THE INFLUENCE OF PERCEIVED EASE OF USE, SECURITY, AND SOCIAL INFLUENCE ON THE INTEREST IN USING QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) AS A PAYMENT METHOD AMONG CONSUMERS IN BANDAR LAMPUNG

Undergraduate Thesis

By :

Aderia Hanifa Ananda

**FACULTY OF ECONOMICS AND BUSINESS
MANAGEMENT STUDY PROGRAM
UNIVERSITY OF LAMPUNG
2025**

ABSTRACT

**THE INFLUENCE OF PERCEIVED EASE OF USE, SECURITY, AND
SOCIAL INFLUENCE ON THE INTEREST IN USING QUICK
RESPONSE CODE INDONESIAN STANDARD (QRIS)
AS A PAYMENT METHOD AMONG CONSUMERS
IN BANDAR LAMPUNG**

By

ADERIA HANIFA ANANDA

This study aims to analyze the influence of percieved ease of use, security, and social influence on costumer interest in using QRIS as a payment method in Bandar Lampung, involving 222 respondents using SPSS with Simple Linear Regression. The findings indicate that all hyphotheses which state that all three variable have a positive significant effect on consumer interest. This implies that improving ease of use, ensuring strong system security, and enhancing social influence play an essential role in encouraging the adoption of QRIS. The results also emphasize that efforts to accelerate transaction efficiency, strengthen data protection, and optimize community and social engagement can significantly increase consumer confidence and willingness to use QRIS.

Keywords: Perceived Ease of Use, Perceived Security, Social Influence, Consumer Interest, QRIS.

ABSTRAK

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Oleh

ADERIA HANIFA ANANDA

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kemudahan , keamanan , dan pengaruh sosial terhadap minat konsumen dalam menggunakan QRIS sebagai metode pembayaran di Bandar Lampung, dengan melibatkan 222 responden. Analisis dilakukan menggunakan SPSS dengan pendekatan Regresi Linear Sederhana. Hasil penelitian mendukung semua hipotesis yang menegaskan bahwa ketiga variabel independen berpengaruh positif dan signifikan terhadap minat konsumen. Hal ini menunjukkan bahwa peningkatan kemudahan penggunaan, jaminan keamanan sistem, dan pengaruh sosial memiliki peran penting dalam mendorong adopsi QRIS. Temuan ini juga menekankan bahwa upaya mempercepat efisiensi transaksi, memperkuat perlindungan data, serta mengoptimalkan keterlibatan komunitas dan sosial dapat secara signifikan meningkatkan kepercayaan serta kesediaan konsumen untuk menggunakan QRIS.

Kata Kunci*: Kemudahan Penggunaan, Keamanan, Pengaruh Sosial, Minat Konsumen, QRIS*

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By :

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2191011004**

**Undergraduate Thesis
As one of the Requirements to Earn a Bachelor of Management Degree
(Bachelor of Management)**

**On
Management Departement
Faculty of Economics and Business**

**FACULTY OF ECONOMICS AND BUSINESS
MANAGEMENT STUDY PROGRAM
UNIVERSITY OF LAMPUNG
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Undergraduate Thesis Title : **THE INFLUENCE OF PERCEIVED EASE OF USE, SECURITY, AND SOCIAL INFLUENCE ON THE INTEREST IN USING QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) AS A PAYMENT METHOD AMONG CONSUMERS IN BANDAR LAMPUNG**

