

# The Effect of Ease and Intensity of Promotion on Interest in Using BNI Wondr QRIS

Cinta Anasilla Wulan Haqi<sup>1</sup>, Sri Trisnaningsih<sup>2</sup>

<sup>1,2</sup>Department of Accounting, Faculty of Economics and Business, Universitas Pembangunan Nasional Veteran, Jawa Timur, Indonesia. Email: [21013010315@student.upnjatim.ac.id](mailto:21013010315@student.upnjatim.ac.id)<sup>1</sup>, [trisna.ak@upnjatim.ac.id](mailto:trisna.ak@upnjatim.ac.id)<sup>2</sup>

## ARTICLE HISTORY

Received: May 31, 2025

Revised: July 01, 2025

Accepted: July 27, 2025

## DOI

<https://doi.org/10.52970/grar.v6i1.1354>

## ABSTRACT

This study examines the influence of ease of use and promotion intensity on the intention to use BNI Wondr QRIS among accounting students at UPN Veteran East Java. The rapid growth of fintech in Indonesia has encouraged the digitization of transactions, including through QRIS. Although efficient in financial recording, research gaps remain regarding factors influencing the intention to use QRIS among accounting students with a strong understanding of financial systems. This quantitative study employed a survey method involving 91 students from the 2021–2023 cohorts, selected through simple random sampling. Data were collected via an online questionnaire and analyzed using SPSS version 30. Results indicate that both ease of use and promotion intensity have a positive and significant partial and simultaneous effect on students' intention to use BNI Wondr QRIS. Ease of use was measured through efficiency and clarity of transaction processes, consistent with the Technology Acceptance Model (TAM). Promotional efforts such as discounts and cashback generated user interest, aligning with the AIDA model. These findings highlight the importance of simplifying access and implementing targeted promotions to increase QRIS adoption among Generation Z students. This study contributes to QRIS BNI's marketing strategies and a better understanding of digital financial technology adoption in academic settings.

**Keywords:** Ease of Use, Promotion Intensity, QRIS, Usage Intention, Accounting Students.

**JEL Code:** G53, M31, D83, O33, C83.

## I. Introduction

Indonesia is rapidly experiencing technological developments, especially in the financial sector (fintech). One of the tangible forms of these developments is the Quick Response Code Indonesian Standard (QRIS), an innovation that supports transaction digitization. QRIS is a payment method that allows transactions to be made quickly, safely, and efficiently by simply scanning the QR code issued by Bank Indonesia. As a new technological invention, QRIS is considered to have two positive and negative sides. Indonesian people were initially unfamiliar with this digital payment method. However, business actors have used a new method, namely QRIS. This forces Indonesian people to adapt to technological advances in the financial sector. The Indonesian Payment System Association (ASPI) in 2024 reported that QRIS users increased to 619 million transactions from January to September 2024. BNI Wondr follows technology development in the financial sector by launching QRIS payment services and carrying out promotional strategies such as cashback and discounts. Desita & Dewi (2022) explain that the existence of promotional methods increases digital payment

user transactions. Thus, as explained by Nadia & Firmansyah (2025), the case of use of QRIS through platforms such as ShopeePay provides ease of transactions for the public and businesses, which in turn is an important breakthrough in the digital payment system and has the potential to drive economic growth in Indonesia.

Understanding the complex relationship between convenience and promotional intensity in using BNI Wondr QRIS makes it interesting to study accounting students of UPN Veteran East Java in an academic context. A survey conducted by IDN Research Institute & Indonesian Fintech Association (2024) states that QRIS users are mostly Generation Z students, who are known to adapt quickly to technology and are active in digital transactions. They are not only users, but also have an understanding of the modern financial system. This generation fully supports the creation of a cashless society, so it is a strategic group to be studied in developing digital payment services (Widiantari et al., 2023), where students can think critically and apply knowledge in the field of ERP finance to Accounting Information Systems (AIS), which learns about managing personal finances more professionally, such as preparing budgets, monitoring expenses, and planning finances based on digitally documented transaction data. HIS also provides an understanding of internal controls and digital transaction security, which is important in choosing a secure payment method (Prasetyo & Ambarwati, 2021).

There is a gap between the rapid advancement of technology in the financial sector, in this case BNI Wondr, and the character of students who are considered to have the ability to manage finances properly because of the provisions obtained from being accounting students who study the field of finance in the application of the Enterprise Resource Planning (ERP) system, namely the ability to carefully consider the use of QRIS payment methods according to their needs even though students know good personal financial management, for example, when students encounter promotional advertisements offered, students tend to be interested in buying these items. An initial survey of UPN Veteran East Java accounting students batch 2021-2023 showed that 66.6% of respondents stated they were interested in using QRIS if there were attractive promotions such as cashback or discounts. This finding shows that although students have good financial literacy, promotional incentives can be a stronger driving factor than technical ease in shaping interest in using QRIS. This is important to study because it will provide an overview of how digital payment strategies should be directed to the academic segment, especially Gen Z, who dominate future users. Previously, research has been conducted regarding the ease of use and promotion significantly impacting interest in using QRIS. Mujib & Amin (2023) found that ease of use and promotion positively affect customer decisions using QRIS transaction services in Islamic banking. Agustina & Musmini (2022) also state that knowledge, convenience, and credibility increase Generation Z's interest in QRIS.

This phenomenon can be explained by looking at Davis' (1989) Technology Acceptance Model (TAM) theory to explain the adoption of financial technology. This model places ease of use as an important factor in shaping perceived usefulness and intention to use a system, in line with research conducted by Ranandhea et al. (2024), which shows that if QRIS is not easy enough to use compared to other payment methods, students may be reluctant to use it. However, promotional intensity is important in attracting attention and forming usage habits. A less intense promotional strategy can make students uninterested in trying or switching from the payment methods they have used before as stated by Kotler and Keller (2009, as cited in Rafi & Zulfison (2023) that the AIDA theory (Attention, Interest, Desire, Action) explains the process that marketing messages must go through in attracting attention, building interest, growing interest, and encouraging action from consumers. This promotional strategy can potentially encourage wider adoption, especially among students who tend to consider incentives when choosing payment methods. However, a few studies examine how the combination of convenience and promotion affects accounting students' interest in using BNI Wondr QRIS (Sari, Trisnarningsih, and Vendy 2024). This study examined how much convenience and promotional intensity impact BNI Wondr QRIS's use among UPN Veteran East Java accounting students. Studies related to this research have been conducted, but there are still gaps, including differences in research results, research subjects, research locations, and financial service providers.

