

## THE EFFECT OF QRIS EFFECTIVENESS ON GENERATION Z CONSUMERS BUYING INTEREST

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### ABSTRACT

*QRIS (QR et al.) or, commonly read as several leading banks in Indonesia have implemented Kris on August 17 2019 as a payment service QR code. Effectiveness is how perfectly the work is done and the extent to which a person achieves the expected results. QRIS is a standard measure released by Bank Indonesia for all companies that use financial technology or fintech such as Gopay, ShopeePay, OVO, Dana, LinkAja, Dompotku. Consumer buying interest is the desire of consumers to fulfill hidden needs and desires in the minds of consumers. Consumer buying interest always depends on the individual; no one can know what consumers want and expect. The theory used in this study is mass communication theory with a quantitative approach and uses a positivistic paradigm. This study used survey methods, and the community in this study was Generation Z, namely 12-27 years old in DKI Jakarta. Subject data or research samples will be retrieved by publishing the researcher's questionnaire and taking 100 respondents' answers. The results show that there is an effect of Bank Indonesia's QRIS Effectiveness on Consumer Purchase Interest by 58%, while other factors influence the other 42%.*

**Keywords:** *Buying interest, effectiveness, QRIS of Bank Indonesia*

### 1. PREFACE

QRIS (QR Code Indonesia Standard) developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) was implemented by several leading banks in Indonesia on August 17, 2019 as a QR code for payment services. According to Institute for Development of Economic and Finance (INDEF) economist, Nailul Huda, the impact of QRIS payment system efficiency requires a fairly long time vulnerability, especially in small cities because the financial outlook in Indonesia is still quite small so that great learning is needed to all levels of Indonesian people. Digital payment methods are also supported by implementing the industrial revolution 4.0 in Indonesia in 2016. Mass communication is the most widespread and essential production and dissemination of technologically and institutionally supported news flows in an industrialized society. Mass communication produces products in the form of communication messages. News continues to be disseminated to a broad audience over a long period. The definition of mass communication in two ways, namely mass communication is communication that targets a large audience. The public can use Digital Banking or *E-wallet* to make any payment just by scanning the QRIS made by Bank Indonesia. With the QRIS, Bank Indonesia will facilitate the public in transacting according to (Ersaningtyas, 2019) Ease is defined as an individual's belief that a particular system will be easy to use. When a person believes technology is easy at the time of use, that person uses it. Factors that can influence the view of ease of use are the view of ease of use of technology to perform the desired activity and the view that it requires little effort to interact with mobile commerce technology or QRIS.

According to (Mardiasmo, 2017) Performance measures the success or failure of an organization in pursuing its goals. If the organization can achieve its goals, it has run effectively. The effectiveness index shows the number of program episodes and the impact (*outcome*) on the output (output) of achieving program objectives. The more massive the participation of the resulting output in achieving the goals that have been set, the more influential the organization's work process. The government encourages the public to process cashless payments using electronic money such as Ovo, Gopay, LinkAja, Doku, ShopeePay, Dana, and all Mobile Banking in Indonesia. The government provides QRIS as a cashless payment facility that can be scanned using all electronic money applications (*E-wallets*) and various Mobile Banking brands.

Bank Indonesia's QRIS is also expected to increase Consumer Buying Interest, Consumer buying interest is the behavior of customers who have the desire to make a purchase or sort a product based on experience in sorting something, applying and consuming products, or it could be just a desire. According to (Kotler & Keller, 2013), buying interest is a customer characteristic that becomes a reaction to goods presented through customer curiosity to buy. The benefits obtained from impulse buying continue to be stored in his mind and become a fairly strong action, when consumers finally want to satisfy what they want, the customer implements what he has in mind (Ferdinand, 2014). Until now, namely the Covid-19 endemic in Indonesia, QRIS is still a popular non-cash payment facility in Indonesia, Bank Indonesia noted that QRIS has been used for 375 million transactions throughout 2021, Bank Indonesia also explained that QRIS has increased 202.41% from 2020, which was 124 million transactions. As Deputy Governor of Bank Indonesia, Junda Agung said that QRIS experienced growth from 5.8 trillion as of March 2022 to 7.5 trillion in April 2022. Bank Indonesia is also focusing on adding 15 million new users by the end of the year until the end of April 2022, Junda Agung said that there were 7.6 million new users or 50.8% of the predetermined target.

## **2. RESEARCH METHODS**

This research paradigm uses positivistics. According to some opinions, the positivistic paradigm is that communication is a straight line that describes the sender's efforts to manage the recipient's ability of a definite message (Ardianto, 2009). This positivistic paradigm reflects the communication process as a sender of messages (*source-oriented*). The success or failure of the communication process depends on the sender's efforts to digest the message, seek the recipient's attention, or find out the receiver's character and characteristics to ensure the message's delivery scheme. The approach used in this study is quantitative. Quantitative research requires researchers to explain how one variable deceives another variable (Creswell, 2012). Quantitative methods are a way of research based on the philosophy of positivism that can be used to study certain communities or snippets. Usually, data is randomly sampled and data collected using research tools, then analyzed in quantitative or statistical ways to test the hypothesis used. Variable X in this study aims to find out and show systematically the effect of Bank Indonesia's QRIS effectiveness on consumer buying interest.

