

**ISSUES IMPACTING THE DECISION OF YOUNG GENERATION TO  
USE QUICK RESPONSE CODE INDONESIA STANDARD (QRIS):  
EVIDENCE FROM BOGOR, INDONESIA**

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**Abstract** : This study is aimed at finding out whether there is an impact of knowledge, services and facilities to the decision to use QRIS of University students in Bogor. This study uses a quantitative approach. The purposive sampling technique is employed. The respondents of this study are students of Tazkia Islamic University College, Pakuan University, Juanda University, and Bogor Agricultural University. To analyze the data, multiple linear regression is employed. It is found that knowledge has a positive and significant effect on decisions to use QRIS however service does not affect the decision to use QRIS. Furthermore, facilities are found to have a positive and significant effect on decision to use QRIS. Simultaneously, knowledge, services and facilities affect quite strongly to the decision to use QRIS..

**Keyword** : Knowledge; Services; Facilities; QRIS.

**Abstrak** : Penelitian ini bertujuan untuk mengetahui apakah ada dampak pengetahuan, layanan dan fasilitas terhadap keputusan penggunaan QRIS of University mahasiswa di Bogor. Penelitian ini menggunakan pendekatan kuantitatif. Teknik purposive sampling digunakan. Responden penelitian ini adalah mahasiswa Sekolah Tinggi Universitas Islam Tazkia, Universitas Pakuan, Universitas Juanda, dan Institut Pertanian Bogor. To analyze data, regresi linier berganda digunakan. Ditemukan bahwa pengetahuan memiliki efek positif dan signifikan terhadap keputusan penggunaan QRIS namun tidak mempengaruhi keputusan penggunaan QRIS. Selanjutnya, facilities ditemukan memiliki efek positif dan signifikan terhadap keputusan penggunaan QRIS. Secara bersamaan, pengetahuan, layanan dan fasilitas cukup berpengaruh terhadap keputusan penggunaan QRIS.

**Kata Kunci** : Pengetahuan; Layanan; Fasilitas; QRIS.

## INTRODUCTION

In recent years, the development of digital payments has become an alternative for consumers and it is increasingly popular among the consumers around the world. As in Jordan, the digital-based payment system called JoMoPay (Jordan Mobile Payment) used as a tool for transactions that can save time, effort and costs (Al-Okaily et al., 2020). In addition to that, in France, contactless payments provide increased sales for merchants who have accepted contactless payments compared to merchants who do not accept contactless payments (Bounie & Camara, 2020). The development of digital payment methods has also occurred in Poland, however the use of cash is still more dominant than that of digital-based payment transaction (Świecka et al., 2021)

In Indonesia, the development of digital payment is also soaring. Central Bank of Indonesia (BI) has recorded that the growth of using electronic money for various purpose transaction is reaching 478.7% between 2016 and 2020. In specific, RedSeer reported that per May 2020, the use of digital payment services in Indonesia for e-commerce has increased by 69%, followed by payment for health services by 41% and payment for education services by 38% (Databoks, 2020).

By today, there are numerous technology-based company that operated in Indonesia. According to Saputri (2020) Tokopedia, Shopee, Lazada are among the companies that operated in e-commerce, Joox and Spotify for e-music and Grab, Gojek for e-transportation. Further, each specific company is also providing their own online transaction payment method.

Therefore, in order to harmonize the digital payment method and avoid the “shadow banking” (Bank Indonesia, 2020) that might happen in the digital services company such OVO, GOPAY, Shopeepay, Dana, Doku and LinkAja, BI then launched a standardized Quick Response code for digital payment transaction namely the Quick Response Code Indonesian Standard (QRIS, here after).

Since the QRIS was inaugurated, the use of QRIS by merchants have significantly increased. By total in the span of March to December 2020, there are more than 2 million new merchants that employed the QRIS. For further details, QRIS is used 50% higher by micro-enterprises. It has been increased from 2.4 merchants to 3.6 million merchants. Then QRIS is also used by small enterprises and has been increased for about three times higher, from 304.420 to 1.3 million merchants. Further, the medium enterprises that used QRIS is also increasing by nearly doubled from 265.077 to 558.524 merchants, followed by big enterprises which also increased more than doubled from 129.834 to 310.725.