## II. Literature Review and Hypothesis Development

### 2.1. Conceptualization Definition

Perceived ease of use and promotional intensity are two important factors influencing a person's interest in adopting technology, including digital financial services. Davis (1989) explains the meaning of perceived ease of use in the belief that a system can be used without significant difficulty, which arises when technology is considered easy to learn, understand, and operate. This plays an important role in increasing comfort and efficiency of use. Meanwhile, as Kotler and Keller (2021) explained, promotional intensity reflects the frequency, consistency, and sustainability of promotional activities through various communication channels to strengthen consumer understanding and positive product responses. These two factors support each other in forming interest, which is an internal drive in the form of a strong sense of interest in an activity or object, which ultimately encourages individuals, including students, to be actively involved in using technology that matches their interests (Fuhai An et al., 2024).

### 2.2. Thinking Framework

The theoretical framework to explain the effect of convenience and promotional intensity on UPN Veteran East Java accounting students using BNI Wondr QRIS can be studied using the TAM theory and the AIDA Model. Where TAM can be used to explain ease of use is a fundamental factor in shaping students' intention to adopt digital payment technology. Based on the Technology Acceptance Model (TAM) theory developed by Davis (1989), perceived ease of use directly affects individual intention to use a technology. (Astuti 2025) strengthens this model by stating that the simpler and more intuitive a system is, the lower the psychological barriers users face when adopting it. In the context of accounting students, who are accustomed to making financial management efficient and are open to technological innovation, convenience is one of the main drivers in accepting new technology. The user acceptance of information technology is crucial in determining the successful implementation and utilization of information systems being designed (Nurhayati, Anam, and Manalu 2020). This theory can explain that perceived usefulness and ease of use are the two main factors influencing behavioral tendencies in accepting technology. In research by Safitri & Diana (2020), perceived usefulness is a measure to determine a person's level of trust in using a system to improve their performance. Meanwhile, perceived ease of use refers to an individual's confidence that a technology can be used easily without excessive effort. The application of this theory is to integrate the Single Tuition Payment (UKT) system through BNI services, including QRIS BNI Wondr. Students can make UKT payments quickly and digitally and are automatically recorded in the banking system. This not only simplifies the administrative process but also creates time efficiency and reduces the risk of errors in financial records - two aspects closely related to perceived usefulness in TAM theory. Thus, BNI Wondr's QRIS is concrete evidence of how the concepts in TAM, especially PEU and perceived usefulness, are realized in real practice in a digitized higher education environment. Several empirical studies also align with this thinking by showing that perceived convenience plays a role in increasing the use of QRIS. Wijayanto et al (2024) revealed that students who perceive QRIS as a simple and efficient application tend to use it regularly in daily activities. Putriasih & Putra Yasa (2022) also state that interface designs that are easy to understand and responsive to user needs increase comfort and sustainability of use. The findings of (Rahmawati, Nurjanah, and Sariwulan 2023) emphasize that convenience is one of the main determinants in students' decisions to adopt QRIS.

To discuss the promotional intensity variable using the AIDA (Attention, Interest, Desire, Action) theory by Kotler & Keller (2021), QRIS successfully applies these principles, especially the process of student adoption of BNI Wondr QRIS, which occurs in stages. The Attention stage appears when students first see promotions such as cashback or discounts offered by QRIS BNI Wondr through social media, campus banners, or banking applications. According to the emotional branding theory proposed by Aghapour et al. (2009), as cited in Siti Robiah & Endri Listiani (2023), advertisements that can build emotional connections with

consumers tend to be more effective in creating long-term loyalty. This raises a sense of interest in students, starting to consider the benefits of these promotions, which then appear. Accounting students in particular have an academic background in personal financial management, including budgeting and conducting cost-benefit analysis. This makes them more quickly realize the economic value of using QRIS, not only as a means of payment, but also as a financial efficiency strategy. The Desire stage occurs when promotions are perceived as relevant and sustainable, such as cashback for transactions at students' favorite merchants. A sense of satisfaction and ease in transactions forms a desire to use QRIS more intensively. Finally, students arrive at the Action stage, which is the decision to use BNI Wondr QRIS as the primary payment method in daily activities - from the canteen to paying for academic needs. According to Feryanto & Trisnaningsih (2023), active promotion in the campus environment encourages student interest in adopting QRIS. Utami & Darna (2022) and Nugroho et al. (2024) found that promotions in the form of cashback and cooperation with favorite merchants increase trust and form consistent usage habits. Utami (2023) also emphasized that promotions carried out sustainably and targeted are very effective in building student loyalty to using QRIS. Although the AIDA theory generally explains the process of student response to promotions, this approach tends to be linear. It lacks consideration of complex rational aspects such as long-term benefit calculations and efficiency analysis. Accounting students, with an academic background in financial management, are not only influenced by emotional drives (such as attention and desire) but also consider the cognitive dimension through cost-benefit analysis. Therefore, the application of AIDA needs to be complemented by emotional branding theory and a rationality-based consumer behavior framework to explain the decision to use QRIS thoroughly.

