

# THE INFLUENCE OF QRIS USER CONVENIENCE, TRUST, AND RISK ON USER SATISFACTION QRIS FOR STUDENTS

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## Keyword

convenience, trust, risk, satisfaction,  
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## Abstract

The aims of this study were to determine: 1) The effect of user convenience on QRIS user satisfaction; 2) The effect of user trust on QRIS user satisfaction; 3) Effect of user risk on QRIS user satisfaction; 4) Effect of user convenience, user trust, and user risk on QRIS user satisfaction. This research is a type of quantitative research using a survey research design with 70 respondents who were taken using a purposive sampling technique. The data analysis technique used is multiple linear regression analysis, t test, f test, coefficient of determination, relative contribution, effective contribution. The results of this study obtained the regression equation  $Y = 4.223 + 0.130X_1 + 0.210X_2 + 0.429X_3$ . The results of the study show that: 1) user ease has a positive and significant effect on user satisfaction, knowing that based on the calculations obtained  $t \text{ count} > t \text{ table}$ , namely  $2.981 > 1.994$ ; 2) user convenience has a positive and significant effect on user satisfaction with the knowledge based on the calculations obtained  $t \text{ count} > t \text{ table}$ , namely  $2.038 > 1.994$ ; 3) user convenience has a positive and significant effect on user satisfaction, which is known on the basis of the calculations obtained  $t \text{ count} > t \text{ table}$ , namely  $4.316 > 1.994$ ; 4) user convenience, user trust, and user risk have a simultaneous effect on QRIS user satisfaction. Based on the calculation of the F test, the value of  $f \text{ count} > f \text{ table}$  is  $36.989 > 2.74$ .

## INTRODUCTION

Money is anything that can be used by the community as a legal medium of exchange or payment for the purchase of goods and services. In this digital era, the rapid advancement of technology and information on payment instruments has undergone several transformations, starting from the barter system to the discovery of money as a means of payment transactions (Hutami et al., 2022). The transformation of information technology, trade and payment systems has brought a change to the emergence of new innovations in the use of money as a means of payment. One of these innovations is the emergence of electronic money payment instruments using technological developments. Non-cash payment systems or what can be called electronic money are developing with increasingly advanced system technology, making users and service providers of electronic money payment systems continue to improve payment systems so that they are easier for consumers to use. Electronic money transactions in Indonesia continue to show an increase from year to year.

The large population and increasing literacy of financial inclusion in society encourage the growth of electronic money transactions in the country. This shows that there is great interest in the community to use electronic money, so that electronic money users in Indonesia have also experienced a rapid increase from year to year (Burhanuddin, 2006). Even though it has

not been used as a main transaction tool, electronic digital money has the potential to become a substitute for cash as a means of payment. Several companies involved ranging from; banks, telecommunications companies, payment gateways to transportation companies introduce their products to the market, such as; OVO, Dana, Go-Pay, T-Money, T-Cash, Money Pro, Rekening Ponsel, Jenius, Sakuku, Doku, and others. QR code technology is considered as an innovative way and can provide convenience in various existing system activities because it provides data collection speed. The advantages possessed by QR codes include accurate data storage and utilization as well as physical advantages that can last a long time. In this regard, the government fully supports the electronic payment system revolution (Dzulhaida et al, 2017).

Bank Indonesia on January 1 2020 officially released a standard for the use of Indonesian QR codes with names *Quick Response Code Indonesia Standard* (QRIS). QRIS is a QR Code standard for payments through server-based electronic money applications, electronic wallets, or mobile banking, which has been officially activated since January 1, 2020. The inauguration of the use of QRIS as a QR payment medium for using electronic money is a concrete form of government support for the payment system revolution. Indonesia is in the digital era as it is now. Currently, with QRIS, all payment applications from any organizers, both banks and non-banks that are used by the public, can be used in all shops, merchants, stalls, parking, tourist tickets, donations with the QRIS logo, even though the QRIS provider at the merchant is different from the application provider used. public. Merchants only need to open an account or an account with one of the QRIS providers that has been licensed by Bank Indonesia.

