

**PENGARUH PERSEPSI KEMUDAHAN, *FEAR OF MISSING OUT*
(FOMO), MEDIA SOSIAL *EXPOSURE* DAN LITERASI KEUANGAN
TERHADAP PENGGUNAAN QRIS PADA KALANGAN GEN Z DI ERA
*CASHLESS SOCIETY***

Oleh:

Kadek Meilia Dewi

NIM 2217051001

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kemudahan, Fear of Missing Out (FOMO), media *sosial exposure*, dan literasi keuangan terhadap penggunaan QRIS. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengumpulan data melalui penyebaran kuesioner secara daring menggunakan Google Form. Teknik pengambilan sampel menggunakan purposive sampling dengan jumlah responden sebanyak 140 mahasiswa Generasi Z di lingkungan Fakultas Ekonomi Universitas Pendidikan Ganesha yang pernah menggunakan QRIS sebagai metode pembayaran. Data dianalisis menggunakan analisis regresi linear berganda dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa persepsi kemudahan, media sosial exposure, dan literasi keuangan berpengaruh positif dan signifikan terhadap penggunaan QRIS. Sementara itu, Fear of Missing Out (FOMO) tidak berpengaruh signifikan terhadap penggunaan QRIS. Berdasarkan hasil tersebut, penggunaan QRIS pada kalangan Generasi Z lebih dipengaruhi oleh persepsi kemudahan, media *sosial exposure*, dan literasi keuangan. Oleh karena itu, disarankan kepada pihak terkait untuk meningkatkan pemanfaatan media sosial sebagai sarana edukasi dan promosi guna mendorong penggunaan QRIS.

Kata kunci: persepsi kemudahan, *Fear of Missing Out* (FOMO), Media Sosial *Exposure*, literasi keuangan, penggunaan QRIS.

THE EFFECT OF PERCEIVED EASE OF USE, FEAR OF MISSING OUT (FOMO), SOCIAL MEDIA EXPOSURE, AND FINANCIAL LITERACY ON QRIS USAGE AMONG GENERATION Z IN THE CASHLESS SOCIETY ERA

By:

Kadek Meilia Dewi

NIM 2217051001

ABSTRACT

This study aims to determine the effect of perceived ease of use, Fear of Missing Out (FOMO), social media exposure, and financial literacy on the use of QRIS. This study employed a quantitative approach with data collection conducted through online questionnaires distributed via Google Forms. The sampling technique used was purposive sampling, involving 140 Generation Z students from the Faculty of Economics at Ganessa University of Education who had used QRIS as a payment method. The data were analyzed using multiple linear regression analysis with the assistance of the SPSS program. The results of the study indicate that perceived ease of use, social media exposure, and financial literacy have a positive and significant effect on the use of QRIS. Meanwhile, Fear of Missing Out (FOMO) does not have a significant effect on the use of QRIS. Based on these findings, the use of QRIS among Generation Z is more influenced by perceived ease of use, social media exposure, and financial literacy. Therefore, it is recommended that related parties enhance the utilization of social media as a means of education and promotion to encourage the use of QRIS.

Keywords: *perceived ease of use, Fear of Missing Out (FOMO), social media Exposure, financial literacy, QRIS usage.*