### 2.3. Empirical Evidence

Previous studies have shown that perceived ease of use and promotional intensity significantly affect the behavior of digital financial technology such as QRIS. Studies by Sari et al. (2024), Laoli et al. (2024), Hawari & Harahap (2023), and Mujib & Amin (2023) consistently conclude that convenience and promotion drive interest and decisions to use digital services, both in students and the general public. However, the findings of Rachmawati & Wahyudi (2024) show that the effect of convenience can be contextual, depending on the user segment. In general, perceived convenience remains an important factor in driving interest in using QRIS, as confirmed in the research of Khairani, Hinggo, and Nofirda (2025). Thus, it can be concluded that most studies show ease of use and promotional intensity as two important factors that directly influence user interest and decisions towards digital financial services such as QRIS, both among students and the general public. Based on the articles used as references in this study, there are similarities in the selection of variables, especially in the independent variables in the form of ease of use and promotional intensity, and the dependent variable in the form of interest in using QRIS. This research continues the existing studies by focusing on these two main variables, which have previously been studied partially or simultaneously by various researchers. These variables were chosen because they consistently influence, although different results depend on the context and respondent segment in some studies. The novelty of this research lies in the selection of the object of study, namely accounting students of UPN Veteran East Java, as well as the exploration of QRIS services provided by BNI Wondr, which until now has not been the focus of previous studies. Thus, this research is expected to enrich the literature, especially regarding the factors influencing interest in using QRIS among students.

### 2.4. Practical Implications

The results of this study make a meaningful contribution both practically and theoretically in the development of digital financial services, especially BNI Wondr QRIS. The positive and significant effect of ease of use and promotional intensity on student interest shows that technical aspects and marketing strategies play an important role in increasing the adoption of digital payment systems. The practical implication of this

research is that the BNI Wondr QRIS service payment method makes this result as input to simplify the application's appearance, speed up access, and strengthen promotions that suit the characteristics of students, such as cashback or cooperation with favorite merchants. The benefits of this research service for academics, in this case accounting students, are expected to encourage financial technology in everyday life and strengthen their role as agents of digital financial literacy in the surrounding environment. Meanwhile, for future researchers, this study can be an initial step to develop broader research with diverse respondent coverage and add other variables such as trust, risk, or digital literacy to enrich the understanding of the factors influencing interest in using digital financial services.

In addition to having a practical contribution impact, this research is expected to make a theoretical contribution as a novelty in the accounting field, especially in digital finance, while adding scientific insight. Theoretically, these findings strengthen the Technology Acceptance Model (TAM) framework, where ease of use increases interest in adopting a technology. In addition, the results also support the relevance of AIDA theory in the context of digital services, by showing that effectively designed promotions can drive the process from attention to actual usage decisions. The main contribution of this study lies in expanding the insights into the utilization behavior of financial technology by university students as part of the digital young generation. By simultaneously testing two main variables, namely ease of use and promotional intensity, this study opens up opportunities for developing more complex analytical models in the future, for example, by adding mediating variables such as perceived usefulness or moderating variables such as gender and digital literacy level.

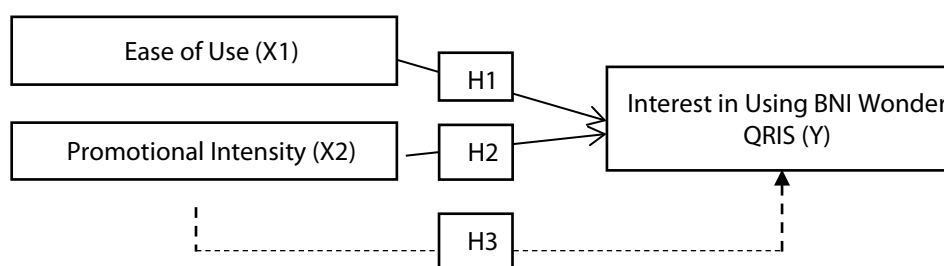
## 2.5. Hypothesis Development

Based on the theoretical review and the results of previous research, the hypothesis is proposed:

H1: Ease of use positively and significantly influences interest in BNI Wondr QRIS.

H2: Promotional intensity positively and significantly influences interest in using BNI Wondr QRIS.

H3: There is a simultaneous influence between ease of use and promotional intensity on interest in using BNI Wondr QRIS.



**Figure 1. Research Framework**

Description:

X = Independent variables are ease of use and promotion intensity

Y = Dependent variable is the decision to use QRIS Wonder BNI

## III. Research Method

The type of research used in this study is quantitative research, because it aims to test the hypothesis regarding the effect of Ease of Use (X1) and Promotion Intensity (X2) on Interest in Using BNI Wondr QRIS (Y) on UPN Veteran East Java Accounting students. According to Sugiyono (2021:16), the quantitative approach is based on the philosophy of positivism and is used to research specific populations or samples using structured research instruments. This research focuses on accounting students in the 2021-2023 batch

because this group includes the digital generation, with an understanding of accounting information systems. Therefore, it is relevant to study in the context of adopting digital financial services such as QRIS. Theoretically, this research also contributes to strengthening digital finance literature by highlighting two main variables, namely ease of use and promotional intensity, which have previously been studied separately but have not been studied simultaneously in the context of using BNI Wondr QRIS by students. The data obtained from the questionnaire will be statistically analyzed using linear regression analysis to test the relationship between the independent variable and the dependent variable and strengthen the relevance of the Technology Acceptance Model (TAM) and AIDA model in explaining the adoption behavior of digital financial technology.

### 3.1. Population and Sample

The population in this study was all active students of the Accounting Study Program of UPN Veteran East Java batch 2021-2023 who had taken the Accounting Information System course, with a total of 1,031 students. The sample was determined using the Slovin formula with an error rate of 10%, resulting in a sample size of 91 respondents. The sampling technique used is simple random sampling, so that each member of the population has the same opportunity to be selected. This population was selected based on the suitability of the respondents' characteristics with the research context, namely, potential users of BNI Wondr QRIS. The research results are expected to reflect the perceptions of relevant user groups and provide an accurate empirical picture. Therefore, the sampling process was structured to ensure the population's validity.

