Analysis of Factors Influencing Qris Use Decisions in Gen Z

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Abstract:

In today's digital era, QRIS has become a widely used payment method in Indonesia. Generation Z, born between 1997 and 2012, is very adaptive to digital growth, one of which is QRIS. However, their choice to use QRIS is not only influenced by technological convenience but also by factors such as security and trust. This study aims to analyze the influence of convenience, trust, and the decision to use QRIS on generation Z. This study uses a quantitative approach with a sample of 40 out of 60 selected respondent data and all of them are active and passive QRIS users. Data were collected through an online questionnaire and analyzed using descriptive statistics, and various tests including validity, reliability, multicollinearity, beteteskedasticity tests, heteroscedasticity tests. Simple linear regression analysis, partial T-test, simultaneous F-test and coefficient of determination test. The results show that convenience and trust have a significant influence on the decision to use QRIS, while security does not have a significant influence on this demographic. These findings highlight that for Generation Z, ease of use and trust in the system are the main factors driving QRIS adoption, while security issues are less of a concern in their decision-making process. This insight provides important implications for digital payment providers who want to increase usage by focusing more on improving the user experience and can build more trust. Keywords: Qis, convenience, security, trust, generation z, digital payments.
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A. INTRODUCTION

In today's digital era, *Quick Response Code Indonesian Standard* (QRIS) has become one of the payment methods that is increasingly in demand in Indonesia. With QRIS, users can make non-cash transactions by simply scanning a standardized QR code, thus speeding up the payment process. Generation Z, who were born between the mid-1990s and early 2010s, grew up amid rapid technological advancements. They tend to adapt faster to digital innovations, including payment methods using QR codes such as QRIS. What is meant by QRIS *(Quick Response Indonesian Standard)* is a type of payment that utilizes a smartphone camera to scan QR Codes with a special algorithm. QRIS is designed as a simplification of various types of QR Codes, with the aim of providing a payment system that is easier, practical, faster, and safer in transactions. However, Gen Z's choice in using QRIS is not solely driven by the convenience of technology, but is also influenced by various other factors.

Therefore, the purpose of this study was to analyze the influence of convenience, security, and trust on the decision to use Qris as a modern payment method among generation z.

B. LITERATURE REVIEW

Ease of access

One of the advantages of QRIS is its ease of access by users so that we don't have to be afraid when we don't bring cash. The perception of the ease of use of a technology is defined as a measure by which a person believes that a computer can be easily understood and used. (Istiarni and Hadiprajitno, 2014), when a person increasingly believes that technology can be used easily or with minimal effort, then the person's interest in using technology will also increase (Tony Sitinjak, 2019). Coupled with the large number of places that provide various digital payment services, it makes QRIS users more and more facilitated.*Venkatesh et al. (2003)* in the *Unified Theory of Acceptance and Use of Technology (UTAUT)* model emphasize that facilitation conditions, such as the availability of infrastructure and easy access, can increase the use of technology. For Gen Z who often use smartphones for various activities, the presence of QRIS at various merchants provides convenience and convenience in transactions.

Perception of security and trust

Security in digital payment systems is one of the key factors in the adoption of technology by consumers, especially in younger age groups. *Pavlou (2003)* states that trust in the security of digital transactions has a great effect on a person's intention to make transactions. For Gen Z, who are often exposed to privacy issues and online fraud, the level of trust in QRIS security also plays an

important role in usage decision-making. Trust is needed to make Gen Z more comfortable and not afraid to transact.

Trust is an assessment of the relationship between individuals and other individuals when transacting, which is based on a belief in the integrity of a technological system in the use of information technology systems (Nia Monica Putri et al., 2023). Kaufaris and Hampton-Sosa stated that trust can be measured by building customer confidence in the company's integrity, policies, and capabilities (Agustiningrum & Andjarwati, 2021). The perception of trust is crucial in usage decisions, especially for digital payment methods. High trust encourages individuals to use QRIS, while low perception of trust makes them reluctant to rely on QRIS as a digital means of payment.

C. RESEARCH METHODOLOGY

The population criteria used are Generation Z (born 1997 to 2012) (Rainer, 2023). Where in 2024, the criteria for generation Z are from 12 years old to 27 years old. Another population criterion is active and passive users using QRIS. Since the number of people involved in this study is unknown, the purposive sampling method is used in the sampling. According to Sugiyono, Purposive Sampling is a sample collection method that considers certain aspects, this technique is often used in qualitative research when researchers want to select elements that have special characteristics that are relevant to the researcher.