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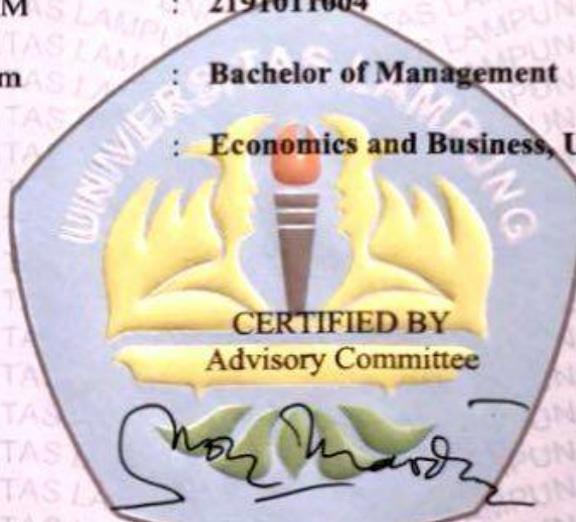
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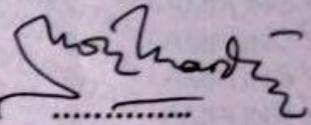**Dr. Ribhan, S.E., M.Si.**
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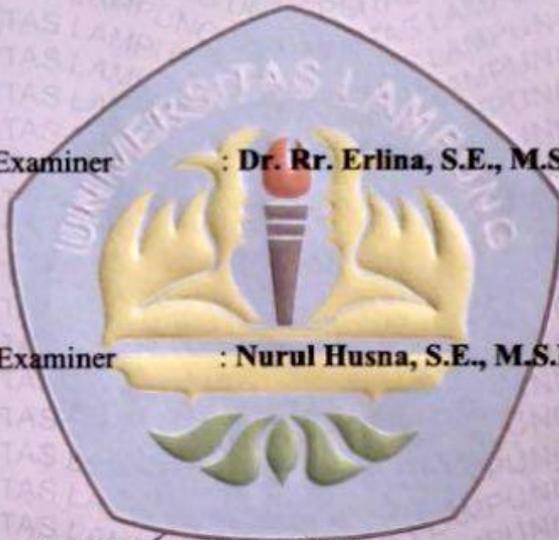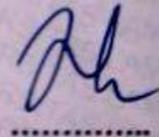1. Examining Committee

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STATEMENT OF PLAGIARISM-FREE

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Hereby declare that this research is the own work of the author, not a duplication or work of others except in parts that have been referred to and mentioned in the bibliography. If in the future it is proven that there are deviations in this work, the full responsibility lies with the researcher.

Thus, I make this statement, so that it can be understood.

Bandar Lampung, November 6th 2025

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BIBLIOGRAPHY

Aderia Hanifa Ananda was born in Bandar Lampung on May 2, 2003. She is the youngest child of Mr. Ahmad Satriya, S.K.M., M.M., and Mrs. Dewi Zanalia, S.Pd. She has two Elder brothers, Muhammad Destrian Pratama and Muhammad Riza Ramadhan.

Her educational journey began at Diniyyah Putri in Lampung, continued at SD Negeri 1 Beringin Raya, then continued to Junior High School – Senior High School in Diniyyah Putri Lampung. She is currently pursuing her undergraduate degree at the Faculty of Economics and Business, University of Lampung, in the International Class Program, Department of Management. During her undergraduate studies, the author has actively demonstrated entrepreneurial skills by managing four business ventures: a wedding equipment rental service, a birthday decoration service, a laundry business, and a live-streaming studio. Through her studio, she manages five TikTok accounts as an Affiliate, focusing on digital marketing, social commerce, and content creation.

In recognition of her outstanding achievements in the digital business landscape, in 2025 she was invited by TikTok's Indonesia headquarters to attend an exclusive event for top-performing affiliates after recording a Gross Merchandise Value (GMV) of more than IDR 500 million. She has also successfully sold more than 1,000 pieces per product item in a Month, reflecting her strong performance in social commerce and e-commerce marketing.

During her undergraduate study, she participated in *Kuliah Kerja Nyata (KKN)* community service program organized by the University of Lampung. The program was held in Desa Haduyang Ratu, Central Lampung Regency, She collaborated with local residents to implement community empowerment so it has allowed her to apply management knowledge in real social.

MOTTO

"It surely with hardship comes ease"
(QS Al-Insyirah 94:6)

"Everything you lose is a step you take"

DEDICATION

All praise is due to Allah SWT, whose grace and guidance have enabled the author to complete this thesis. May peace and blessings be continuously bestowed upon the noble Prophet Muhammad SAW.

This undergraduate thesis is wholeheartedly dedicated to

My Beloved Father, Mother, and Brother

To my greatest pillars of strength, whose endless support has carried me through every challenge on the journey to earn my bachelor's degree. They have stood by me through every risk and difficulty, patiently listened to my struggles, and surrounded me with love and wisdom that words can hardly capture. This thesis stands as a tangible reflection of the immeasurable love they have given me.

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All praise is due to Allah SWT, whose endless grace and guidance have enabled me to complete this undergraduate thesis. May peace and blessings always be upon the noble Prophet Muhammad SAW, whose example continues to inspire patience and perseverance.

