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The influence of using QRIS in payments on consumer satisfaction (Meet Point case study)

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Abstract

This study aims to analyze the impact or influence of the use of QRIS (Quick Response Code Indonesian Standard) in the payment system on the level of consumer satisfaction at Meet Point Medan. With the rapid progress in digital payment technology in Indonesia, QRIS has emerged as an innovation introduced by Bank Indonesia to facilitate the non-cash transaction process through QRIS standardization. The method used in this study is quantitative with a purposive sampling approach, involving 30 participants who have used QRIS as their payment option. The variables studied here are the use of QRIS, which is measured through indicators of system understanding, ease of making transactions, and security in transactions. On the other hand, the dependent variable is consumer satisfaction, which is measured through measures of practicality, perceived benefits, and user experience. Data were obtained through a questionnaire using a Likert scale, which was then analyzed using validity, reliability, normality, homogeneity, and partial tests (t-tests). The research findings show that the use of QRIS has a significant effect on consumer satisfaction, with a t-count value of 5.144 > t-table 2.048 and a significance level of 0.000 <0.05. These findings indicate that QRIS is considered practical, fast, and safe by consumers, although there are several obstacles such as internet network instability and lack of understanding among certain age groups. It is hoped that this study can contribute to the development of non-cash payment systems in Indonesia and become a reference for future research related to the application of financial technology in increasing consumer satisfaction.

Keywords: QRIS, Payment, Consumer Satisfaction.

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1. Introduction

Cash-based payment systems have been the mainstay of economic activities in Indonesian society for years. Although physical money is easy to understand and does not require technology, this system has limitations, such as slow transaction processes, the risk of losing money, and high operational costs. As an alternative, digital payment systems offer faster, more practical, and more cost-effective solutions, driving the transformation towards a more efficient financial ecosystem.

People, especially in rural areas, still rely on cash payments because they are considered easier. However, advances in information and communication technology provide great opportunities for non-cash payment methods. Digital technology makes it possible for us to make transactions at any time and in any

location, creating a shift from a conventional financial system to a more modern one.

Although digital payment systems offer convenience and security, their implementation still faces challenges, such as low digital literacy, inequality in access to technology, and doubts about data security. In addition, the costs associated with using debit cards and threats to the security of digital transactions are also barriers to wider adoption.

In Indonesia, transaction methods have evolved over time, starting from barter practices, then the use of banknotes and coins, until now many people make transactions using their smartphones by utilizing mobile banking or digital wallets such as OVO, Dana, LinkAja, Gopay, and the latest is QRIS (Quick Response Code Indonesian Standard) which utilizes QR Code.

One solution to accelerate the transition to non-cash payments is the implementation of QRIS technology. QRIS offers easy access, especially in areas with limited infrastructure, and is safer than cash transactions. With the ease and practicality offered, QRIS can accelerate the adoption of digital payments in Indonesia.

The transition from cash to non-cash payments is not just about technology, but also about social, economic, and cultural readiness that must be built together. With targeted and collaborative efforts between the government, private sector, and society, it is hoped that the digital payment system can be widely accepted and become the foundation for the growth of the digital economy in Indonesia in the future.In addition, there are problems with internet connections in some areas that hinder the use of QRIS.

Considering the background that has been explained, the author is interested in conducting research on "The Effect of QRIS Use in Payments on Consumer Satisfaction (Meet Point Case Study)" which is expected to provide a positive contribution to the progress of the digital payment system in Indonesia.

2. Research Design and Method

This study uses a quantitative method with a purposive sampling approach. According to Etikan (2016), this method is used when researchers need respondents with certain characteristics that match the research target. In this case, the main criteria for selection are consumers who choose QRIS as their payment method. Siyoto and his colleagues (2015) stated that a sample is a part of a population taken through a certain method, while maintaining the main characteristics of the population. In this study, there were 30 respondents who were sampled and they had to meet the following three criteria: 1. Samples have been purchased at Meet Point. 2. The sample has used QRIS as a payment method. 3. The sample is consumers who are willing to fill out the questionnaire.

In the process of collecting data in the field, researchers obtain information and collect data by compiling a questionnaire. This study uses a Likert-based questionnaire as the main instrument to collect quantitative data from consumers who have used QRIS at Meet Point. In this questionnaire, each statement is equipped with five answer choices that reflect the spectrum of attitudes from "Strongly Agree" to "Strongly Disagree", which allows for a more detailed measurement of the level of consumer satisfaction.