### 3.2. Types and Sources of Data

This study uses primary and secondary data. Primary data was obtained through distributing questionnaires to respondents who had been determined in the sample. The questionnaire was designed in Google Form format for easy access and distributed online. Meanwhile, secondary data was obtained from scientific journals, previous research articles, textbooks, and other official documents relevant to the research topics and variables. These two data types aim to enrich the analysis and strengthen the research's theoretical foundation. Data sources were also selectively chosen to ensure the quality and credibility of the information used.

### 3.3. Data Collection Technique

Questionnaires are used to collect data on student perceptions of research variables. Sugiyono & Setiyawami (2021:203) argue that the questionnaire was prepared using a Likert scale of 1-5, ranging from "Strongly Disagree" to "Strongly Agree". The distribution was done online through Google Form, thus enabling efficiency and a wider distribution range. However, clarity of instructions and validity of items are still considered so that respondents can understand each question well.

### 3.4. Operational Definition of Variables

The operational definition of variables according to Sugiyono & Setiyawami (2021) It is a specific description of the variables under study, including indicators and measurement scales, to clarify how they are measured in research. The operational definitions of each variable used here include

#### 3.4.1. Independent Variable

Given Sugiyono & Setiyawami (2021) Independent variables are variables that affect the dependent variable. The independent variables here are

- a. Ease of Use (X1), with indicators that do not require much effort, are clear and understandable, easy to use, and flexible (Tsania & Solekah, 2023; Mujib & Amin, 2023).

- b. Promotion Intensity (X2). With indicators of the frequency of promotions received, types of promotions (discounts and cashback), determination or suitability of promotional targets, and conformity to the agreement given (Kotler & Keller, 2021; Kurniawan, 2021).

#### 3.4.2. Dependent Variable

Sugiyono (2021), said that the dependent variable is the variable that feels the change. The variable of Interest in Use (Y) as the Dependent Variable indicates interest in the object of interest, the tendency to use, feel good about using, and the intention to continue using. (Tsania and Solekah 2023).

#### 3.5. Analysis Technique and Hypothesis Test

Data analysis in this study was carried out using Statistical Package for the Social Sciences (SPSS) version 30 software because it can process various types of data and produce the necessary statistical calculations. The data analysis begins with a data quality test on validity and reliability. The validity test measures the extent to which the research instrument can precisely measure the intended variable (Imam, 2021). It is declared valid if the value of  $r_{count} > r_{table}$  at a significance level of 5%. Meanwhile, the reliability test uses the Cronbach's Alpha method to determine the instrument's internal consistency. The instrument is declared reliable if the Cronbach's Alpha value is  $> 0.7$  (Hildawati et al., 2024). Furthermore, descriptive statistical analysis was carried out to describe the data obtained from the sample without generalizing to the population. The normality test using the Kolmogorov-Smirnov method is carried out to determine whether the residual data are typically distributed. The classical assumption test is also carried out, which consists of a multicollinearity test (using VIF and Tolerance values), an autocorrelation test (with Durbin-Watson), and a heteroscedasticity test (using the Glejser test).

The hypothesis test used to analyze the relationship between variables is the multiple linear regression test because the independent variables in this study consist of two, namely ease of use (X1) and promotional intensity (X2), which will be tested for their influence on the dependent variable, namely interest in using BNI Wondr QRIS (Y). Multiple linear regression tests are considered appropriate to determine how much influence two or more independent variables simultaneously or partially have on one dependent variable. The F test is used to determine the simultaneous effect of the independent variable on the dependent variable. In contrast, the t-test partially determines each variable's effect. In addition, the coefficient of determination ( $R^2$ ) test also determines how much the independent variable contributes to explaining the dependent variable. With this analysis stage, it is hoped that the research results can provide an accurate picture of the effect of convenience and promotion on interest in using QRIS.

#### 3.6. Research Gaps and Originality of Study

Previous research on the ease and intensity of promotion of interest in using BNI Wondr QRIS mainly only examines one independent variable or does not use the accounting student population as respondents. Hence, the research subject is the difference between this study and the other. Not many have simultaneously tested the effect of ease of use and promotional intensity on interest in using QRIS. This has been studied by Mujib and Amin (2023), focusing on BSI customers, not BNI Wondr. The research only discusses the effect of ease of use, security, and interest in the decision to use QRIS on Generation Z in Denpasar City. Putri et al. (2025) did not consider promotional variables. They were not studied in an academic context; in this case, accounting students of UPN Veteran East Java, who represent the digital generation and have studied Accounting Information Systems, are considered relevant and knowledgeable subjects in digital financial systems. The difference between this research and previous research lies in the variables, namely ease of use, promotional intensity, and interest in using QRIS. This research fills the literature gap and makes an empirical contribution by examining how these two factors affect interest in using BNI Wondr QRIS in an academic environment that has not been widely studied.

## IV. Results and Discussion

This study involved active students of the Accounting Study Program batch 2021-2023 at UPN Veteran East Java as research subjects, with a total sample of 91 people. The technique used in sampling was random sampling. Data collection was carried out through distributing questionnaires online using Google Forms.

### 4.1. Description of Respondent Characteristics

This study involved 91 active UPN Veteran East Java Accounting Study Program students. Based on the study results, it can be seen that most of them were female, 63 respondents, with a percentage of 69%. Respondents who contributed the most from the class of 2021, namely 55 respondents or 60% followed by the class of 2022 as many as 20 people or 22%, all respondents in this study were BNI Wondr QRIS users, this characteristic is relevant because accounting students have higher financial literacy than the general group and have the potential to be early adopters of digital financial technology such as QRIS. They have also understood the link between digital transactions and ERP systems in financial recording, strengthening this research's theoretical and practical contributions.

### 4.2. Validity and Reliability Test

The results of testing the validity of the questionnaire used as a measuring instrument in this study can be seen in Table 1 below.