This thesis, entitled *"The Influence of Perceived Ease of Use, Security, and Social Influence on the Interest in Using Quick Response Code Indonesia Standard (QRIS) as a Payment Method among Consumers in Bandar Lampung"*, is submitted as one of the requirements to obtain a bachelor's degree at the Faculty of Economics and Business, University of Lampung.

Throughout the process of completing this work, I have realized that this achievement could not have been accomplished alone. It is the result of support, encouragement, and guidance from many remarkable individuals, to whom I would like to express my deepest gratitude:

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In conclude, the author sincerely realizes that this thesis still has its limitations and is far from flawless. However, it is hoped that the work presented here can provide value and meaningful contribution for readers and future research. May all forms of support, guidance, and prayers extended to the author be rewarded abundantly with blessings from Allah SWT. Aamiin.

Bandar Lampung, 20th August 2025

Aderia Hanifa Ananda

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I. INTRODUCTION

1.1. Background

The development of Science and Technology (S&T) has brought many benefits to the advancement of human habbits. Types of tasks that previously required significant physical effort are now being replaced by automated system and machines. In short, the current technological progress is widely acknowledged and has been felt to provide many conveniences and comforts for human life (Al, 2023), as well as bringing changes in how people think, live, and interact with other social beings. Technological progress is a thing which cannot be avoided in this life, because technological progress will run in accordance with scientific progress (Al, 2023) Nowadays, technology, which is rapidly evolve, plays an important role in human life, especially in business. People are increasingly using the internet for daily activities, as it simplifies their tasks. To sustain the businesses, they need to adapt to modern developments by utilizing the internet for marketing, which is transforming the way consumers orders and make online payments (Patrisia and Rismayani, 2021). the adoption of QRIS as a payment method is influenced by several psychological and social factors. According to the Technology Acceptance Model (TAM) proposed by Davis (1989), perceived ease of use plays a critical role in shaping consumers' intentions to adopt new technologies. When consumers perceive that a system is easy to operate and does not require excessive effort, their willingness to use it tends to increase. Previous studies (Rahmawati and Nurhidayati, 2020; Nugraha et al., 2021)

One widely used digital payment method is QRIS (Quick Response Code Indonesia Standard). The implementation of QRIS as a payment method has encouraged the creation of an integrated payment system through standardization of payment QR

codes (Daughter et al., 2022). According to *Asosiasi Sistem Pembayaran Indonesia* (ASPI), there are 48 million QRIS users in Indonesia as of March 2024, which accounts for 50% of all digital payment users. The QRIS framework is intended to combine multiple QR codes originating from diverse Payment System Service Providers (PJSP) (Sriekaningsih, 2020). The QRIS payment system enables transactions by permitting payments via the scanning of a QR code, therefore avoiding the necessity for cash or physical cards. QRIS consolidates a multitude of payment services into a singular national standard, which simplifies transactions for users across diverse applications within a single platform. Transactions occur swiftly and in real-time, thereby conserving time. The implementation of QRIS across various devices enhances accessibility, while its stringent security protocols safeguard user data, which establishes it as a convenient and efficient digital payment solution (Palupi et al., 2022).
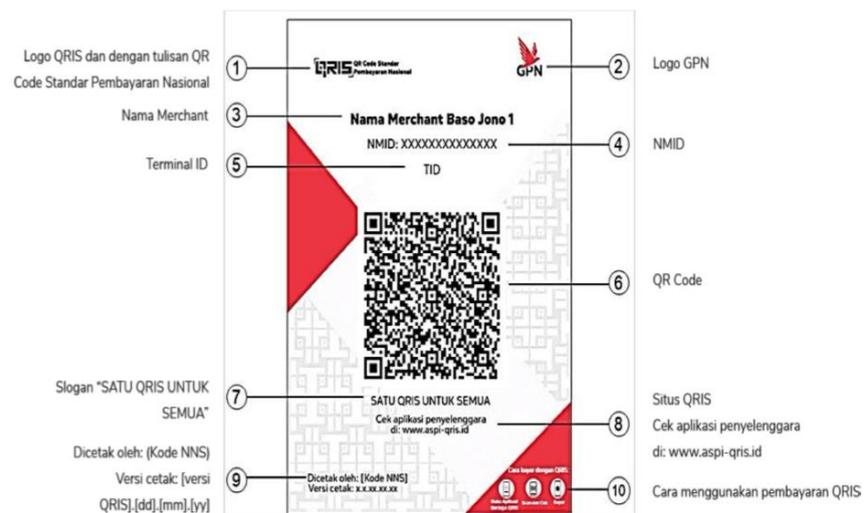
Figure 1.1 QRIS Display Explanation
Source : Asosiasi Sistem Pembayaran Indonesia (ASPI)