Due to its popularity, therefore, this study is aimed at determining the public’s main reasons in using QRIS as the digital payment method. This study will focus on consumer perceptions rather than merchants perception as Bounie & Camara (2020) has empirically proved that there is a significant change from merchant after using digital-based payment method. To find out the public’s main reason, this study will employ the knowledge, service and facility variables.

In examining the issues that affecting costumer decisions, numerous studies have been conducted. One of the most important factors a person has in choosing a payment method is their financial knowledge (Świecka et al., 2021). Another study suggests that a valid information will encourage a consumer to make decisions (Airlangga, 2020). Meanwhile, the use of service and facility variables has also been widely adopted by previous researchers such as Gorp & Middleto (2010) in the context of Canadian broadband market. Therefore, the study was conducted to find out how to improve innovative services products according to consumer needs

for broadband providers in Canada. In addition to that, Yoga et al., (2020) found that digital services and facilities have a strong relationship with consumer satisfaction.

As discussed above, this study will attempt to explore the factors that affect young generation to use QRIS. The issues that listed in this study are knowledge (Świecka et al., 2021; Airlangga, 2020), facilities (Gorp & Middleton, 2010) and services (Yoga, et.al, 2020). Therefore, this study attempts to investigate the effect of knowledge, facilities and services to the decision of young generation in using QRIS.

**RESEARCH METHOD**

**Population, sample, sample size.**

This research was conducted in the 4 (four) universities in Bogor, namely Tazkia Islamic University College, Pakuan University, Juanda University and Bogor Agricultural Institute. The objects of this research are active students of each university. The reason to refer student universities as respondents is because students tend to have higher knowledge of the financial system (Bley and Kuehn, 2003). So, it is expected that the quality of the answers to the questions given will be more optimal rather than refer a non-student as respondents.

**Table 1 Total Population**

No	University	Number of Students
1	Tazkia	1.358
2	Pakuan	19.526
3	Djuanda	6.834
4	IPB	28.771
<b>Total Population</b>		56.489

Sources: Kemendikbud 2020

This study employed a non-probability sampling as according to Sekaran and Bougie (2016), at many times, research is more focuses in obtaining some preliminary information in a quick and unexpensive way rather than generalizability the sample to its population. In terms of the non-probability sampling method that used, this study employed a purposive sampling method with the model of quota sample. The sampling criteria are:

- 1) Active student from Tazkia Islamic University College, Pakuan University, Juanda University and Bogor Agricultural Institute
- 2) Have been using the QRIS

Therefore, among the total population in this study which is 56.489 students, this study will select some of them based on the criteria that has been set. The sample size is 100 people. This is consistent with the rules of thumb that proposed by Roscoe 1975 (Sekaran & Bougie, 2016) where the sample size is ranging from 30 to 500. Furthermore, from the specified number of samples, the researchers divided it according to the university as coded in the table below:

**Table 2 Number Of Research Samples**

No	University	Number of Students	Of Percentage	Number of Samples
1	Tazkia Islamic university College	1.358	2,4%	2

<b>2</b>	Pakuan University	19.526	34,6%	35
<b>3</b>	Djuanda University	6.834	12%	12
<b>4</b>	IPB	28.771	51%	51
	Total	56.489	100%	100

**Variable description and dataset**

The variables that referred in this study are:

**Table 3 Variable Indicator**

No	Variable	Indicator	Scale
<b>1</b>	Decision to use Quick Response Code Indonesian Standard (QRIS) (Kotler, et al, 2012)	<ul style="list-style-type: none"> <li>• Introduction of the problem</li> <li>• Searching for information</li> <li>• Alternative evaluation</li> <li>• Decision of use</li> <li>• Post-use behavior</li> </ul>	Likert
<b>2</b>	Knowledge Sunyoto (2015) as cited in (Wahyuni, 2016), Świecka, et al (2021)	<ul style="list-style-type: none"> <li>• Product attribute knowledge</li> <li>• Benefit knowledge</li> <li>• Product satisfaction knowledge</li> </ul>	Likert
<b>3</b>	Service Sugiarto as cited in Raharjo (2009), Teo, et al (2015)	<ul style="list-style-type: none"> <li>• Speed</li> <li>• Accuracy</li> <li>• Security</li> <li>• Hospitality</li> <li>• Convenience</li> </ul>	Likert
<b>4</b>	Facilities (Tjiptono, 2004)	<ul style="list-style-type: none"> <li>• Considerations</li> <li>• Room planning</li> <li>• Furniture</li> <li>• Lighting</li> <li>• Color</li> <li>• Message conveyed graphically</li> </ul>	Likert

The data analysis technique used in this research is multiple linear regression analysis technique, this research is designed to examine the variables that influence the independent variables on the related variables. According to Ferdinand (2006), the regression model is a model used to analyze the effect of various independent variables on the dependent variable.

