"

The Influence of Public Perception, Trust, and Lifestyle on Interest in Using QRIS in Transactions at the Cahaya USA Store

Kelik Purwanto[1], Alrizki Mulyani[2], Alex Ferdinal[3]

[1] Kelik Purwanto, Universitas Dharmas Indonesia, Dharmasraya, Indonesia, klkpurwanto@gmail.com
[2] Alrizki Mulyani, Universitas Dharmas Indonesia, Dharmasraya, Indonesia, alriskii56@gmail.com
[3] Alex Ferdinal, Universitas Dharmas Indonesia, Dharmasraya, Indonesia, alexferdinal049@gmail.com

Corresponding Author: klkpurwanto@gmail.com

Abstract :

This study was conducted to determine the effect of public perception, trust and lifestyle on interest in the use of QRIS on transactions at the Cahaya USA store in Dharmasraya Regency. The purpose of this study was to analyze and explain the effect of public perception, trust and lifestyle persially and simultaneously on interest in the use of QRIS in transactions at the USA light shop in Dharmasraya Regency. This research uses quantitative research methods by collecting data using questionnaires conducted in April to May with a population of 1,178 respondents and a sample of 298 respondents calculated using the slovin formula. The data analysis techniques used are validity test, reliability test, descriptive analysis, correlation analysis, multiple linear analysis, classical assumption test, t test, f test and determination test (R2). The results of this study indicate that the variables of public perception, trust and lifestyle partially and simultaneously have a positive and significant effect on interest in using QRIS in transactions at USA light stores in Dharmasraya Regency. The R2 value is 0.722, which means that all independent variables can affect the dependent variable by 72.2% while the remaining 27.8% is influenced by other factors not tested in the researcher.

Keywords: *Public Perception, Trust, Lifestyle Interest in QRIS Usage.*

INTRODUCTION

Technological advancements are currently crucial and essential to human life, both in business processes, management, and everyday life. (Fauzi et al., 2023) QRIS is a standardization measure implemented by Bank Indonesia for every company that uses financial technology to make payments using electronic money, such as e-money and mobile banking. (APJII, 2022)

Cahaya USA Store started its business in 2016 and Cahaya USA Store started using QRIS as a payment transaction tool in 2021, Although it is not yet widely used as a primary payment tool, Electronic money can potentially replace cash in transaction payments. And Cahaya USA Store itself, Transactions can be done in two ways, namely with cash and QRIS to make payment transactions, Among others, as follows: Cash customers only need to hand over an amount of money according to their total purchase to the cashier, And then the cashier gives change if needed, While transactions using QRIS customers simply scan the QRIS code on the cashier's desk with a digital payment application, Customers only need to enter the required transaction amount and complete the payment electronically. Both of these payment methods provide convenience for customers.

Currently, Cahaya USA stores provide QRIS as a transaction tool to make it easier for people to make transactions at Cahaya USA stores. However, many people still use cash for transactions at Cahaya USA stores.

Table 1 Number of people transacting using QRIS at Cahaya USA stores
from March to December 2024 is described as follows:

No	Month	Number of Transactions Using QRIS
1.	March	60
2.	April	55
3.	May	125
4.	June	138
5.	July	141
6.	August	100
7.	September	145
8.	October	150
9.	November	163
10.	December	101
	Total	1.178

Source: QRIS User Data or Transactions Using QRIS at Cahaya USA Stores.

LITERATURE REVIEW

Public Perception

Public perception can also be interpreted as a person's different perspective on objects seen and felt based on observation, understanding and experience which are then manifested in the concept

of perception. (Gladyens, 2019). and public perception in the use of QRIS is quite diverse, depending on their level of understanding and habits in transactions, Perception is a person's tendency towards something in the relative realm, meaning that individual perceptions of something will vary based on the perceptions of each person. (Hariyani et al., n.d.)

Trust

This study also examines whether trust in Cashless payment service providers influences their interest in using this payment method (Aziz et al., 2024), Trust in use is a form of confidence that consumers have in the guarantee of a service (Noverin, 2020) in (Safira et al., 2023), Trust is defined as Consumer behavior in deciding to use QRIS as a payment transaction tool that is influenced by incoming information from various sources, including marketing efforts and cultural-environmental factors. (Yudiantara and Widagda, 2022) in (P. A. . T. . N. Putri, 2024).

