research that has been presented in the discussion previously, then can taken conclusion that first, the factor Effectiveness QRIS usage is not own influence significant to inclusion financial factors in generation Z in Bengkulu city, second, the factor Efficiency the use of QRIS has influence significant to inclusion financial literacy in generation Z in Bengkulu city, third, Literacy finance the use of QRIS has significant influence to inclusion financial factors in generation Z in Bengkulu city, fourth, the factor Effectiveness, efficiency and literacy finance in use of QRIS simultaneous own significant influence to inclusion finances in generation Z in Bengkulu City.

suggestion

To the government and related institutions For more focus on developing effective strategies in overcome factor inhibitor QRIS adoption, such as increase digital and financial literacy through more educational programs inclusive, improving infrastructure with provide affordable smartphone access and stable internet network in the area remote, as well as change perception negative to digital technology with campaign that emphasizes security and trust, in order to speed up inclusion finance in Indonesia. For study furthermore expected can add variables new, for strengthen results study For study

next so that you can expand research objects and areas, no only limited to generation Z so that the results study covers various generation.

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