This study applies a variable analysis approach consisting of two main components. The independent variable in this study is the use of QRIS as a means of making payments. The dependent variable that is the focus of the study is the level of consumer satisfaction, which is the outcome or result of the QRIS usage variable.

Table 1. Variable Measurement Indicators

Research Variable	Measurement Indicator
Independent Variable (X)	*QRIS Usage*
Dependent Variable (Y)	*Consumer Satisfaction*

Data Analysis Methods

The method applied to analyze the data in this study consists of two steps, namely the Classical Assumption Test and the Hypothesis Test. The Classical Assumption Test is carried out to ensure that the data meets the criteria required in the regression analysis, so that the estimation results can be considered valid and reliable. Meanwhile, the Hypothesis Test is carried out to assess the magnitude of the influence of the independent variables on the dependent variables in the regression model that has been created. The following is an explanation of each test:

Classical Assumption Test

Data Normality Test

The normality test is conducted to assess whether the independent and dependent variables in the regression model follow a normal distribution pattern. The best regression model is one that has data that is normally distributed or approaches normal conditions (Ghozali, 2018). The normality test aims to identify data distribution patterns in one variable that will be used for analysis. Data that meets the requirements of normal distribution are considered more valid in supporting the research model. In this study, the tool used for the normality test is the Kolmogorov-Smirnov test.

Homogeneity of Variance Test

The homogeneity test aims to determine whether the independent variable (X) has the same variance in all groups of the dependent variable (Y). In the homogeneity test, it is very important to ensure that the independent variable has a uniform variance in each group of the dependent variable. This test uses SPSS software to carry out the homogeneity test, and the results are analyzed: if the p-value <0.05, then the variance between data groups is considered different. Conversely, if the p-value> 0.05, then the variance between data groups can be considered the same or homogeneous.

Hypothesis Testing

Partial Test (t-Test)

Partial t-test is a statistical method used to assess whether the independent variable (QRIS usage) has a significant impact on the dependent variable (consumer satisfaction) individually. According to Gujarati (2009), this test is carried out by maintaining other variables in a fixed condition.

This study puts forward two conflicting hypotheses: 1. The null hypothesis (H_0) suggests that the use of QRIS does not have a significant positive impact on consumer satisfaction ($\beta_1 \leq 0$). 2. The alternative hypothesis (H_1) states that the use of QRIS has a significant positive impact ($\beta_1 > 0$). The testing process is carried out using the one-tailed test method at a significance level of 5%. The criteria for decision making are determined as follows: 1. If the significance value > 0.05: H_0 is accepted (no significant effect). 2. If the significance value < 0.05: H_0 is rejected (there is a significant effect).

3. Results and Discussion

Statistical Result

Classical Assumption Test Results

Data Normality Test

The normality test is used to verify the assumption of normal distribution of research data. In this study, the Kolmogorov-Smirnov method is used, which states that if the sig. value is <0.05, the indicator is said to be abnormal, while the sig. value >0.05 proves that the normal distribution criteria are met. These results will determine whether the parametric statistical method can be used in subsequent analysis.

Table 2. Normality Test One-Sample Kolmogorov-Smirnov Test Result

N		30
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.91053478
Most Extreme Differences	Absolute	.149
	Positive	.149
	Negative	-.094
Test Statistic		.149
Asymp. Sig. (2-tailed)[c]		.087c

The results of the Kolmogorov-Smirnov normality test listed in Table 4. 7 show a 2-tailed sig value of 0.087. Since this value is higher than the specified significance level of 0.05, we can state that the data in this study are normally distributed and meet the normality criteria for the parametric statistical analysis to be carried out next.

Homogeneity of Variance Test

Technically, this test is done by comparing the significance value (p-value) obtained with the predetermined alpha level (α) of 0.05. The interpretation of the results follows two main criteria: first, if the significance value obtained is less than 0.05 (p <0.05), it means that the data variance between groups can be considered unequal (heterogeneous), conversely if the significance value is greater than 0.05 (p> 0.05), it means that the data variance between groups can be considered the same (homogeneous).

