

The Influence of Effectiveness, Security and Lifestyle on Student Interest in Transactions Using the Quick Response Code Indonesian Standard (QRIS)

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ABSTRACT

Objective: This study examines the influence of effectiveness, security, and lifestyle on students' interest in using the Quick Response Code Indonesian Standard (QRIS) for transactions. **Method:** A quantitative approach was applied with a sample of 187 accounting students from the 2020–2021 cohort at Muhammadiyah University of Sidoarjo. The purposive sampling technique was used, and data were collected through questionnaires based on a Likert scale derived from variable indicators. Data analysis was conducted using SPSS version 23. **Results:** The findings indicate that both effectiveness and security have a positive and significant impact on students' interest in using QRIS. However, lifestyle does not have a significant effect on transaction interest. **Conclusion:** The results suggest that students' adoption of QRIS is primarily driven by perceived efficiency and security rather than lifestyle factors, highlighting the importance of improving system reliability and performance to increase user engagement.

INTRODUCTION

The use of electronic money in Indonesia continues to grow from year to year. Although it has not yet become a primary means of transaction, digital electronic money has the potential as an alternative to replace cash in payments [1]. With technological advances in payment systems, the function of cash has changed to non-cash [2]. On January 1, 2020, Bank Indonesia announced the use of an Indonesian QR code standard known as the Quick Response Code Indonesia Standard (QRIS) [3]. QRIS is a QR code format established for payments through various electronic applications, digital wallets, or banking platforms, and was officially implemented starting on that date [4].

QRIS is a QR Code payment standard developed by Bank Indonesia in conducting transactions with server-based digital money, electronic wallets and mobile banking [5]. In Indonesia, there are several digital wallet applications that are popular among the public, for example OVO, GoPay, Dana, Doku and LinkAja [6]. The advantages of paying using this digital wallet lie in its practicality, convenience and security [7]. The development of the digital economy reflects the realization of integration between technology and information, technological and information advances produce innovation in the financial services sector known as Financial Technology (Fintech) [8]. QRIS is a form of concrete government support for changes in the transaction system in Indonesia in the current digital era [9]. To realize sustainable economic growth in Indonesia.

Now, the use of QRIS applications in Indonesia is not limited to the general public or large companies, but is also available to small businesses, such as students or college students, as well as other small business actors, as one of the payment methods they use. [10]. In addition, many still only use bank transfers using ATM cards, debit cards, credit cards and others and many are still unfamiliar with QRIS [11]. This is the background of this study which studies the use of QRIS as a digital wallet technology and its role as a cashless payment method. So to understand user views on the adoption of new technology and digital payment processes, the Technology Acceptance Model (TAM) method is used. Using TAM intends to produce perceived benefits and build good relationships that have an impact on the desire to use digital payments [12]. In the conceptual structure of TAM, there are elements that have the potential to influence individual interest in adopting new services or technologies. In influencing TAM acceptance, there are two main factors, namely user perceptions regarding the functions and benefits obtained when using technology, as well as user perceptions of the ease and effectiveness of using information technology. Therefore, user desires and interests in information technology are influenced by factors such as ease of use and effectiveness.

Effectiveness in this context refers to achieving results that are in accordance with the objectives and uses of a technology. The more benefits users obtain from utilizing technology, the more its level of effectiveness will increase [13]. Effectiveness is an assessment of the extent to which a desired goal can be achieved, by considering factors such as quantity, quality, and time [14]. In the journal [15] it states that Effectiveness is a key element in achieving goals in an organization. Not only effectiveness, the smoothness of a technology must also be accompanied by security features to avoid digital crime practices (cybercrime) related to digital transactions [16]. Therefore, prevention is very necessary to minimize digital crime by strengthening security.