This analysis is intended to determine whether there is an effect of knowledge, services and facilities on the decision to use QRIS.

The formulation of the analytical model used in this study are:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 \quad (1)$$

Information

Y: Predicted Dependent Variable (bound)

a: Constant

b 1: Knowledge regression coefficient

b 2: Service regression coefficient

b 3: Facility regression coefficient

- X 1: Knowledge
- X 2: Service
- X 3: Facilities
- e: Standard error

**RESULTS AND ANALYSIS**

**Empirical Result**

**T Test**

**Table 4 T Test Result**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.721	3.563		1.044	.299
	Knowledge	.350	.119	.313	2.932	.004
	Services	.365	.230	.183	1.582	.117
	Facilities	.488	.145	.339	3.356	.001
a. Dependent Variable: Decision						

Source: Primary Data, processed (2021)

Based on the T-Test Results Table, the direct effect, it can be seen that the results of the study are:

- 1) The impact of knowledge on decision to use QRIS (Quick Response Code Indonesian Standard). Based on the results of the t test, the knowledge variable produces a coefficient value of 0.350 and a significance value (p-value) of 0.004 < 0.05. So, the impact of the knowledge variable on the decision to use QRIS is positive and significant.
- 2) The impact of Services on decision to use QRIS (Quick Response Code Indonesian Standard). Based on the results of the t test, the services variable produces a coefficient value of 0.365 and a significance value (p-value) of 0.117 > 0.05. So, the impact of the service variable on the decision to use QRIS does not have a significant effect.
- 3) The impact of facilities on decision to use QRIS (Quick Response Code Indonesian Standard). Based on the results of the t-test, the facilities variable produces a coefficient value of 0.488 and a significance value (p-value) of 0.001 < 0.05. So, the impact of the facilities variable on the decision to use QRIS is positive and significant.

**F Test**

**Table 5 F Test Result**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1030.103	3	343.368	41.469	.000 <sup>b</sup>
	Residual	794.887	96	8.280		
	Total	1824.990	99			
a. Dependent Variable: Decision						

b. Predictors: (Constant), Facilities, Knowledge, Services

Source: Primary Data, processed (2021)

Based on the Table of Hypothesis Test Results for the Regression Model, the value of Sig. of  $0.000 < 0.05$  then in the Regression Model the three independent variables simultaneously affect the dependent variable, namely the decision to use QRIS.

**R<sup>2</sup> Test**

**Table 6 R<sup>2</sup> Test Result**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 <sup>a</sup>	.564	.551	2.87751
a. Predictors: (Constant), Facilities, Knowledge, Services				

Source: Primary Data, processed (2021)

Based on the output above, it is known that the R square value is 0.564. This means that the simultaneous influence of knowledge, services and facilities variables on variable Y, namely the decision to use QRIS is 56.4%.

**Multiple Linear Regression Analysis**

**Table 7 Multiple Linear Regression Analysis Coefficients**

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	3.721	3.563
	Knowledge	.350	.119
	Services	.365	.230
	Facilities	.488	.145

a. Dependent Variable: Decision

Source: Primary Data, processed (2021)

Based on the output in the table above, the results of multiple linear regression are obtained, namely:

$$Y = 3,721 + 0,350 X1 + 0,365 X2 + 0,488 X3$$

The magnitude of the regression coefficient and this research can be explained that:

- 1) The value of the constant is 3.721. It can be interpreted that if the magnitude of all independent variables is 0, then Y the decision to use QRIS is 3.721
- 2) The X1 or Knowledge coefficient has a positive impact on the decision to use QRIS. The regression coefficient of 0.350 means that every increase in the proportion of Knowledge by one unit will increase the decision to use QRIS by 0.350.
- 3) The coefficient of X3 or Facilities has a positive impact on the decision to use QRIS. The regression coefficient of 0.488 means that every increase in the proportion of facilities by one unit will increase the decision to use QRIS by 0.48.