QRIS transactions use funding sources in the form of deposits and/or payment instruments in the form of debit cards, credit cards, and/or electronic money that use server-based storage media. The use of funding sources and/or payment instruments is implemented based on proposals from Standard Agencies approved by Bank Indonesia. Nominal QRIS Transactions are limited to a maximum of IDR 10,000,000.00 (Ten Million Rupiah) per transaction. Issuers can set a daily and/or monthly cumulative nominal limit for QRIS Transactions carried out by each QRIS User, which is determined based on the Issuer's risk management. Bank Indonesia (BI) noted that the Quick Response Indonesia Standard (QRIS) transaction value experienced rapid growth in early 2022. According to BI data, the QRIS transaction value grew 305.49% (year-on-year/yoy) to Rp.4.52 trillion in February 2022, after growing 330.93% (yoy) in the previous month as shown on the chart. Meanwhile, QRIS transaction volume also grew by 268.64% (yoy) to 54.91 million in February 2022. This growth is in line with the trend of adoption of non-cash payments which continues to strengthen among merchants (merchants). As of February 2022, the number of merchants providing payment services using QRIS has reached 15.67 million. This figure is targeted to continue to grow until it reaches 26 million by the end of 2022. The Covid-19 pandemic situation has also accelerated the adoption of digital payment technology. According to Google, Temasek and Bain & Company reports, At least 95% of Commerce surveyed in 2021 plan to maintain or increase their use of digital payment services.

The target for using QRIS that Bank Indonesia wants to achieve is to include students. Why students, because of the importance of educating financial literacy to students from an early age. The first reason is, (Monkey see, Monkey doo) early age is a period of forming children's behavior and habits by observing the actions of people around them. These behaviors and habits formed since childhood will usually grow with the child into adulthood and affect the perspective and resolution of problems in the future. Second, (Shaping Brain Architecture, Improving Child Outcomes) The ability of children to duplicate what is said and done by people around them is caused by the ability of the child's brain to easily capture and absorb messages or values that parents, teachers, and peers want to convey. Third (Investing Early, Returning Highly) The development of good quality human resources can be started from government intervention at the human development stage. Furthermore, because students do not yet have

income but the allocation of education costs is quite large from the family towards student education costs, this is indicated by the trend of increasing study costs or UKT/BOP which continues to increase.

In this study, the researcher is interested in conducting research by making students of the Muhammadiyah University Surakarta Accounting Education Study Program batch 2019 and 2020 as research objects with the rationale because apart from the large number of students also presenting student perceptions in general, the topics raised in this study are relevant with the field of knowledge studied by students. Based on this background, the researcher wants to conduct research with the title "The Influence Of Qris User Convenience, Trust, And Risk On User Satisfaction Qris For Students."

## **METHOD**

### **Design**

In this study using quantitative research with an associative approach. Associative quantitative research is a type of research that aims to find a relationship or association between two or more variables. In this study using a survey research design (Creswell, 2014:32). Surveys are one of the methods commonly used to collect data from respondents using questionnaires or structured interviews.

Source of data in this research is primary data. Primary data is data obtained directly from respondents using a questionnaire. In this study, primary data was obtained from the results of filling out a questionnaire given to Students of the Muhammadiyah University Surakarta Accounting Education Study Program batch of 2019 and 2020 who were the samples as research subjects.