Bank Indonesia (2019) began using QRIS on 1 January 2020. Creating QRIS aims to follow the trend of non-cash payments and facilitate transactions using digital money such as OVO, Gopay, LinkAja, Paytren, CIMB GoMobile, Dana,h MoBRI, Bank Bali, PermataX, and others. Amidst the growth of cashless transactions, challenges are still faced by some people in utilizing digital transactions. Another factor that significantly influences the acceptance of digital payments is perceived

security. Security reflects the extent to which consumers trust that their personal and financial information will be protected during transactions. According to Kamil (2020), a digital payment system can only be considered reliable when it can provide adequate protection against unauthorized access, data modification, or misuse. Research by Damghanian et al. (2016) further explains that perceived security involves dimensions such as creditability, reliability, and privacy. The assurance that QRIS transactions are secure and safeguarded against risks such as fraud or mismatched balances becomes a crucial determinant in strengthening consumer trust and willingness to adopt the system.

The Head of the Bank Indonesia Representative Office for Lampung Province, Budiyono, through the news channel *lampung.antaranews.com* (Kanafi, 2023) in the Friday edition of August 4, 2023, explained: *'The non-cash payment system in Lampung has grown quite rapidly due to increasing purchasing power; therefore, further encouragement is needed to maximize its potential.'* He further elaborated that the total transaction volume of QRIS was targeted to reach 11.6 million transactions, while the transaction volume from January to June 2023 only amounted to 4.81 million transactions.

This indicates that the transaction volume of QRIS usage is still far from the targeted figure. The report stated that only 41.4% of the targeted 11.6 million transactions had been achieved. The relatively low number of merchants and users in Lampung may be one of the contributing factors

Rezeki (2022) noted that social influence operates through both acceptance and compliance, which can manifest either as genuine alignment with social norms or as superficial conformity to avoid conflict. Within the context of QRIS, consumers are more likely to adopt the system if they observe that people in their social environment are already using it or if QRIS is perceived as a modern lifestyle choice. This is consistent with Byrne's., et al (2005) view that conformity, agreement, and obedience are core mechanisms of social influence that may encourage the adoption of digital innovations. In a study conducted by Sebayang

and Rahmawati (2023), research indicates in each of Variable, perceived ease of use and perception of Security affect consumer interest in using QRIS significantly.

Fadhilah et al. (2021) stated that the ease of use of QRIS has an influence on the interest in using QRIS. In contrast, Fiorentina (2023) found different results, showing that perceived ease of use does not affect the decision of MSME actors in applying QRIS usage. Furthermore, the study by Aprianti et al. (2023) revealed that security has a positive and significant effect on customer decisions when using QRIS. These findings also differ from Putra & Triwardhani (2023), who demonstrated that security does not influence customer satisfaction. Desvronita (2021) found that user attitude positively influences interest when using a payment system, while Setiawan et al. (2022) reported different results, indicating that attitude toward QRIS does not affect behavioral intention.

This research is a continuation of previous studies related to the use of QRIS as one of the digital payment methods. The purpose of this study is to identify the factors that may influence the decision to use QRIS, particularly among users in Bandar Lampung City. Therefore, researchers conduct inquiries under the title "The Influence of Perceived Ease of Use, Security, and Social Influence on the Interest in using Quick Response Code Indonesian Standard (QRIS) as a Payment Method among Consumers in Bandar Lampung"

1.2 Problem Formulation

1. Does perceived ease of use have an impact on the interest in using QRIS as a payment transaction implemented in costumer MSMEs in Bandar Lampung?

2. Does security have an impact on interest in using Quick Response Code Indonesian Standard (QRIS) as a payment medium implemented in costumer MSMEs in Bandar Lampung?

3. Does Social influence have an impact on interest in using Quick Response Code Indonesian Standard (QRIS) as a payment medium implemented in costumer MSMEs in Bandar Lampung?