Security can generally be defined as a condition of being free from potential danger or risk,

Meanwhile, security threats can be defined as circumstances, conditions, or events or incidents that can threaten data or networks and can cause data leaks, changes, or misuse [17]. Security is one of the factors that makes someone confident in choosing information systems and technology. People's lifestyles are significantly influenced by the role of technology, which continues to increase the ease of performing various tasks. [18]

Lifestyle is a term that can be considered as part of human secondary needs, which can change according to a person's progress or according to their desire to change their lifestyle. People's lifestyles can be reflected in their clothes, their habits, and other factors. In addition, assessments of lifestyle can also vary depending on the perspective of others [19]. States that lifestyle influences the interests of internet users, and lifestyle also has an impact on the decision to use digital payment applications. Lifestyle has a strong relationship with the development of the times and technology. Lifestyle is an effort to appear to exist in a unique and different way from other groups [20].

Considering the differences in background from previous research, the researcher felt interested in conducting this study. The differences from previous research include the research variables and the research object. In this study, three independent variables (effectiveness, security, and lifestyle) and one dependent variable, the Quick Response Code Indonesia Standard (QRIS), were used. The research object was Accounting students at the Muhammadiyah University of Sidoarjo.

In this research, the researcher intends to test and prove these three factors in relation to Student Interest in Transactions Using the Quick Response Code Indonesia Standard (QRIS), the researcher conducted the research by making students of the Accounting Study Program, Faculty of Business, Law and Social Sciences, Muhammadiyah University of Sidoarjo as research subjects because in addition to the large number of students, the topics raised are also in line with the scientific fields researched by students of the Faculty of Business, Law and Social Sciences, Muhammadiyah University of Sidoarjo.

From the explanation above, several problem formulation statements can be formulated in this research, namely [1] does effectiveness affect the Quick Response Code Indonesia Standard, [2] does security affect the Quick Response Code Indonesia Standard, [3] and does lifestyle affect the Quick Response Code Indonesia Standard. The purpose of this research is to determine and analyze the influence of effectiveness, security, and lifestyle on the Quick Response Code Indonesia Standard (QRIS). Based on the formulation of the problem, the researcher hopes to conduct research with the title "The Influence of Effectiveness, Security and Lifestyle on Student Interest in Transacting Using the Quick Response Code Indonesia Standard (QRIS) ". With this research, it is hoped that it can provide benefits for parties who use QRIS media as a transaction medium.

Hypothesis Development

Stating that QRIS provides convenience in conducting transactions, because the system has a quality that allows acceptance of various types of payments and also states that the use of QRIS increases the effectiveness and efficiency of the transaction process, reduces queue times, and provides speed, convenience, affordable costs, and a good level of security. Based on previous research conducted by [21] and [22], it states that effectiveness has a positive and significant effect on the Interest of Quick Response Code Indonesia Standard (QRIS) Users. Meanwhile, based on research conducted by [23], it shows that effectiveness does not affect the Interest of Quick Response Code Indonesia Standard (QRIS) Users.

H1: Effectiveness has an effect on students' interest in making transactions using the Indonesian Standard Quick Response Code (QRIS).

Security and protection efforts have been implemented to prevent crimes in the digital world, especially those related to digital payments. Because payment system service providers only provide one QR code service that can be used for many digital payment applications, QRIS makes it easier for regulators to implement consumer

protection elements [16]. Based on previous research conducted [24], it states that security has a significant positive effect on the Interest of Quick Response Code Indonesia Standard (QRIS) Users. Meanwhile, based on [25], it states that security in the Quick Response Code Indonesia Standard (QRIS) system does not affect user interest because of the large number of frauds caused by the use of QRIS.

H2: Security influences students' interest in making transactions using the Indonesian Standard Quick Response Code (QRIS).

Lifestyle is generally defined as an individual's living habits reflected in their activities, interests, and views [26]. Technological advances have an impact on the digital economy, where people's demands and lifestyles become the main focus through the implementation of QRIS. Based on previous research conducted [19], [27], and [26] stated that lifestyle influences the interest of Quick Response Code Indonesia Standard (QRIS) users. Meanwhile, based on research conducted [28], it shows that lifestyle does not influence the interest of Quick Response Code Indonesia Standard (QRIS) users.