A type of quantitative research was applied in this study, and the primary source of data was a questionnaire distributed through Google Form. This study conducted a descriptive analysis aimed at explaining the research sample. Research data was collected from 60 respondents. This is enough to meet the criteria of a minimum of 40 respondents with the Purposive Sampling method with the solvin formula. This study measured variables on a likert scale from 1 to 5. A value of 1 indicates that strongly agrees, a value of 2 indicates that it agrees, a value of 3 indicates that it is hesitant, and a value of 4 indicates that it agrees, and a value of 5 indicates that it strongly disagrees. The results of the questionnaire have been modified to five points to avoid biased results from the questionnaires that have been distributed. Data for this study were collected using multiple linear regression methods, normality tests, partial t-tests, several methods used to analyze the data. The SPSS version 27 for windows program is used for data processing.

D. RESULTS AND DISCUSSION

Table 1 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

			Standardized Residual
N			40
Normal Parameters[a,b]	Mean		,0000000
	Std. Deviation		,96076892
Most Extreme Differences	Absolute		,099
	Positive		,081
	Negative		-,099
Test Statistic			,099
Asymp. Sig. (2-tailed)[c]			,200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		,406
	99% Confidence Interval	Lower Bound	,393
		Upper Bound	,418

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 1314643744.

Based on the above output with a total of 40 respondents, it can be seen that the value of Sig. (2-tailed) is 0.200 > 0.05. Therefore, in accordance with the principle of decision-making of the Kolmogorov-Smirnov normality test, it can be seen that the results of the data in the table above have a significance value of 0.200, which is greater than 0.05. It displays normal distributed data, which means that the normality standard of the regression model has been met.

Table 2 Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1,236	1,205		1,025	,312		
	KEMUDAHAN	,472	,238	,300	1,982	,055	,922	1,085
	KEAMANAN	-,113	,187	-,094	-,605	,549	,882	1,134
	KEPERCAYAAN	,293	,124	,355	2,366	,023	,937	1,067

a. Dependent Variable: PENGGUNAAN QRIS

The data is processed through multiple linear regression processes. The goal is to

find out whether Convenience, Security and Trust affect the decision to use QRIS in generation Z.

Table 3 Results of the test t

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a. Dependent Variable: PENGGUNAAN QRIS

The Influence of Convenience on QRIS Usage Decisions in Generation Z

From the results of the test research that has been carried out in accordance with Table 3, it is possible that the convenience variable (X1) has a T-calculation value of 1.982 and a T-table value of 1.688. So, t- calculation is greater than t-table (1,982 > 1,688), it can be concluded that the convenience variable affects the decision to use QRIS in generation Z.

The Effect of Security on QRIS Use Decisions in Generation Z.

From the results of the research testing that has been carried out in accordance with Table 3. It is possible that the security variable (X2) has a calculated T-value of 0.-605 and a table t-value of 1.688. Thus, the T-count is smaller than the T-table (0,- 605 < 1,688), it can be said that the safety factor does not have a significant influence on the decision to use QRIS

The Influence of Trust on QRIS Use Decisions in Generation Z

From the results of the testing research that has been carried out in accordance with Table 3. That the confidence variable (X3) has a T-count value of 2.366 and a T-table value of 1.688 . Thus, t- calculation is greater than t- table (2,366 > 1,688), it can be concluded that the trust variable influences the decision to use QRIS in generation Z.

E. CONCLUSION

Based on the research that has been conducted, it can be concluded that: The ease of making Qris usage decisions by Generation Z. Judging from the t-count that is larger than the t-table, it shows that the ease of using Qris encourages the interest of users from Generation Z. Security does not have a significant influence on Qris usage decisions. Although security is an important factor in digital payment

systems, in this study, Generation Z was not affected by security factors when deciding to use Qris. Trust plays an important role in the decision to use Qris by Generation Z. trust in this payment technology system increases their comfort and tendency to use Qris. This study shows that convenience and trust factors are more dominant in influencing decisions to use Qris, while security is not too significant for Generation Z users.

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