Lifestyle

Research conducted by (M. T. Putri et al., 2023) explains that lifestyle has a significant influence on the interest in using E-wallet. People's lifestyles continue to change where previously people only used cash payment systems but over time a payment system emerged via applications where users do not always have to carry cash when they want to shop or buy something, of course this has changed people's lifestyles a lot (Purwanto et al., 2023) A consumptive lifestyle influenced by social media trends and shopping culture can influence the decision to use e-wallets for generation Z (Gustantio et al., 2024).

Interest in Use

The emergence of a person's interest is caused by several important factors, namely factors that influence interest both from the internal side which includes emotional or external factors which include encouragement and also social (Sumadi et al., 2022) Interest in use is an encouragement that encourages users to use certain technologies or systems, Interest in use is also known as a person's desire to carry out certain behaviors if they have a strong desire to do so (Hastuti, 2024).
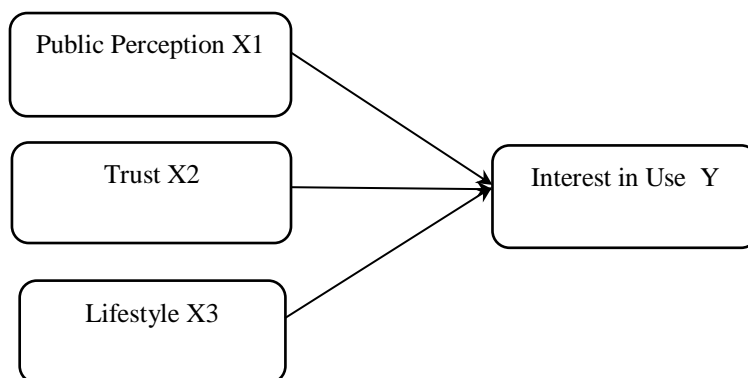

Figure 1: framework of thinking

METHOD

This research uses a quantitative method, according to Sugiyono (2020) because the research data is in the form of numbers and the analysis uses statistics. Quantitative methods can be interpreted as positivistic methods because they are based on the philosophy of positivism and are used to research specific populations and samples. The population in this study was the public or customers who transacted using QRIS at Cahaya USA stores, totaling 1,178 customers.

RESULTS AND DISCUSSION

Results

Validity and Reliability Test

The results of this test are carried out to ensure that each concept of each independent variable is different from other factors. Validity tests are carried out to determine how accurately a measuring instrument performs its estimation work (Ghozali, 2016). To ensure that there is a significant difference between each concept coded in the independent variable and other independent factors, a validity test is carried out. The independent variable is considered valid if the normal value of the variance extracted (AVE) exceeds 0.5.

Table 2. Reliability Test Results for Variables Influencing Public Perception (X1), Trust (X2), Lifestyle (X3), and Interest in QRIS Use (Y)

Variable	N=298		Rule of thumb	Decision
	Number of items Questions	Cronbach's alpha		
Influence of Public Perception (X1)	8	0,643	0,60	Reliable
Trust (X2)	10	0,855	0,60	Reliable
Lifestyle (X3)	8	0,835	0,60	Reliable
Interest in Using QRIS (Y)	8	0,829	0,60	Reliable

Source: SPSS 20 data processing results

The above analysis shows that all instruments, based on the reliability analysis of the research variables, have Cronbach's alpha values greater than 0.60, indicating that all variables are considered

reliable. These results indicate that this research will produce the same data even if used multiple times to measure the same object.

Coefficient Determination Test (R2)

Table 3. Results of the Coefficient of Determination Test (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,850ᵃ	,722	,719	1,749	,722	254,230	3	294	,000	2,211

Source: SPSS 20 data processing results

From the data in table 3 above, the R Square (R2) value is 0.722. Therefore, from this table, it can be concluded that the contribution or influence given by variable X to variable Y is 0.722 (72.2%) and 27.8% is influenced by other factors

Hypothesis Testing

Table 4 T-Test Results

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3,258	1,249		2,608	,010		
	Influence of Public Perception	,118	,040	,117	2,933	,004	,594	1,684
	Trust	,320	,051	,382	6,267	,000	,255	3,924
	Lifestyle	,399	,058	,418	6,916	,000	,259	3,857

CONCLUSION

based on the results of research that has been carried out regarding "The Influence of Public Perception, Trust, and Lifestyle on Interest in Using QRIS in Transactions at the Cahaya USA Store" then the following things can be concluded:

1. The Influence of Public Perception

   The public perception variable has a positive and significant influence on interest in using QRIS. This is indicated by a t-value of 2.933 and a p-value of 0.004 (<0.05), indicating that the more favorable the public's perception of QRIS, the higher their interest in using it for transactions.