H3: Lifestyle influences students' interest in making transactions using the Indonesian Standard Quick Response Code (QRIS).

Conceptual Framework

Below is a summary of the research conceptual framework:

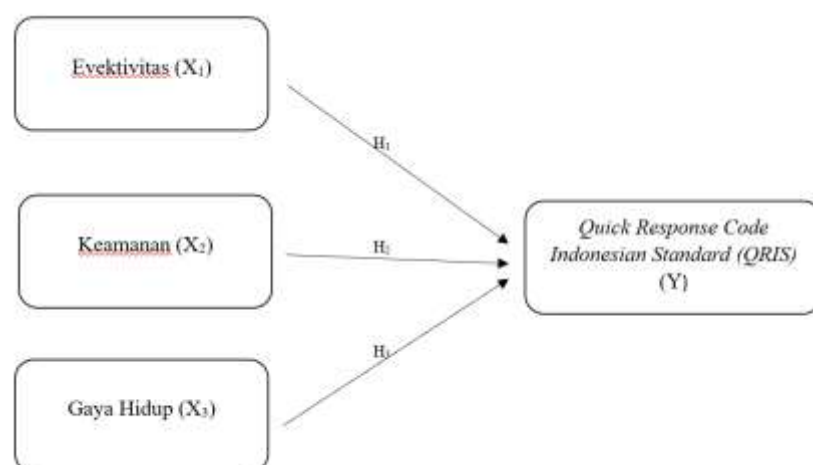


Figure 1. Conceptual Framework

RESEARCH METHOD

Types and Objects of Research

This study uses a quantitative method that collects data using a questionnaire given to respondents [7]. Quantitative research involves collecting and analyzing data in the form of numbers objectively to provide explanations, predictions, or controls for observed variables [16]. The objects of this research are accounting study program students from the 2020-2021 intake at Muhammadiyah University of Sidoarjo.

Methods and Data Sources

This study uses primary data, which is taken directly from the source. The data processing process is carried out using the SPSS program version 23.0 [21]. This method

can be used to collect information from respondents by filling out a questionnaire with a Likert scale distributed through the Google Form link media where the link is created and then distributed to accounting study program students from the 2020-2021 intake at Muhammadiyah University of Sidoarjo who use QRIS as a payment transaction [23]. The Likert scale used to measure this study is 1-5. Where the scale value of 1 indicates a high level of disagreement, a value of 2 indicates disagreement, a value of 3 indicates a neutral attitude, a value of 4 indicates agreement, and a value of 5 indicates a high level of agreement [27].

Population and Sample

The population in this study was all 187 accounting students from the 2020-2021 intake at Muhammadiyah University of Sidoarjo, who had used QRIS as a payment medium. Students at this level are considered to have progressed academically and have sufficient experience in accordance with the scientific field they have studied. This gives them a more mature perspective in making decisions related to consumption. Furthermore, it is assumed that they have better abilities in making the right decisions and are cooperative in providing data. For this study, a purposive sampling method was used; samples were selected based on previously considered criteria or characteristics, not randomly [21]. The criteria that will be applied are:

1. Accounting students from the 2020-2021 intake at Muhammadiyah University of Sidoarjo
2. Students who have used QRIS as a payment medium

Identification and Variable Indicators

The independent variables in this study used effectiveness, security, and lifestyle as variables (X). The dependent variable in this study was interest in transacting using QRIS as variable (Y). The following is a table of variable indicators:

Table 1. Variable Indicators

No	Variables	Indicator	Source
1.	Effectiveness (X1)	1. Program Understanding 2. Right on Target 3. On Time 4. Goal Achievement	[29]
2.	Security (X2)	1. Security Guarantee 2. Data Confidentiality	[24]
3.	Lifestyle (X3)	1. Activities 2. Interest 3. Opinion	[26]
4.	Interested Quick Response Code Indonesian	1. Attention 2. Interest 3. Desire	[30]

No	Variables	Indicator	Source
	Standard (QRIS) (Y)	4. Belief	

Data Analysis Techniques

Validity Test

Validity testing is used to assess the validity of a statement in a questionnaire. A questionnaire is considered valid if its statements accurately reflect what it is intended to measure. The standard significance level used is 5%.