**Table 1. Validity Test**

Variables	Statement	Correlation Coefficient	Sig	r-estimated	Description
Ease	X1.1	0,764	<0.001	0,334	Valid
	X1.2	0,739	<0.001	0,334	
	X1.3	0,704	<0.001	0,334	
	X1.4	0,830	<0.001	0,334	
Promotion Intensity	X2.1	0,804	<0.001	0,334	
	X2.2	0,714	<0.001	0,334	
	X2.3	0,779	<0.001	0,334	
	X2.4	0,775	<0.001	0,334	
Interest in using BNI Wondr	Y.1	0,751	<0.001	0,334	
	Y.2	0,700	<0.001	0,334	
	Y.3	0,741	<0.001	0,334	
	Y.4	0,759	<0.001	0,334	

Based on Table 1, it shows that all statements used in the questionnaire for all statement items on each variable in this study, namely the Ease variable, Promotion Intensity, and Interest in Using BNI Wondr can be said to be valid because each question item has a Pearson Correlation value (r count) > r-estimated (0.334), and a significance value (Sig <0.05).

**Table 2. Reliability Test**

Variables	Cronbach's Alpha	Results
Ease (X1)	0,750	Reliable
Promotion Intensity (X2)	0,768	
Interest in using BNI Wondr (Y)	0,718	

The results of the instrument reliability test in table 2 show the Cronbach's Alpha value > 0.7, with 0.750 for the Ease variable (X1), 0.768 for the Promotion Intensity variable (X2), and 0.718 for the Interest in Using QRIS BNI Wondr variable (Y), meaning that all variables in this study can be said to be reliable.

#### 4.3. Normality Test

**Table 3. Normality Test Results**

Description	Sig.	Terms	Conclusion
K-S test	0,200	0,05	Normal

The results of Table 3 show a Sig. With a value of 0.200 (> 0.05), the data is declared normally distributed and qualifies for linear regression analysis.

#### 4.4. Classical Assumption Test

##### 4.4.1. Multicollinearity Test

**Table 4. Multicollinearity Test Results**

Independent Variable	Collinearity Statistic	
	Tolerance Value	VIF
Ease (X1)	0,862	1.160
Promotion Intensity (X2)	0,862	1.160

Table 4 shows that this study found no multicollinearity because the tolerance value is > 0.1 and the VIF value is < 10.

##### 4.4.2. Autocorrelation Test

**Table 5. Autocorrelation Results**

Model	Durbin-Watson
1	1.834a
a. Predictors: (Constant): Promotion Intensity, Ease	
b. Dependent Variable: Interest in using BNI Wondr	

Table 5 shows that the Durbin-Watson (DW) value is 1.834. With a sample size (n) of 91 and the number of independent variables (k) of 2, then based on Table 18 Durbin-Watson, the values of DL = 1.600 and DU = 1.715 are obtained. Because the DW value is in the range  $DU < DW < 4 - DU$  ( $1.715 < 1.834 < 2.285$ ),  $H_0$  is accepted, which means there is no autocorrelation in the regression model used. Thus, the classical assumptions related to autocorrelation have been met.

##### 4.4.3. Heteroskedasticity Test

**Table 6. Heteroscedasticity Test Results**

Variables	Sig	Conclusion
Ease	0,611	Heteroscedasticity Free
Promotion Intensity	0,074	

Table 6 states that each independent variable has Sig > 0.05. This indicates that the regression model does not experience heteroscedasticity problems, so the residual variance of each observation in this study is not invariant.

4.5. Multiple Linear Regression Analysis

**Table 7. Multiple Linear Regression Analysis Results**

Model	Unstandardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	
(Constant)	1,799	1,551	1,160	0,249
Ease	0,421	0,090	4,682	0,000
Promotion Intensity	0,455	0,073	6,193	0,000

c. Dependent Variable: Interest in using BNI Wondr

Based on the multiple linear regression results in Table 7, the constant of 1.799 indicates the basic interest in BNI Wondr QRIS even without the influence of the Ease (X1) and Promotion Intensity (X2) variables. The X1 regression coefficient of 0.421 and X2 of 0.455 indicate that an increase in these two variables positively increases interest in use. The significance value for X1 and X2 of 0.000 (<0.05) shows that both have a significant effect. In addition, the Beta value shows that Promotion Intensity ( $\beta = 6.193$ ) has a more dominant influence than Convenience ( $\beta = 4.682$ ).

4.6. Simultaneous Significant Test (F Test)

**Table 8. F Test Results**

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	254,699	2	127,349	47,419	0,000b
	Residual	23,334	88	2,686		
	Total	49,033	90			

a. Dependent Variable: Interest in using BNI Wondr  
 b. Predictors: (Constant), Promotion Intensity, Convenience

Based on Table 8, it can be concluded that the Ease (X1) and Promotion Intensity (X2) variables have a significant effect on Interest in Using BNI Wondr QRIS (Y). With a significance value of 0.000 <0.05 and a calculated F value of 47.419 > F-estimated 3.10, then  $H_3$  is accepted. This means that the Ease and Intensity of Promotion variables significantly influence the interest in using QRIS as a digital payment tool.

4.7. Partial Test (t Test)

**Table 9. Result of the t-test**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.799	1.551		1,160	0,249
	Ease	0,421	0,090	0,373	4,682	0,000
	Promotion Intensity	0,455	0,073	0,493	6,193	0,000

a. Dependent Variable: Interest in using BNI Wondr

Table 9 explains that the constant of 1.799 reflects the situation when the variable Interest in using BNI Wondr QRIS (Y) has not been influenced by the Ease variable (X<sub>1</sub>) and Promotion Intensity (X<sub>2</sub>). With a significance of 0.249 > 0.05, it has no effect on interest when variables X<sub>1</sub> and X<sub>2</sub> do not exist. The t-test results (partial) show that Ease (X<sub>1</sub>) and Promotion Intensity (X<sub>2</sub>) partially have a positive and significant effect on Interest in Using BNI Wondr QRIS (Sig. = 0.000 <0.05), so H<sub>1</sub> and H<sub>2</sub> are accepted.