### **Population and Sample**

The population in this study were Students of the Muhammadiyah University Surakarta Accounting Education Study Program class of 2019 and 2020, totaling 237 students. The number of samples obtained based on the calculation of the Slovin formula is 70 people. The sampling technique in this study was carried out using the purposive sampling method. Purposive Sampling, where researchers use samples with predetermined criteria, namely:

- a. Students of the Muhammadiyah University Surakarta Accounting Education Study Program class of 2019 and 2020
- b. Students who have transacted using QRIS

### **Instruments**

Questionnaire with a proportional stratification random sample, the study was conducted on 20 students who had transacted using QRIS before the questionnaire was used to assess the sample group, and all items in the research questionnaire were declared valid. According to calculations from the R table value using the number  $N = 20$ , the significant level used is 0.05 with an R table value of 0.4438. All statements in this research questionnaire are valid when the second instrument test is completed. Meanwhile, table 1 shows the results of the questionnaire reliability test.

variable Y

No	Variable	Alpha Cronbach	Standard	Information
1	User Convenience	0,907	0,7	Reliable
2	Consumer Trust	0,907	0,7	Reliable
3	User Risk	0,923	0,7	Reliable
4	User Satisfaction	0,880	0,7	Reliable

If the Cronbach alpha value for each variable is more than 0.70, it can be concluded that all variables in this study can be trusted and can be used.

### Data Analysis technique

Multiple linear regression analysis, partial t test, and f test are the data analysis techniques used in this study. Prior to testing the hypothesis, a prerequisite analysis test and a classical assumption test were carried out, with the results shown in Tables 2, 3, and 4.

**Table 2.** Normality Test Results

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		70	
Normal Parameters <sup>a,b</sup>	Mean	.000000	
	Std. Deviation	2.55260416	
	Most Extreme Differences	Absolute	.089
Positive		.089	
Negative		-.036	
Test Statistic		.089	
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>	

Based on Table 2, it can be seen that the value of Asymp. Sig. (2-tailed) that is 0.200. Asymp value. Sig. (2-tailed) > 0.05 for the Kolmogorov-Smirnov Z statistic. The conclusion is that the data is normally distributed.

**Table 3.** Linearity Test

No	Variable	Say	Information
1	User Convenience	0,514	Linear
2	Consumer Trust	0,083	Linear
3	User Risk	0,467	Linear

Based on Table 5, it shows sig value > 0.05. The conclusion is that there is a linear existence.

**Table 4.** Heteroskedasticities test

	Model	t	Say.
1	User Convenience	-0,804	0,425
	Consumer Trust	1468	0,147
	User Risk	-0,624	0,535
a. Dependent Variable :ABS			

Based on Table 5, it shows a sig value > 0.05. The conclusion is that there are no symptoms of heteroscedasticity.

**Table 5.** Multicollinearity Test Results

No	Variable	Collinearity Tolerance	Statistics VIF	Information
1	User Convenience	0,931	1.074	Multicollinearity Free
2	Consumer Trust	0,315	3.174	Multicollinearity Free
3	User Risk	0,313	3.199	Multicollinearity Free

Based on table 5, the VIF value of all independent variables is <10 and the tolerance value is > 0.10. The conclusion is that there is no multicollinearity in the linear regression model.

## RESULTS

### Multiple Regression Analysis

The data in this study were analyzed using multiple regression to assess the effect of the independent variable on the dependent variable, and the test data processed using SPSS version 25.0 is shown in the following table:

Tabel 6. Multiple Regression Analysis

	<i>Model</i>	<i>Unstandardized Coefficients</i>
		B
	<i>(Constant)</i>	4,223
	User Convenience	0,130
	Consumer Trust	0,210
	User Risk	0,429

Based on the results of multiple regression analysis in the table above, the following equation can be made:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 4,223 + 0,130X_1 + 0,210X_2 + 0,429X_3$$

### T-Test (Partial)

The t test was conducted to test the research hypothesis regarding the effect of each independent variable partially on the dependent variable.

Tabel 8. T-Test results

	Variable	t count	t table	Value Sig
1	<i>(Constant)</i>			
	User Convenience	2,981	1,994	0,004
	Consumer Trust	2,038	1,994	0,046
	User Risk	4,316	1,994	0,000

Based on the SPSS output above, it is known that the t value of the user convenience variable (X1) is 2.981, then the t value > t table so it can be concluded that there is an influence of user convenience (X1) on user satisfaction (Y), the t value calculates the user's trust variable (X2) on user satisfaction (Y) of 2.038, then the value of t count > t table so it can be concluded that there is an influence of user trust (X2) on user satisfaction (Y). While the calculated t value of the user risk variable (X3) is 4.316, the t calculated value > t table so that it can be concluded that there is an influence of user risk (X1) on user satisfaction (Y).