1.3 Research Objectives

1. To find out how perceived ease of use influences use of the Quick Response Code Indonesian Standard (QRIS) as payment media used by MSMEs consumer in Bandar Lampung

2. To find out weather security influences use of the Quick Response Code Indonesian Standard (QRIS) as payment media used by MSMEs consumer in Bandar Lampung

3. To find out wether social influence has an effect on interest use of the Quick Response Code Indonesian Standard (QRIS) as payment media used by MSMEs consumer in Bandar Lampung.

1.4. Research Use

1. Theoretical Useon

Contributes to the growing body of research on digital payments. It can serve as a reference for future studies exploring technological adoption, financial inclusion, and digital transformation in small businesses.

To provide a guideline for MSMEs in Bandar Lampung to ease customer transactions and increase knowledge about Financial technology (QRIS payments), as well as streamline their bookkeeping management.

2. Practical Use

This research will help MSMEs In Bandar Lampung, In depth, understand consumer behavior regarding QRIS transactions. By identifying the factors that influence customer interest in digital payments, business owners can develop strategies to increase QRIS adoption, improve transaction efficiency, and enhance customer satisfaction.

II.   LITERATURE REVIEW

2.1 Literature Review

2.1.1 MSMEs (Micro, Small, and Medium Enterprises)

In accordance with Indonesian Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises, MSMEs are defined as business activities that generate employment opportunities and deliver equitable economic services to the community. They play a crucial role in fostering national stability, enhancing the efficiency of mechanisms, elevating individual income levels, and promoting economic growth. Moreover, as a vital part of the national economy, micro, small, and medium-sized businesses (MSMEs) deserve special attention, protection, assistance, and growth. This strategy acknowledges the substantial contributions made by big businesses and state-owned enterprises (SOEs) while simultaneously demonstrating a genuine commitment to the financial success of the general public.

According to Law No. 20 of 2008's Article 1, Paragraph 2, Micro, Small, and Medium-Sized Enterprises (MSMEs) are defined as follows:

1. Micro Enterprises are productive businesses owned by individuals or entities that meet the standards of Micro Enterprises as established in this Law.
2. Small Enterprises are independent productive economic businesses operated by individuals or entities that are not subsidiaries or branches of medium or large enterprises, either directly or indirectly controlled or owned by them, which meet the standards for Small Enterprises as outlined in this Law.
3. Medium Enterprises are independent productive economic businesses operated by individuals or entities that are not subsidiaries or branches of large enterprises, which meet the standards for Medium Enterprises as outlined in this Law.

In addition, MSMEs also have specific criteria based on income and assets as outlined in Law No. 20 of 2008

Table 2.1 MSME's classification

Enterprise type	Net asset criteria	Annual Sales Criteria
Micro Enterprise	≤ IDR 50,000,000	≤ IDR 300,000,000
Small Enterprise	> IDR 50,000,000 and ≤ IDR 500,000,000	> IDR 300,000,000 and ≤ IDR 2,500,000,000
Medium Enterprise	> IDR 500,000,000 and ≤ IDR 10,000,000,000	> IDR 2,500,000,000 and ≤ IDR 50,000,000,000

Source : Law No. 20 of 2008's Article 1, Paragraph 2, Micro, Small, and Medium-Sized Enterprises (MSMEs)

In accordance with Article 1, Paragraph 2 of Law No. 20 of 2008, Micro, Small, and Medium-Sized Enterprises (MSMEs) are formally classified based on both their net assets and annual sales turnover. This dual classification provides a more nuanced perspective on business capacity and scale beyond workforce size alone. The framework draws a line distinguishing Micro Enterprises as those whose net assets do not exceed IDR 50 million and whose annual sales remain under IDR 300 million. As enterprises grow, they enter the Small Enterprise category when their net assets range between IDR 50 million and IDR 500 million, alongside annual sales between IDR 300 million and IDR 2.5 billion. At the next level, Medium Enterprises are defined by net assets greater than IDR 500 million but not exceeding IDR 10 billion, and annual sales of more than IDR 2.5 billion up to IDR 50 billion.

This classification system reflects the government's intention to set clear boundaries for each business scale, ensuring targeted support policies, and recognizing the diversity of economic actors within Indonesia's MSME sector.

2.2 Financial Technology

The rapid development of digital technology has accelerated the growth of innovative financial services, widely known as financial technology (fintech). Fintech represents the integration of advanced technology with financial services, which has evolved beyond traditional business models to various digital platforms

(Wachyu and Winarto, 2020). According to the National Digital Research Center (NDRC), fintech is defined as a form of innovation in financial services driven by technological advancement.