1. The statement item studied is said to be valid if $\text{sig } 0.05 > r \text{ table}$
2. The statement item under study is said to be invalid if $\text{sig } 0.05 < r \text{ table}$

Reliability Test

Reliability testing aims to evaluate the extent to which comparable data will be generated using the same object. A questionnaire is considered to have good reliability if respondents' answers to the questions in the questionnaire do not change over time. Cronbach's Alpha is a tool used to measure reliability, where:

1. An α result greater than 0.6 indicates reliability or consistency
2. An α result of less than 0.6 indicates unreliability or inconsistency.

Multiple Linear Regression Analysis Test

To determine whether the dependent variable is influenced by one or more independent variables, multiple linear regression analysis test is used. The purpose of this data analysis is to determine the influence of the dependent variable (Y) on the security factor (X1), ease of use (X2), and lifestyle (X3). This approach is useful for estimating the value of the dependent variable when the independent variable changes, as well as for determining whether the correlation between the independent and dependent variables is positive or negative.

As a result of the test, the multiple linear regression equation is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information :

Y = independent variable

a = constant

β = regression coefficient for each independent variable

X = independent variable

e = error disturbance

t-Test (Partial)

Essentially, the t-test statistic indicates how much influence an independent variable has on its dependent variable. In a regression model, this process is used to determine whether the independent variable has a partial or significant influence on the dependent variable. This is done at a 95% confidence level, or $\alpha = 5\%$. The decision-making criteria in the t-test are as follows:

1. H_a (alternative hypothesis) is accepted if the calculated t value is greater than the table t value and the significance value (sig.) less than or equal to 0.05.
2. H_o (null hypothesis) is accepted if the t table value is greater than the calculated t value and the significance value (sig.) is greater than or equal to 0.05.

Correlation Coefficient (R)

Correlation Analysis is a concept in statistics that is often used to determine how two variables interact with each other. This method aims to identify patterns and levels of correlation strength between two or more variables, which are represented by the correlation coefficient. To determine how strong the linear relationship is between the independent variable and the dependent variable, the correlation coefficient test is used. The correlation coefficient (R) has a value from -1.00 to +1.00. The closer R is to 1.00, the stronger and more positive relationship between the independent variable and the dependent variable is considered as a result, while the closer it is to -1.00, the stronger but negative the relationship is.

Coefficient of determination (R^2)

The coefficient of determination (R^2) is a measure that describes the degree to which two independent variables can contribute to changes in the dependent variable as a whole. The coefficient of determination has a value that ranges between one and zero. A coefficient of determination value close to one indicates that the independent variables have a strong capacity to explain changes caused by the dependent variable. Conversely, if the coefficient of determination value is close to 0, it indicates that the model has limitations in explaining variation in the dependent variable.

RESULTS AND DISCUSSION

Researchers distributed questionnaires to 187 respondents, and the data was used to analyze 121 respondents. They analyzed the data using SPSS 23, and from that data, they found the following results:

Validity and Reliability Test

This test aims to determine whether the instrument or questions created by the researcher are suitable for use in research. This test was conducted with 121 respondents. In testing the validity of the instrument, the r -table from 121 participants showed a level of confidence and a significance level of 0.05 of 0.178, as shown in the following table :

Table 2. Validity and Reliability Test Results

Variables	Statemen t	Person Cor.	Sig.	Criteria	Cronbach's Alpha	Information
Effectiveness	X1.1	0.735	0.000	Valid	0.725	Reliable
	X1.2	0.748	0.000	Valid		
	X1.3	0.757	0.000	Valid		
	X1.4	0.725	0.000	Valid		
Security	X2.1	0.876	0.000	Valid	0.726	Reliable