Table 3. Homogeneity Test Results

Levene Statistic	df1	df2	Sig.
1.968	6	21	.116

Based on the results of the homogeneity test shown in Table 4.8, it can be concluded that the data variance between the variables of QRIS usage and consumer satisfaction is homogeneous. This can be seen from the significance value reaching 0.116, which is higher than the threshold of 0.05. Therefore, the assumption of homogeneity of variance has been met, and the data meets the requirements for further parametric statistical analysis.

Hypothesis Test Results

Partial Test (t-Test)

The t-test is a statistical method used to determine whether the independent variable (X) has a significant impact on the dependent variable (Y). In this study, the t-test was conducted by comparing the calculated t value with the t-table value at degrees of freedom (df). This analysis is very important to know how much each independent variable contributes to explaining the changes that occur in the dependent variable.

Table 4. Partial Test Results (T-Test)

Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	28.744	9.059		3.173	.004
	QRIS usage	1.119	.218	.697	5.144	.000

The calculated t value of 5.144 is clearly higher than the t table value of only 2.048 (5.144 > 2.048). Second, the significance figure of 0.000 is much smaller than the predetermined alpha level of 0.05 (0.000 < 0.05).

These two findings consistently show that the use of QRIS has a positive impact on consumer satisfaction. The results of this study strengthen the assumption that the use of QRIS has a measurable positive effect on the level of consumer satisfaction in the context of this study.

Discussion

Based on the results of the evaluation of data collected from 30 QRIS user participants at Meet Point Medan, this study revealed that the results of the partial test (t-test) obtained a t-count value of 5.144 which was greater than the t-table of 2.048, with a significance level of 0.000 <0.05, indicating that the use of QRIS has a positive and significant impact on consumer satisfaction. This finding is in line with previous studies (Wildan Adinata et al., 2023; Purnama Ramadani, 2022) which emphasize that the convenience, speed, and security of QRIS are the main factors in increasing satisfaction.

As many as 86% of respondents agreed that QRIS is a system that is easy to understand and use. Support comes from the universality of QRIS which allows consumers to make transactions using one code that applies to various payment applications (such as OVO, DANA, etc.), in line with the "UNGGUL" (Universal, Easy, Profitable, Direct) criteria put forward by Bank Indonesia. As many as 78% of respondents stated that the transaction process using QRIS is faster than cash or bank transfer methods. Immediate notification after making a payment also contributes to increasing user satisfaction. And as many as 72% of respondents feel safe when using QRIS because they feel free from the risk of counterfeit money or losing cash. However, 15% of respondents are still worried about the potential for data leaks.

Although QRIS is considered positive, there are several obstacles that affect satisfaction, such as 34% of respondents complaining that transactions are interrupted when the network is unstable, especially in crowded locations such as Meet Point. And respondents aged > 40 years tend to have difficulty understanding how to use QRIS, indicating the need for more intensive socialization.

Overall, QRIS has proven to be effective in increasing consumer satisfaction through ease and speed of transactions. However, improving network infrastructure and user education needs to be a priority to maximize its potential. These findings support the acceleration of digital payment adoption in Indonesia, especially in the F&B sector.

4. Conclusions

This study reveals that the implementation of QRIS as a digital payment method can improve consumer experience and satisfaction. Some practical implications of these results include: For business actors, it is very important to present a QRIS payment system, because this can increase customer convenience and satisfaction. Technology developers and regulators such as Bank Indonesia need to ensure system stability, expand digital education to the public, and review transaction cost structures to make them more affordable. The use of QRIS at a wider level also contributes to the transformation towards a more affordable and efficient digital financial ecosystem in Indonesia.

Based on the analysis conducted on data from the partial test (t-test), the t-count value was obtained as much as 5.144 which is greater than the t-table of 2.048 with a significance level of 0.000 <0.05. The data was collected through the distribution of questionnaires, with 30 respondents who used QRIS at Meet Point Medan. From these findings, it can be concluded that the use of QRIS has a positive impact on consumer satisfaction. This can be seen from the ease, speed, and security felt by consumers when making transactions with QRIS. Users feel that QRIS is practical and efficient because it does not require cash, speeds up the payment process, and reduces the risk of receiving counterfeit money. However, there are also inhibiting factors such as internet network conditions and respondents aged >40 years need help to use QRIS, indicating a generation gap.

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