4.8. Test Coefficient of Determination (R<sup>2</sup>)

**Table 10. Test Coefficient of Determination (R<sup>2</sup>)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,720a	0,519	0,508	1,63878
a. Predictors: (Constant), Promotion Intensity, Ease				
b. Dependent Variable: Interest in using BNI Wondr				

Based on Table 10, the Adjusted R Square value of 0.508 indicates that the Ease and Intensity of Promotion variables affect the Interest in Using BNI Wondr QRIS by 50.8%. In comparison, the remaining 49.2% is influenced by other factors not discussed in this study.

4.9. Discussion

4.9.1. Effect of Ease of Use on Interest in Using QRIS BNI Wondr

Ease of use significantly affects student interest in using BNI Wondr QRIS. This shows that the first hypothesis is accepted, which indicates that the easier the system is to use, the higher the students' interest in using it in transaction activities. Students choose QRIS BNI Wondr because the system does not require many stages, is transparent, flexible, and can be used without significant technical obstacles. The t-test partially determines the convenience variable's effect on the interest in using QRIS BNI Wondr. Based on the t-test results, the t value of 4.682 is obtained, greater than the t-table value of 1.987, and the significance level is 0.000 < 0.05. Thus, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted, meaning that the convenience variable significantly affects interest in using BNI Wondr QRIS. This finding aligns with the Technology Acceptance Model (TAM), which states that perceived ease of use encourages user acceptance of technology. The lower the user barriers, the higher the tendency to use the technology. These results also support the research of Putriasih & Putra (2022) and Mujib & Amin (2023), which state that ease of use significantly affects the intention to use QRIS. It can be concluded that ease of use partially plays an important role in increasing student interest in using BNI Wondr QRIS. The easier a system is to use, the more likely it will be accepted and used continuously.

4.9.2. The Effect of Promotion Intensity on Interest in Using BNI Wondr QRIS

Promotion intensity has positively and significantly influenced student interest in using BNI Wondr QRIS. The t-test results show that the t-value of 6.193 is greater than the t-table value of 1.987, with a significance value of 0.000 < 0.05. Thus, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted, which means that promotional intensity has a positive and partially significant effect on interest in using BNI Wondr QRIS. Promotion plays an important role in attracting user interest. The form of promotion includes discounts, cashback, and digital campaigns that are carried out regularly. Active and attractive promotions can form positive perceptions and encourage students to use QRIS BNI Wondr in daily transactions. These results align with AIDA Theory (Attention, Interest, Desire, Action), which explains that effective promotions can arouse consumer attention, interest, and desire to act. This research also strengthens the results of studies from Feryanto & Trisnarningsih (2023) and Utami & Kussudyarsana (2024), which state that intensive promotions can increase QRIS adoption among young users. It can be concluded that attractive and actively conducted promotions by BNI Wondr can directly encourage students to use QRIS in their transactional activities.

4.9.3. The Effect of Ease of Use and Promotion Intensity on Interest in Using BNI Wondr QRIS

Simultaneously, ease of use and promotional intensity significantly affect student interest in BNI Wondr QRIS. The F test results show a significance value of 0.000 < 0.05 and a calculated F value of 47.419>

3.100, so  $H_3$  is accepted. This finding corroborates the TAM and AIDA theories, which state that perceived ease of use increases intention to use, while promotion forms an external stimulus that encourages action. This research is also supported by the studies of Mujib & Amin (2023) and Hawari & Harahap (2023), which state that convenience and promotion positively impact the decision to use digital services. Thus, BNI Wondr's strategy of providing an easily accessible system and targeted promotions has increased student interest in QRIS as a digital payment tool.

## V. Conclusion

Based on the results of the analysis that has been carried out, it can be concluded that Ease of Use ( $X_1$ ) and Promotion Intensity ( $X_2$ ) have a positive and significant effect on Interest in Using BNI Wondr QRIS ( $Y$ ) among students of the Accounting Study Program at the Veteran National Development University of East Java. This finding is appropriate when examined using the Technology Acceptance Model (TAM) framework, which explains how individuals accept and use the latest technology, in this case, in line with the two main factors influencing individual intention to use QRIS technology to simplify and improve efficiency. Perceived usefulness is the extent to which individuals believe that technology can help improve their performance in this case UPN Veteran East Java accounting students can more easily use technology by simply opening the BNI Wondr banking application and then scanning QR for further payment perceived ease of use discusses individual beliefs that using the technology no longer requires much effort where the student environment conditions the students themselves to use the ease of transactions so that students believe that by using new methods they will keep up with the times and take advantage of various banking advantages themselves such as discounts, promotions, cashback by transacting using QRIS BNI Wondr.

The relationship between AIDA theory and the results of this study can be described by how students decide to make digital payments using BNI Wondr. Attention aims to attract students' attention; in this case, students are interested in the features owned by BNI Wondr. After focusing attention, students are interested to find out more about promotions, discounts, and cashback by finding out the terms and conditions of use in the promo, then students will bring up Desire or the desire to use these features which leads to Action or action where students decide to use and subscribe to the features offered by BNI Wondr. This research makes a practical contribution by showing that service providers such as BNI must ensure easy access to QRIS and consistently carry out attractive and targeted promotional strategies. This is an important step in increasing interest, forming habits, and expanding the reach of QRIS usage among students as part of the digital generation. For further research development, it is recommended that the scope of respondents be expanded to include other state universities in Surabaya and that moderation variables be added to explore other factors that can strengthen the relationship between the independent and dependent variables.