Variables	State ment	Person Cor.	Sig.	Criteria	Cronbach's Alpha	Information
Lifestyle	X2.2	0.889	0.000	Valid	0.740	Reliable
	X3.1	0.782	0.000	Valid		
	X3.2	0.892	0.000	Valid		
	X3.3	0.764	0.000	Valid		
Interest	Y1.1	0.675	0.000	Valid	0.772	Reliable
	Y1.2	0.797	0.000	Valid		
	Y1.3	0.812	0.000	Valid		
	Y1.4	0.752	0.000	Valid		

Normality Test

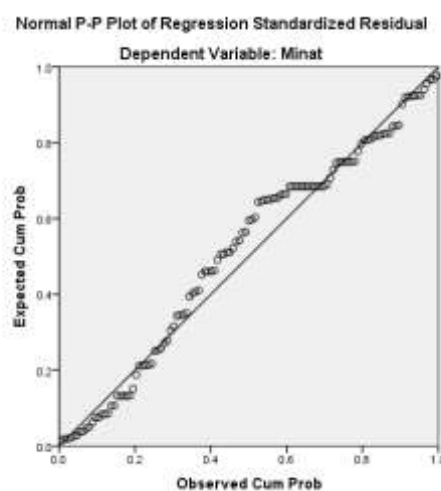


Figure 2. Normal P-Plot Graph

The data is displayed with dots scattered along and near the diagonal line, as shown in the figure above. This indicates that the results are normal.

Results of Multiple Linear Regression Analysis and Partial Hypothesis Testing (t-Test)

Table 3. Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	9,738	1,803		5,400	.000
Effectiveness	.174	.071	.215	2,441	.016
Security	.367	.140	.232	2,626	.010
Lifestyle	.166	.110	.135	1,506	.135

The table above shows the regression model that can be explained:

$$Y = 9.738 + 0.174X_1 + 0.367X_2 + 0.166X_3 + e$$

Based on the table above, the partial test results are as follows:

1. The Effectiveness variable (X1) has a t_{count} value of 2.441 > t_{table} 1.980 and has a significance value of 0.016 < 0.05. In other words, the effectiveness variable has a significant impact on interest in QRIS transactions.
2. The Security variable (X2) has a t_{count} value of 2.626 > t_{table} 1.980 and has a significance value of 0.010 < 0.05, which means that the Security variable has a significant influence on the interest in transactions using QRIS.
3. The Lifestyle variable (X3) has a t_{count} value of 1.506 < t_{table} 1.980 and has a significance value of 0.135 > 0.05, which means that the Lifestyle variable has no significant effect on the interest in making transactions using QRIS.

Results of Correlation Coefficient (R) and Determination Coefficient (R^2)

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.414	.171	.150	1.2968

The table above shows that the correlation coefficient (R) is 0.414. This indicates a strong correlation between the variables Effectiveness (X1), Lifestyle (X2), and Security (X3) with the user interest variable (Y). The R^2 value, or coefficient of determination, is 0.171, or 17.1%, while the remaining 82.9% is influenced by other factors not examined in this study. This occurs due to the large number of other payment methods such as Gopay, OVO, e-wallets, and others.

Discussion

After analysis finished done, next is discuss discussion results analysis The purpose of this step is to provide a better understanding of how certain variables affect the research.

Effectiveness of Influence (X1) on Transaction Interest (Y)

The hypothesis test shows that Effectiveness (X1) influences the desire of Accounting Study Program students at Muhammadiyah University of Sidoarjo to transact using QRIS. With a significance level of 0.016 less than 0.05, the calculated t of 2.441 is greater than the t table of 1.980. Thus, hypothesis 1 Effectiveness has a partial effect on the interest in transacting using QRIS in Accounting Study Program Students at Muhammadiyah University of Sidoarjo is accepted or proven in accordance with the theory in hypothesis 1, namely Effectiveness has a partial positive effect on the interest in transacting. This proves that Effectiveness is a component that influences the interest in transacting using QRIS in Accounting Study Program Students at Muhammadiyah University of Sidoarjo. Based on the results of distributing questionnaires to Accounting Study Program Students at Muhammadiyah University of Sidoarjo, respondents

indicated that the use of QRIS is very effective in providing convenience in conducting transactions and also stated that the use of QRIS increases the efficiency of the transaction process, reduces queue times, and provides speed, convenience, and affordable costs. The results of this research are in line with research conducted by previous researchers which stated that effectiveness has a significant positive effect on interest in transactions [22].