### Simultaneous (f-test)

Tabel 9. F. test result

Variable	f count	f table	Value yourself
User Convenience, User Trust, User Risk	36,989	2,74	0,000

Based on the SPSS output table above, it is known that the calculated F value is 36.989, then the calculated f value is 36.989 > f table 2.74, so it can be concluded that the variable user ease (X1), user trust (X2), and user risk (X3) effect on user satisfaction (Y).

### Determination Coefficient Test

Table 7. Results of the Coefficient of Determination

<i>Model</i>	<i>Unstandardize d Coefficients</i>	<i>Standardized Coefficients</i>	<i>t</i>	<i>Say</i>
	B	Beta		
<i>(Constant)</i>	4,223		1.468	0,147

User Convenience	0,130	0,232	2,981	0,004
Consumer Trust	0,210	0,273	2,038	0,046
User Risk	0,429	0,580	4,316	0,000
Dependent Variable : Y				

Based on the equation above, it is known: Constant 4.223 means that if the variables of user convenience (X1), user trust (X2), and user risk (X3) are constant, then the QRIS user satisfaction variable (Y) has a positive value of 4.223 units.

Ease of use (X1) with a positive coefficient of 0.130. This means that user convenience (X1) has a positive influence on QRIS user satisfaction (Y). So that every user convenience (X1) increases by 1 unit, it can increase QRIS user satisfaction (Y) by 0.130 assuming the other independent variables are constant.

Trust (X2) with a positive coefficient of 0.210. This means that trust (X2) has a positive influence on QRIS user satisfaction (Y). So that every trust (X2) has increased by 1 unit, it can increase QRIS user satisfaction (Y) by 0.210 assuming the other independent variables are constant.

Risk (X3) with a positive coefficient of 0.429. This means that risk (X3) has a positive influence on QRIS user satisfaction (Y). So that each risk (X3) increases by 1 unit, it can increase QRIS user satisfaction assuming the other independent variables are constant.

The coefficient of determination (R<sup>2</sup>) measures how far the variation in the dependent variable is explained by the model. the coefficient of determination is between 0 and 1. In this study, it shows an Adjusted R Square value of 0.741. This means that 74.1% of the QRIS user satisfaction variable is influenced by the variables of user convenience, trust, and perceived risk, while 25.9% is influenced by other factors.

### Effective Contribution (SE)

Table 10. Effective Contribution

Effective Contribution	%
User Convenience	43.3
Consumer Trust	19
User Risk	0.4
<i>R Square</i>	62.7

Based on table 7 above, it is known that the effective contribution (SE) of the QRIS user convenience variable (X1) to QRIS user satisfaction is 43.27%. The QRIS user's trust variable (X2) on QRIS user satisfaction is 19%. While the effective contribution (SE) of the QRIS user's risk variable to user satisfaction is 0.4%. Thus it can be concluded that variable X1 has a more dominant influence on variable Y than variable X2 and variable X3. The total SE is 62.7% or equal to the coefficient of determination (Rsquare) analysis which is 62.7%.

### Relative Contribution (SR)

Table 11. Relative Contribution

Relative Contribution	%
User Convenience	0.690
Consumer Trust	0.304
User Risk	0.006
Total	1

Based on table 8 above, it can be seen that the relative contribution (SR) of the user convenience variable (X1) to user satisfaction (Y) is 0.690%. The user's trust variable (X2) on

user satisfaction (Y) is 0.304%. While the relative contribution (SR) of the user's risk variable (X3) to user satisfaction (Y) is 0.006%. The total SR is 100% or equal to 1.