## References

- Agustina, Komang Erlita, and Lucy Sri Musmini. 2022. "Pengaruh Pengetahuan, Kemudahan Penggunaan, Dan Kredibilitas Terhadap Minat Penggunaan Quick Response Code Indonesian Standard (QRIS) (Sudi Pada Generasi Z Di Povinsi Bali)." *Vokasi : Jurnal Riset Akuntansi* 11 (02): 127.
- An, Fuhai, Linjin Xi, and Jingyi Yu. 2024. "The Relationship between Technology Acceptance and Self-Regulated Learning: The Mediation Roles of Intrinsic Motivation and Learning Engagement." *Education and Information Technologies* 29 (3): 2605–23. <https://doi.org/10.1007/s10639-023-11959-3>.
- Astuti, N. (2025). "QRIS Adoption Determinants: Analysis Of The Role Of Ease Of Use, Trust, And Promotion With User Satisfaction As An Intervening." *Sibatik Journal | Volume 4 (4)*. <https://doi.org/10.54443/sibatik.v4i4.2651>.
- Desita, Widya, and Gst Ayu Ketut Dewi. 2022. "Pengaruh Persepsi Kemanfaatan, Persepsi Kemudahan Penggunaan, Persepsi Risiko, Promosi Dan Fitur Layanan Terhadap Minat Menggunakan Transaksi

- Non Cash Pada Aplikasi Dompot Elektronik (E-Wallet)." *Jurnal Akuntansi Profesi* 13 (1). <https://doi.org/10.23887/jippg.v3i2>.
- Feryanto, Ardy, & Sri Trisnangsih. (2023). "Pengaruh Literasi Keuangan, Gaya Hidup Hedonisme, Dan Perencanaan Keuangan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa Akuntansi UPN 'Veteran' Jawa Timur." *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 5 (5): 2742–54. <https://doi.org/10.47467/alkharaj.v5i5.4334>.
- Hawari, Ajrina Putri, and Kartini Harahap. 2023. "Pengaruh Promosi Dan Persepsi Kemudahan Dalam Penggunaan EWallet Shopeepay Terhadap Keputusan Pembelian Pada Masyarakat Kota Medan." *Jurnal Ekonomi, Akuntansi Dan Manajemen Indonesia* 2 (1): 27–40. <https://jurnal.seaninstitute.or.id/index.php/juemi>.
- Hildawati, Lalu Suhirman, Bayu Fitra Prisuna, Liza Husnita, Budi Mardikawati, Santi Isnaini, Wakhyudin, et al. 2024. *Buku Ajar Metodologi Penelitian Kuantitatif & Aplikasi Pengolahan Analisa Data Statistik*. Yayan Hadiyah. [www.buku.sonpedia.com](http://www.buku.sonpedia.com).
- Imam, Machali. 2021. *Metode Penelitian Kuantitatif Panduan Praktis Merencanakan, Melaksanakan Dan Analisis Dalam Penelitian Kuantitatif*. Yogyakarta: Fakultas Ilmu Tarbiyah dan Keguruan Universitas Islam Negeri (UIN) Sunan Kalijaga Yogyakarta.
- Khairani, R., Hichmaed Tachta Hinggo, & Fitri Ayu Nofirda. (2025). "Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Manfaat, dan Persepsi Kepercayaan Terhadap Minat Penggunaan QRIS Sebagai Alat Transaksi Pembayaran Digital Di Kota Pekanbaru." *Jurnal Ilmiah Manajemen Dan Akuntansi* 2 (1): 96–108. <https://doi.org/10.69714/bd1dz237>.
- Kotler, P., & Kevin Lane Keller. (2021). *Marketing Management*. 16th ed. Pearson.
- Kurniawan, Johannes. 2021. "Faktor Cashback Dalam Penggunaan Fitur Pembayaran Go-Pay Melalui Aplikasi Go-Jek Di Burger King Central Park." *Sadar Wisata: Jurnal Pariwisata* 4 (1). <http://jurnal.unmuhjember.ac.id/index.php/wisata>.
- Laoli, Nobertus Notaris, Otanius Laia, Yuterlin Zalukhu, and Sophia M. Kakisina. 2024. "The Effect of Promotion and Price on Consumer Purchase Decisions." *Golden Ratio of Data in Summary* 4 (2): 630–40. <https://doi.org/10.52970/grdis.v4i2.640>.
- Mujib, A., & Rukhul Amin. (2023). "Pengaruh Kemudahan Penggunaan Dan Promosi Terhadap Minat Nasabah Menggunakan Layanan Transaksi QRIS Pada BSI Di Surabaya." *Jurnal Maharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 8:841–55. <https://doi.org/http://dx.doi.org/10.30651/jms.v8i1.19495>.
- Nadia, Fitria Ilma, and Fani Firmansyah. 2025. "QRIS ShopeePay User Loyalty: The Role of Customer Satisfaction in Mediating Service Features and Brand Image." *Golden Ratio of Marketing and Applied Psychology of Business* 5 (2): 580–91. <https://doi.org/10.52970/grmapb.v5i2.1136>.
- Nugroho, Mahendra Adhi, Fadhilah Dian Kusumawati, Willa Putri, and Malinda Buchori. 2024. "Yudishtira Journal: Indonesian Journal of Finance and Strategy Inside" 4 (1). <https://doi.org/10.53363/yud.v4i1.86>.
- Nurhayati, H. A., & Raja Vanaldo Boang Manalu. (2020). "Persepsi Kegunaan, Persepsi Kemudahan, Keamanandan Kerahasiaan, Kesiapan Teknologi Informasi Terhadap Intensitas Perilaku dalam Penggunaan E-Filing." *Jurnal GeoEkonomi* 11 (1): 1–15. <https://doi.org/doi.org/10.36277/geoekonomi>.
- Prasetyo, Agung Slamet, and Lilik Ambarwati. 2021. "Pengaruh Sistem Informasi Akuntansi Terhadap Kinerja UMKM Daerah Istimewa Yogyakarta." *Jurnal Riset Akuntansi Dan Bisnis Indonesia STIE Widya Wiwaha* 1. <https://doi.org/10.32477/jrabi.v1i1.xxx>.
- Putri, Ni Made, Putu Pande Dewi, Putu Sri Kusuma, and Kadek Wulandari Laksmi. 2025. "Pengaruh Persepsi Kemudahan, Kemanfaatan, Keamanan Dan Terhadap Keputusan Penggunaan QRIS Pada Generasi Z Di Kota Denpasar." *Jurnal Revenue Jurnal Akuntansi* 5 (2). <https://doi.org/10.46306/rev.v5i2>.
- Putriasih, Luh, and Nyoman Putra Yasa. 2022. "Pengaruh Literasi Keuangan, Kontrol Diri, Gaya Hidup Dan Kondisi Sosial Ekonomi Terhadap Perilaku Pengelolaan Keuangan Mahasiswa (Studi Empiris Terhadap