In this study, researchers used survey methods. The survey method is a way of quantitative research that obtains information about the past or present, beliefs, suggestions, personality, and behavioral variables and tests several hypotheses

regarding societal and intellectual variables using snippets of a particular community. Data techniques are generated through interviews or questionnaires that are not in-depth, and usually, research results are generated. (Sugiyono, 2018). The survey will be conducted online using a questionnaire. A questionnaire is a data collection tool that is carried out by telling several written statements or questions to subjects. Questionnaires are an effective data collection method if researchers have an understanding of the variables involved and what the subjects want.

The population of this study is Generation Z, aged 12-27 years in DKI Jakarta, who uses Bank Indonesia's QRIS. Data collection of subjects or samples of this study is carried out by distributing questionnaires, and 100 respondents' answers will be taken to be examined using SPSS 26.

### 3. RESULTS AND DISCUSSION

This study took 100 samples of Generation Z DKI Jakarta, from 100 subjects who became research samples, there were 62 (62%) male and as many as 38 (38%) female. In addition, there are as many as 32 (32%) aged between 12-19 years and as many as 68 (68%) aged 20-27 years. It shows that there are more male respondents than women, and most of the respondents are 20-27 years old. Broadly speaking, the results of this study show the influence between Bank Indonesia's QRIS Effectiveness and Consumer Buying Interest. This is shown through the results of SPSS 26 data processing. Bank Indonesia's QRIS effectiveness is 58%, while other factors influence 42%. The effect of Bank Indonesia's QRIS effectiveness is related to consumer buying interest.

**Table 1**

*Forms of Social Adaption of Informants*

<b>Variable</b>	<b>Corrected Item-total Correlation</b>	<b>Information</b>
<b>Effectiveness of Bank Indonesia's QRIS (X)</b>		
I like payment with Bank Indonesia's QRIS as a Payment Method	0,196	Valid
I believe Bank Indonesia's QRIS will speed up the payment process	0,330	Valid
I agree that Bank Indonesia's QRIS increases consumer buying interest	0,324	Valid
I believe Bank Indonesia's QRIS facilitates the payment process	0,217	Valid
I believe that Bank Indonesia's QRIS usage is very effective	0,397	Valid
I often use Bank Indonesia's QRIS	0,391	Valid
The environment around me often makes payments using <i>E-wallet</i> through Bank Indonesia's QRIS	0,365	Valid
I agree that Bank Indonesia's QRIS is suitable as a means of payment using <i>E-wallet</i>	0,362	Valid
I get many benefits using Bank Indonesia's QRIS	0,329	Valid

**Table 2***Consumer Buying Interest (Y)*

<b>Variable</b>	<b>Corrected Item Total Correlation</b>	<b>Information</b>
<b>Buying Interest (Y)</b>		
I am interested in paying for products using Bank Indonesia's QRIS	0,352	Valid
I agree with Bank Indonesia's QRIS as the most efficient payment method	0,209	Valid
I believe Bank Indonesia's QRIS creates security when transacting	0,260	Valid
I like Bank Indonesia's QRIS feature	0,313	Valid
The features in Bank Indonesia's QRIS make it very easy for me	0,394	Valid
The environment around me likes the features in Bank Indonesia's QRIS	0,308	Valid
I always want to make payments through Bank Indonesia's QRIS	0,381	Valid
I am a loyal user of Bank Indonesia QRIS	0,318	valid
I believe in Bank Indonesia's QRIS	0,467	valid
I have been using Bank Indonesia's QRIS for a long time	0,463	Valid
I get satisfaction while using Bank Indonesia's QRIS	0,301	Valid
I believe Bank Indonesia's QRIS is very influential in payment methods	0,258	Valid

The data above shows that Bank Indonesia's QRIS Effectiveness variable (X) and Consumer Buying Interest variable (Y) are declared valid

**Table 3***Reliability Test*

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Information</b>
Effectiveness of Bank Indonesia's QRIS (X)	0,647	Reliable
Consumer Buying Interest (Y)	0,702	Reliable

As a result of the above calculations, it can be concluded that all statements in the questionnaire are declared reliable because based on Cronbach's alpha value above 0.6.

**Table 4***Normality Test*

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		100
Normal Parameters,b	Mean	.0000000
	Std. Deviation	3.27816985
Most Extreme Differences	Absolute	.072
	Positive	.072
	Negative	-.072
Test Statistic		.072
Asymp. Sig. (2-tailed)		.200c,d
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

In the normality test listed is used to find out a normal data or not. The analysis figures show that there is a significant number of 0.200 for residuals. This figure shows that the data is distributed normally because the significance number  $< 0.05$

**Table 5**  
*Correlation Coefficient Test*

Correlations			
		Effectiveness of Bank Indonesia's QRIS	Consumer Buying Interest
Effectiveness of Bank Indonesia's QRIS	Pearson Correlation	1	.580**
	Sig. (2-tailed)		.000
	N	100	100
Consumer Buying Interest	Pearson Correlation	.580**	1
	Sig. (2-tailed)	.000	
	N	100	100

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The results of the data above show that the value of Sig (2-Tailed) between variables X and Y is  $0.000 < 0.05$  which means there is a significant relationship between variable X and variable Y. The correlation value of 0.580 is included in the category of relationship between variables X and Y.