Security Influences (X2) on Transaction Interest (Y)

The hypothesis test conducted shows that Security (X2) influences the interest in transactions using QRIS among Accounting Study Program Students at Muhammadiyah University of Sidoarjo. This is indicated by $t \text{ count } 2.626 > t \text{ table } 1.980$ with a significance level of $0.010 < 0.05$. Therefore, hypothesis 2 regarding the partial influence of security on the interest in transactions using QRIS among Accounting Study Program students at Muhammadiyah University of Sidoarjo is accepted and proven valid. This theory states that security has a strong relationship with transaction interest, which means that the better the security, the greater the interest in transactions using QRIS. Based on the results of distributing questionnaires to Accounting Study Program Students at Muhammadiyah University of Sidoarjo, respondents felt safer when using QRIS and the security of their personal data and information was guaranteed. The results of this study are in line with research conducted by previous researchers which stated that Security has a significant positive effect on transaction interest [24].

Lifestyle has no effect (X3) on transaction interest (Y)

From the hypothesis test conducted, it was found that Lifestyle (X3) influences the interest in transactions using QRIS in Accounting Study Program Students at Muhammadiyah University of Sidoarjo. This is indicated by $t \text{ count } 0.135 < t \text{ table } 1.980$ with a significance level of $0.135 > 0.05$. Therefore, hypothesis 3 Lifestyle does not have a partial effect on the interest in transactions using QRIS in Accounting Study Program Students at Muhammadiyah University of Sidoarjo is rejected or not proven in accordance with the theory in hypothesis 3, namely Lifestyle partially does not have a positive effect on transaction interest. This may be due to the fact that the research respondents are dominated by students, most of whom do not have their own income, which means they may have limitations in terms of shopping. Due to this limitation, the level of consumption of research respondents decreases, which will ultimately have an impact on the level of use of digital payments (QRIS). The results of this study are in line with research conducted by previous researchers which stated that Security does not have a significant positive effect on transaction interest [28].

CONCLUSION

Fundamental Finding : The results of this study demonstrate that **Effectiveness** and **Security** significantly influence students' interest in transacting using QRIS. The effectiveness of QRIS—characterized by its ease of use, time efficiency, and practicality—encourages users to adopt this payment method. Likewise, the security aspect increases user trust, as QRIS transactions reduce the need for carrying cash and minimize the risk

of counterfeit money. However, **Lifestyle** does not significantly influence interest in using QRIS, since not all merchants currently provide QRIS payment facilities, limiting its widespread adoption. **Implication** : These findings imply that to increase QRIS usage, stakeholders such as financial institutions and policymakers should focus on improving infrastructure availability and merchant readiness while continuing to promote QRIS's efficiency and security advantages. Educational campaigns emphasizing digital payment literacy can further enhance user trust and engagement. **Limitation** : The study is limited to accounting students from the 2020 cohort of Muhammadiyah University of Sidoarjo, which restricts the generalizability of the findings to broader populations. Additionally, the study only examines three variables – effectiveness, security, and lifestyle – without considering other potential influences such as social factors, perceived usefulness, or digital literacy. **Future Research** : Future studies are encouraged to expand the sample beyond accounting students to include individuals from various academic backgrounds and income levels. Researchers should also explore additional factors that may influence QRIS adoption, such as technological readiness, user satisfaction, and perceived trustworthiness, as well as examine different demographic and regional contexts to generate more comprehensive insights.

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