### **The impact of knowledge on decisions using QRIS**

Based on the T test result, it shows that the value of t count 2,932 and t table of 1,984, which means  $t \text{ count} > t \text{ table}$ . Furthermore, the significance value is 0.004 which means it means that it less than standard error 5% or  $0,004 < 0,005$ . On the other hand, the coefficient variable is 0.350. Therefore, the knowledge variable has a positive effect on the decision to use QRIS or  $H_1$  accepted and  $H_2$  is rejected.

The results of this study is in similar vein with research conducted by Marpaung (2020) where knowledge has a positive and significant effect on decisions to use shopeepaylater. This opinion is reinforced by the theory of planned behavior (TPB) by Ajzen (2005) which states that knowledge is one of the background factors (information), namely knowledge that can affect a person's behavior or actions.

Therefore, in this study, variable knowledge which measured by consumer knowledge on product of QRIS, consumer knowledge on benefits using QRIS, and consumer satisfaction in using QRIS affect consumer to use QRIS. In particular the consumer who are willingly to became respondent in this study which consist of some student from Tazkia Islamic University College, Pakuan University, Juanda University, and IPB University.

### **The impact of services on decisions using QRIS**

Based on the T test result, it shows that the value of t count 1.582 and t table of 1,984, which means  $t \text{ count} < t \text{ table}$ . Furthermore, the significance value is 0.117 which means it means that it more than standard error 5% or  $0,117 > 0,05$ . On the other hand, the coefficient variable is 0.365. Therefore, the services variable do not have a positive effect on the decision to use QRIS or  $H_3$  rejected and  $H_4$  is accepted.

The results of this study are not similar with research conducted by Putribasutami & Sista (2018) where in his research services have an effect on the decision to choose a conventional bank. The results of the study are also not the same as the research conducted by Diarta (2020) where the service has a positive and significant effect on the decision to use BRI Sharia savings products.

Referring to the results of research from Teo et al., (2015) that speed affects the use of m-payment while convenience does not. So that the service variable is not significant, because our respondents feel less comfortable because not all QRIS found at merchants can be used on all PJSPs (payment system service providers). So that requires consumers to install more than 1 application on their smartphone. This also makes respondents confused about using QRIS which causes discomfort when used. With the use of QR Codes, it is also possible to collaborate on services in the process of promoting business and to increase business revenues (Clarysse, et al, 2014). So that every consumer does not get the same service experience every time they make a transaction using QRIS. This is what causes in the variable service not have a significant effect on the use of QRIS.

Therefore, in this study, variable services which measured by speed, accuracy, security, hospitality, convenience in using QRIS not affect consumer to use QRIS. In particular the consumer who are willingly to became respondent in this study which consist of some student from Tazkia Islamic University College, Pakuan University, Juanda University, and IPB University.

### **The impact of facilities on decisions using QRIS**

Based on the T test result, it shows that the value of t count 3.356 and t table of 1,984, which means  $t \text{ count} > t \text{ table}$ . Furthermore, the significance value is 0.001



which means it means that it less than standard error 5% or  $0,001 < 0,005$ . On the other hand, the coefficient variable is 0.488. Therefore, the facilities variable has a positive effect on the decision to use QRIS or  $H_5$  accepted and  $H_6$  is rejected.

The results of this study is in similar vein with research conducted by Diarta (2020) where facilities have a positive and significant effect on decisions to use BRI Sharia savings products. The results of this study are also the same as the results of research by Yupiteri & Sari (2012) in their research stating that the facility has a positive and significant effect on the decision to save in Islamic banks.

Therefore, in this study, variable services which measured by considerations, room planning, furniture, lighting, color, message conveyed graphically in using QRIS affect consumer to use QRIS. In particular the consumer who are willingly to became respondent in this study which consist of some student from Tazkia Islamic University College, Pakuan University, Juanda University, and IPB University.

## CONCLUSION

Based on the results of the research above, it can be concluded into several points as follows : Knowledge has a positive and significant effect on decisions to use QRIS (Quick Response Code Indonesian Standard) on active students at Bogor, Services has no positive and significant effect on the decision to use QRIS (Quick Response Code Indonesian Standard) on active students at Bogor, Facilities has a positive and significant effect on the decision to use QRIS (Quick Response Code Indonesian Standard) on active students at Bogor and Simultaneously, knowledge, services and facilities effect the decision to use QRIS (Quick Response Code Indonesian Standard) on active students at Bogor.

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