

ABTRAK

Pengaruh Persepsi Kemudahan, Persepsi Risiko Keamanan, dan Persepsi Gaya Hidup Terhadap Keputusan Penggunaan QRIS Sbagai Alat Pembayaran Digital di Jawa Timur

Irma Tri Mei Tjahya Ningsih

Irmatrimei03@gmail.com

Program Studi Manajemen

Fakultas Ekonomi & Bisnis Universitas Kadiri

Dosen Pembimbing: Krissantina Eferyn, SE, M.Ak.

Priyo Priyantoro, SE, MM.

Kemajuan teknologi digital telah mengubah sistem pembayaran di masyarakat secara signifikan, termasuk meningkatnya penggunaan QRIS (Quick Response Code Indonesia) sebagai metode pembayaran non-tunai. Penelitian ini bertujuan untuk menguji pengaruh persepsi kemudahan, risiko keamanan, dan gaya hidup terhadap keputusan penggunaan QRIS di kalangan masyarakat Jawa Timur. Pendekatan kuantitatif dengan metode kausal-komparatif digunakan dalam penelitian ini. Data dikumpulkan melalui kuesioner yang disebarakan kepada pengguna QRIS di seluruh wilayah. Analisis regresi linier berganda digunakan untuk mengevaluasi hubungan antar variabel. Temuan penelitian menunjukkan bahwa peningkatan adopsi QRIS memerlukan perhatian terhadap kenyamanan pengguna, keselarasan dengan gaya hidup modern, dan peningkatan kepercayaan terhadap keamanan system baik dari penyedia layanan maupun pembuat kebijakan.

Kata Kunci: QRIS, keputusan penggunaan, persepsi kemudahan, risiko keamanan, gaya hidup.

ABSTRAK

The Influence of Perceived Convenience, Perceived Security Risk, Perceived Lifestyle on Decisions as a Digital Payment Tool in East Java

Irma Tri Mei Tjahya Ningsih
irmatrimeitjahya@gmail.com
Management Study Program
Fakulty of Economics and Business

Supervisor: Krissantina Eferyn, SE, M.Ak.
Priyo Priyantoro, SE, MM.

The advancement of digital technology has significantly transformed payment systems in society, including the increasing use of QRIS (Quick Response Code Indonesian Standard) as a cashless payment method. This study aims to examine the influence of perceived ease of use, security risk, and lifestyle on the decision to use QRIS among the people of East Java. A quantitative approach with a causal-comparative method was employed in this research. Data were collected through questionnaires distributed to QRIS users across the region. Multiple linear regression analysis was used to evaluate the relationships among the variables. The findings indicate that both perceived ease of use and lifestyle have a positive and significant effect on QRIS usage decisions, while perceived security risk has a significant negative influence. These results suggest that enhancing QRIS adoption requires attention to user convenience, alignment with modern lifestyles, and increased trust in system security from both service providers and policymakers.

Keywords: QRIS, usage decision, perceived ease of use, security risk, lifesyle