2. The Influence of Trust

   The trust variable has the second strongest influence on interest in using QRIS, with a t-value of 6.267 and a p-value of 0.000. This indicates that the public's level of trust in the security and reliability of QRIS significantly influences their desire to use it.

3. The Influence of Lifestyle

   Lifestyle has the most dominant influence on interest in using QRIS, with a t-value of 6.916 and a p-value of 0.000. This means that people with a modern and digital lifestyle are more interested in using QRIS than those who are still accustomed to conventional payment methods.

4. Simultaneous Influence

   Simultaneously, the three independent variables (public perception, trust, and lifestyle) significantly influenced public interest in using QRIS. This was demonstrated by an F-test with a significance value of 0.000 and an R^2 value of 0.722. This means that 72.2% of the variation in interest in using QRIS can be explained by these three variables, while the remaining 27.8% is influenced by other factors not examined in this study.

REFERENCES

Akuntansi, J., & Syariah, P. (2023). *Jamasy : Jamasy : 3*, 50–62.

APJII. (2022). Tingkat Penetrasi Internet di Indonesia. *Asosiasi Penyelenggara Jasa Internet Indonesia*, 1–15. https://apjii.or.id/berita/d/apjii-di-indonesia-digital-outloook-2022_857

Gladyens, D. (2019). Persepsi Masyarakat Terhadap Kinerja Pegawai Melayani Publik (Studi di Kelurahan Martubung Kecamatan Medan Labuhan Kota Medan). *Jurnal Publik Reform UNDHAR MEDAN*, 23–30.

Hariyani, E. K., Analisis Persepsi Masyarakat Terhadap, M., Quick, P., Code, R., Digital, A. P., Hariyani, E. V. I. K., Ekonomi, F., & Bisnis, D. A. N. (n.d.). *Indonesia Standard (Qris) Sebagai*.

Safira, R., Sugianto, S., & Harahap, R. D. (2023). Pengaruh Kepercayaan, Kemudahan, dan Manfaat Digital Payment Sebagai Alat Pembayaran Terhadap Perilaku Konsumtif Individu Dengan Digital Savvy Sebagai Variabel Moderating. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, *5*(6), 2859–2878. https://doi.org/10.47467/alkharaj.v5i6.3694

Putri, P. A. . T. . N. (2024). 30017-72587-2-Pb. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, *9*(2), 296–316.

Purwanto, K., Ermawa, E., & Heru Ampri, S. (2023). Pengaruh Gaya Hidup Dan Kepuasan Terhadap Keputusan Konsumen Menggunakan Aplikasi E-Money Ovo (Studi kasus mahasiswa pengguna aplikasi OVO di Universitas Dharmas Indonesia). *Jurnal Menara Ekonomi : Penelitian Dan Kajian Ilmiah Bidang Ekonomi*, *9*(2), 88–96. https://doi.org/10.31869/me.v9i2.4703

Putri, M. T., Hatta, A. J., & Indraswono, C. (2023). Analisis Persepsi Kemanfaatan, Persepsi Kemudahan, Kepercayaan, Gaya Hidup, Literasi Keuangan, Dan Risiko Terhadap Penggunaan Qris Sebagai Alat Pembayaran Digital Pada Mahasiswa Di Yogyakarta. *Jurnal Ekonomi Dan Bisnis*, *17*(3), 215–228. https://doi.org/10.53916/jeb.v17i3.73

Sumadi, Haris Romdhoni, A., & Fatakhurohim. (2022). Analisis Faktor Kepercayaan, Manfaat Dan Keamanan Terhadap Minat Penggunaan E-Money Dalam Perspektif Ekonomi Syariah (Studi Kasus Pada Masyarakat di Boyolali). *Jurnal Ilmiah Ekonomi Islam*, *8*(02), 2195–2201. https://jurnal.stie-aas.ac.id/index.php/jie

Hastuti. (2024). *Jurnal ilmiah manajemen dan akuntansi*. *1*(4), 124–132.

Sugiyono. (2020). *Metodologi Penelitian Kuantitatif, Kualitatif dan R & D*.