## DISCUSSION

The effect of user convenience on QRIS user satisfaction shows a regression coefficient value of 0.130 with a sig value of 0.004 < the implied significance level of 0.004 < 0.05. The conclusion is that perceived user convenience has a positive effect on QRIS user satisfaction, so the first hypothesis is accepted. The research results state that user convenience affects QRIS user satisfaction. This means that QRIS user satisfaction can arise because of consumer perceptions of convenience.

This research is supported by previous research including Edbert & Lilik (2023), Purnama, Khairina, & Tryana (2022), Rahmathunnisa (2023), and Budiastuti & Muid (2020), which found that user convenience has a positive effect on user satisfaction during transactions using QRIS.

The effect of trust on QRIS user satisfaction shows a positive regression coefficient value of 0.210 with a sig value of 0.046 < the implied significance level of 0.000 < 0.05. The conclusion is that trust has a positive influence on QRIS user satisfaction so that the second hypothesis is accepted. The higher the trust, the higher the QRIS user satisfaction.

The results of this study stated that trust affects QRIS user satisfaction. This means that a trust is a very important factor in transaction activity, because the user has confidence that his commitment will be fulfilled by a trusted party. Trust also affects the image of the QRIS service used. The higher the trust, the higher the QRIS user satisfaction. This shows that trust has a positive influence on QRIS user satisfaction. Research findings are supported by previous research including research by Edbert & Lilik (2023), and Euricho, Bornardo, & Ertitin (2022), which found evidence that trust has a positive effect on QRIS user satisfaction.

The effect of risk on user satisfaction QRIS has a positive directional regression coefficient value of 0.429 and a significance value of the t test of 0.000 < the implied significance level of 0.000 < 0.05. The conclusion is the third hypothesis in this study is accepted. This shows that risk has a positive influence on QRIS user satisfaction. The higher the risk, the higher the QRIS user satisfaction.

Analysis in research states that risk perception has a positive influence on QRIS user satisfaction. This means that every risk faced by users can affect QRIS user satisfaction. The findings of this research are supported by previous research, including research by Veby (2022), and research by Ericho, Bornardo, & Ertitin (2022), which states that perceived risk has a positive effect on QRIS user satisfaction.

## CONCLUSION

Based on the analysis and discussion regarding user convenience, user trust, user risk on QRIS user satisfaction which has been interpreted above, the conclusions are drawn as follows:

- a. The existence of a positive and significant effect of user convenience on QRIS user satisfaction is acceptable. This is evident in the results of the first hypothesis test, it is known that the regression direction coefficient of the user convenience variable (X1) is 0.130 or has a positive value. Based on the t test for the user convenience variable (X1)  $t_{count} > t_{table}$ , namely  $2.981 > 1.994$ . Based on these conclusions it can be said that the higher the effect of user convenience, the higher the satisfaction of QRIS users. Conversely, the lower the effect of user convenience, the lower the QRIS user satisfaction.
- b. The existence of a positive and significant effect of user convenience on QRIS user satisfaction is acceptable. This is evident in the results of the first hypothesis test, it is known that the regression direction coefficient of the user convenience variable (X1) is 0.210 or has a positive value. Based on the t test for the user convenience variable (X1)  $t_{count} > t_{table}$ , namely  $2.038 > 1.994$ . Based on these conclusions it can be said that the higher the effect of user convenience,

the higher the satisfaction of QRIS users. Conversely, the lower the effect of user convenience, the lower the QRIS user satisfaction.

- c. The existence of a positive and significant effect of user convenience on QRIS user satisfaction is acceptable. This is evident in the results of the first hypothesis test, it is known that the regression direction coefficient of the user convenience variable (X1) is 0.429 or has a positive value. Based on the t test for the user convenience variable (X1)  $t_{count} > t_{table}$ , namely  $4.316 > 1.994$ . Based on these conclusions it can be said that the higher the effect of user convenience, the higher the satisfaction of QRIS users. Conversely, the lower the effect of user convenience, the lower the QRIS user satisfaction.

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