In Indonesia, the Financial Services Authority (OJK) describes fintech as "an innovation in the financial services sector that incorporates technology to facilitate transactions in a manner that is expedient, straightforward, and efficient." Research by Fajar and Larasati (2021) emphasizes that fintech offers convenience and efficiency in financial management, including the digitalization of financial reports. Furthermore, fintech also creates opportunities for financial inclusion by providing access to unbanked or underbanked communities (Umami et al., 2023).

The significant growth of fintech in Indonesia aligns with the increase in internet and smartphone users (Miswati, 2023). Among its many forms, digital payment services such as e-wallets and QR payment systems have emerged as the most widely adopted fintech applications in daily transactions.

2.3 QRIS (Quick Response Indonesia Standard)

In line with fintech development, Bank Indonesia introduced the QRIS (Quick Response Code Indonesian Standard) in 2019 through Bank Indonesia Decree No. 21/18/PADG/2019. QRIS is a standardized QR code system designed to integrate all payment service providers into a single platform. Technically, a QR code consists of three square pattern markers positioned at three corners and contains a black module of square dots capable of storing alphanumeric data and symbols. This technology enables consumers to perform contactless payments by simply scanning the code.

The QRIS system benefits both consumers and merchants. Consumers gain speed, security, and convenience in non-cash transactions (Hamzah Muchtar et al., 2024). Meanwhile, merchants can streamline payment processes and reduce dependency on cash handling. Bodhi and Tan (2022) found that a technology perceived as easy to use and straightforward can significantly drive consumer acceptance.

The COVID-19 pandemic also accelerated the adoption of digital payments, as consumers shifted to online shopping and electronic transactions while spending more time at home (Alifia et al., 2024). According to data from Bank Indonesia (2022), electronic money transactions rose to 1.39 billion in December 2022, with a total value of IDR 142 trillion, demonstrating rapid growth in non-cash payment methods.

Post-pandemic, the adoption of QRIS continues to rise significantly. Data from the Indonesian Payment System Association (ASPI) shows that by September 2023, the number of QRIS-registered merchants reached 29 million, up from 22 million in September 2022 a growth of 31.82%. Meanwhile, the number of QRIS users increased from 25 million to 42 million over the same period, marking a growth of around 68%. This indicates that the adoption of QRIS is not only driven by merchants but also by increasing consumer interest in cashless payment methods. Furthermore, the steady rise in transaction volume and value highlights that both consumers and merchants are actively using QRIS in everyday transactions, rather than merely registering and staying inactive.
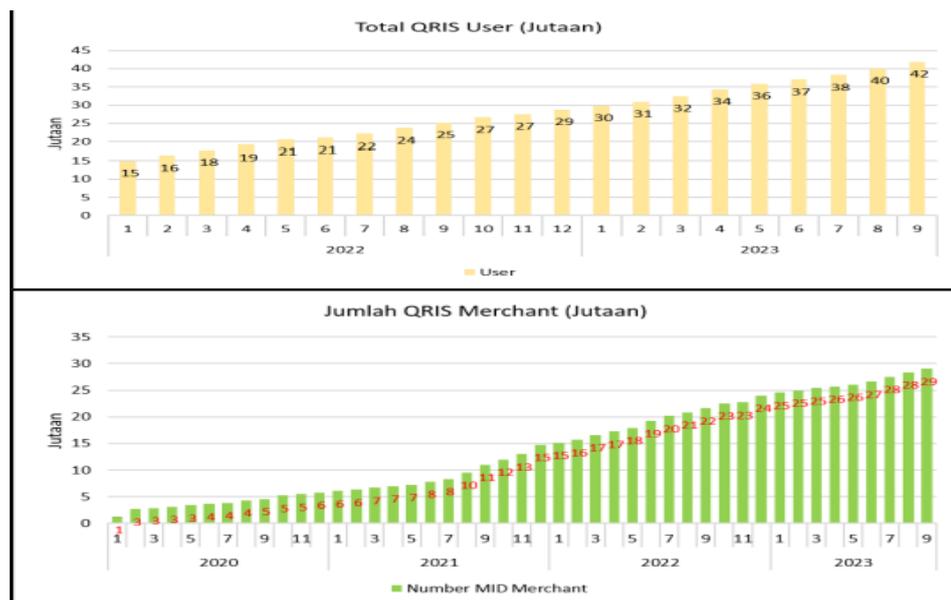
Figure 2.1 Growth of Qris Merchants
Source: Indonesian Payment System Association (ASPI)