**Table 6**  
*Coefficient of Determination Test*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.580a	.336	.329	3.295

a. Predictors: (Constant), Bank Indonesia's QRIS Effectiveness

The data above shows that the value of the coefficient of determination in the R Square table of 0.580 shows that 58% of Consumer Buying Interest is influenced by the Effectiveness of Bank Indonesia's QRIS, while the remaining 42% ( $100\% - 58\%$ ) is influenced by other factors.

**Table 7**  
*Regression Analysis Test*

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Itsel f.
		B	Std. Error	Beta		
1	(Constant)	24.074	3.845		6.261	.000
	Effectiveness of Bank Indonesia's QRIS	.704	.100	.580	7.039	.000

a. Dependent Variable: Consumer Buying Interest

The regression analysis equation in the table above for the Effectiveness of Bank Indonesia's QRIS (X) on Consumer Buying Interest (Y) obtained from this study is as follows:

$$Y = a + bX$$

$$Y = 24,074 + 704$$

The value of 24,074 indicates that Consumer Buying Interest (Y) will remain constant at 24,074 if the value of Bank Indonesia's QRIS Efficiency (X) does not change up or down. The value of 704 is a regression efficiency that shows that every time there is an increase in a value for Bank Indonesia's QRIS Effectiveness, there will be an increase of 1%. That way, the more the value of X will deceive the value of Y.

**Table 8**

*T Test*

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	24.074	3.845		6.261	.000
	Effectiveness of Bank Indonesia's QRIS	.704	.100	.580	7.039	.000

a. Dependent Variable: Consumer Buying Interest

The results of the data above show that the value of  $t = 7.039$  and the significance level =  $0.000 < 0.05$ . Because the  $p$  value  $< 0.05$ ,  $H_0$  is rejected and  $H_a$  is accepted. This shows that there is an influence on the effectiveness of Bank Indonesia's QRIS on consumer buying interest.

According to the study, Student Preferences in Using Quick Response Code Indonesia Standard (QRIS) as Payment Technology, discusses the use of the QR code payment system (Quick Response), which is currently becoming a popular system as an innovation made in e-wallet payment methods, so with the help of QR codes. QR code technology is a creative method and can provide convenience to various functions of the existing system because it speeds up data collection. The benefits of QR codes are the storage and use of specific information and physical benefits that can last for a considerable period. Considering the advantages and efficiency of QR codes, Bank Indonesia created QR code standards as a technology that can be useful in payment methods. (Risma Arum Azzahroo, 2021). This is the same as this study, which discusses the efficiency of using QRIS and also provides the same research results where variable X affects variable Y.

Research on Digital Consumer Behavior Patterns in Utilizing Digital Wallet Applications discusses that digital payment methods are a new way to pay, especially during the current pandemic, as well as the result of government policies of various countries in the world not to do many activities outside the home and keep a distance from each other. Covid-19 has affected an increase in the number of affected digital payment method users (Aulia, 2020). The findings of this study are the same as those discussed by the researchers, namely effective digital payment methods during the Covid-19 pandemic. The difference is, researchers discuss Bank Indonesia's QRIS,

which is one of the digital payment media and is also one of several ways to prevent the spread of the Covid-19 virus, while the research above is related to digital wallets which are new payment instruments during the pandemic.

#### 4. CONCLUSION AND RECOMMENDATIONS

Based on the results of the hypothesis test on the Effect of Bank Indonesia's QRIS Effectiveness (X) on Consumer Buying Interest (Y), it is concluded that there is an Effect of Bank Indonesia's QRIS Effectiveness on Consumer Buying Interest. The effect of Bank Indonesia's QRIS effectiveness on consumer buying interest is 58%, while 42% is another factor. The effect of Bank Indonesia's QRIS effectiveness is related to consumer buying interest.

As for academic advice, this research can use different dimensions as a reference for research. Its function is to find out if using different dimensions are there different or have other influences that are more normally distributed by using other dependent or independent variables that can be influenced by the dimensions when this study is used. In addition to the Effect of Bank Indonesia's QRIS Effectiveness, 48% of other factors also affect Consumer Buying Interest. It is hoped that further researchers can examine these other factors. In addition to academic advice, there is also practical advice. *Merchant* can make this research as a reference to attract more consumers so that there will be progress for *Merchant* and bring a positive impact. And *Merchant* can use the variables in this study to conduct further research, so that it can lead to new strategies that can be done to increase consumer buying interest, and expand Bank Indonesia's QRIS reach in order to have many positive impacts.

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