- Mahasiswa Program Studi S1 Akuntansi Universitas Pendidikan Ganesha)." *Jurnal Akuntansi Profesi* 13 (3). <https://doi.org/10.23887/jippg.v3i2>.
- Rachmawati, Selly, and Tri Nur Wahyudi. 2024. "Analisis Faktor Yang Mempengaruhi Keputusan Penggunaan QRIS Pada Generasi Z." *Jurnal Akademi Akuntansi* 7 (2): 251–66. <https://doi.org/10.22219/jaa.v7i2.32767>.
- Rafi, M., & Zulfison. (2023). "Pengaruh AIDA (Attention, Interest, Desire, Action) Dalam Iklan Media Sosial Instagram Terhadap Minat Menabung Nasabah di Bank Syariah Mandiri." *Journal of Accounting, Management, and Islamic Economics*, no. 2, 685.
- Rahmawati, Tanti, Siti Nurjanah, and Sariwulan. 2023. "Pengaruh Economic Literacy, Penggunaan Uang, Dan Lifestyle Terhadap Perilaku Masyarakat Indonesia (Kasus Anggota Kelompok Berburusale Pada Telegram)." *TRANSEKONOMIKA: Akuntansi, Bisnis Dan Keuangan* 3 (1): 248–57. <https://transpublika.co.id/ojs/index.php/Transekonomika>.
- Ranandhea Nuhuran, Adinda, Risdayanti Ramli, & Yonathan Luhath. (2024). "Pengaruh Penggunaan Pembayaran Digital (QRIS) Terhadap Tingkat Pengeluaran Konsumsi Mahasiswa Era Generasi Z Dengan Perilaku Gaya Hidup Masa Kini." *Jurnal GeoEkonomi* 15 (1.2024): 11–20. <https://doi.org/10.36277/geoekonomi.v15i1.2024.444>.
- Safitri, Dinar Dhea, and Nur Diana. 2020. "Pengaruh Persepsi Kegunaan Dan Persepsi Kemudahan Pengguna Pada Minat Penggunaan Dompot Elektronik (OVO) Dalam Transaksi Keuangan." *E-Jurnal Ilmiah Riset Akuntansi* 9 (5): 92–107.
- Sari, Widya Putri Lumita, Sri Trisnarningsih, and Vicky Vendy. 2024. "Pengaruh Persepsi Kemudahan, Gaya Hidup, Dan Kepercayaan Terhadap Minat Penggunaan QRIS Pada Mahasiswa Akuntansi UPN 'Veteran' Jawa Timur." *Oikos: Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi* 08 (02): 285–93.
- Siti Robiah & Endri Listiani. (2023). "Pengaruh Emotional Branding Terhadap Brand Loyalty." *Bandung Conference Series: Communication Management* 3 (2): 602–6. <https://doi.org/10.29313/bcscm.v3i2.7600>.
- Sugiyono. 2021. *Metode Penelitian Pendidikan (Kuantitatif, Kualitatif, Kombinasi, R&D Dan Penelitian Pendidikan)*.
- Sugiyono, and Setiyawami. 2021. *Metode Penelitian Sumber Daya Manusia (Kuantitatif, Kualitatif, Dan Studi Kasus)*.
- Tsania, R., & Nihayatu Aslamatis Solekah. (2023). "Understanding Students' Intention To Use Mobile Banking: Impacted By Ease Of Use, Security, Trust, And Lifestyle Under a Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0)." *Jurnal Ekonomi* 12:2023. <http://ejournal.seaninstitute.or.id/index.php/Ekonomi>.
- Utami, Ayu Rahmah, and Darna. 2022. "Analisis Pengukuran Kinerja Keuangan LAZ Dompot Dhuafa Metode Pengukuran International Standard of Zakat (ISZM) Periode 2016-2020."
- Utami, Novia Widya. 2023. "Alur Transaksi Pembelian Untuk Aktivitas Bisnis Yang Lebih Rapi." *Mekari Journal*. <https://www.jurnal.id/id/blog/alur-pembelian-yang-harus-dilalui-untuk-aktivitas-bisnis-lebih-rapi/>.
- Utami, Ruruh Ayu, and Kussudyarsana. 2024. "Analisis Efektivitas Kampanye Pemasaran Storytelling Pada Platform Azarine Cosmetic Untuk Meningkatkan Brand Image Dan Brand Trust Sebagai Mediasi Terhadap Niat Pembelian Konsumen." *Jurnal Akuntansi Dan Pajak* 24 (2): 1–6. <http://jurnal.stie-aas.ac.id/index.php/jap>.
- Widiantari, Komang Sri, Ida Ayu Gd. Dian Febby Mahadewi, I Made Suidarma, and I G.A. Dessy Arlita. 2023. "Pengaruh Literasi Keuangan, E-Money Dan Gaya Hidup Terhadap Perilaku Keuangan Generasi Z Pada Cashless Society." *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)* 7 (3): 429–47.
- Wijayanto, Edi, Sri Widiyati, Manarotul Fatati, Nurseto Adhi, Muhammad Rois, Dina Yeni Martia, Th Tyas Listyani, Jurusan Akuntansi, Politeknik Negeri Semarang, and JI H Sudarto. 2024. "Faktor-Faktor Yang Mempengaruhi Keputusan Penggunaan Qris Pada Kalangan Mahasiswa." *SENTRIKOM* 6:69–77.