The increase in the number of QRIS merchants and QRIS users correlates with the rise in the volume and value of transactions processed by each merchant annually. This trend indicates that the growing population of QRIS users and merchants are not merely passive participants or observers, but rather active participants who are utilizing QRIS technology in their transactions.
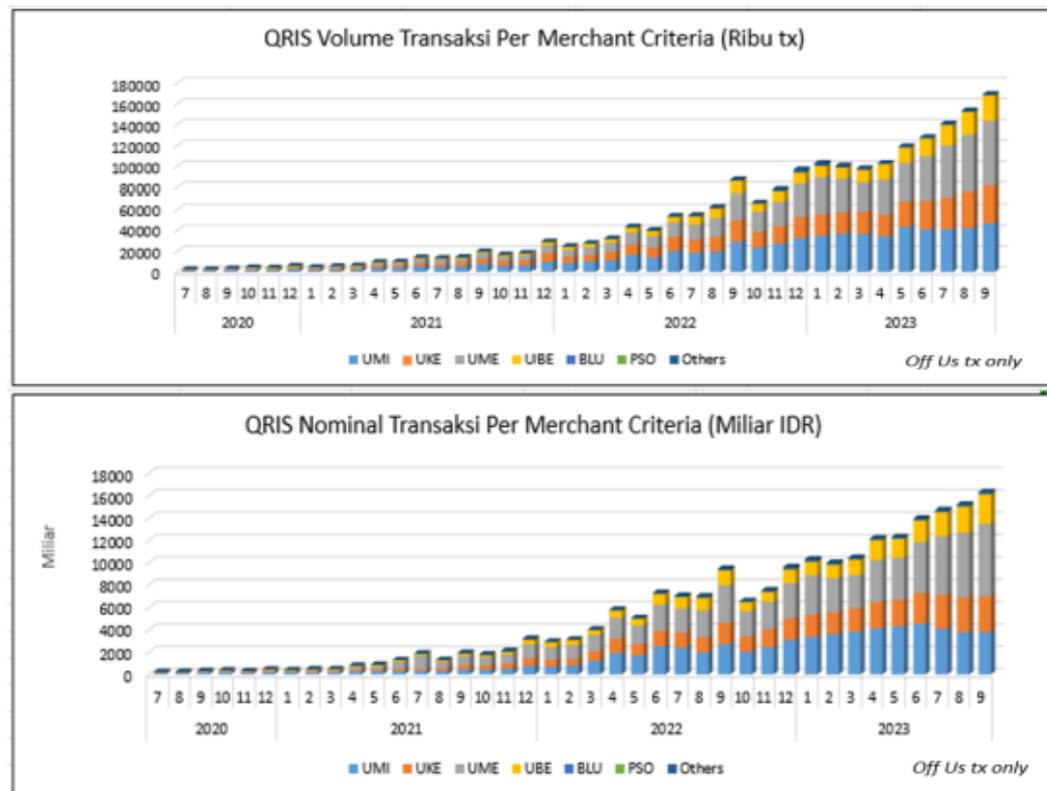
Figure 2.2 QRIS Transaction Value Per Merchan
Source: Indonesian Payment System Association (ASPI)

2.4 Perceived Ease of Use

The construct of perceived ease of use plays a critical role in shaping consumer interest in adopting digital payment methods such as QRIS. Joan and Sitinjak (2019) highlight that when individuals perceive a technology as simple and effortless, their intention to adopt it significantly increases. This aligns with the Technology Acceptance Model (TAM) proposed by Davis (1989), which identifies perceived ease of use as a primary determinant influencing technology adoption among Consumers. Jogiyanto (2007) further explains that if users believe an

information system is easy to understand and operate, they are more inclined to use it in their daily transactions.

In the context of QRIS, perceived ease of use manifests in consumers' ability to complete payments swiftly by scanning a QR code, without the need to carry cash or wait for change (Wulandari, 2022). Muchtar et al. (2024) also emphasize that the simplified payment process contributes to consumer satisfaction and encourages repeated use. Research by Bodhi and Tan (2022) supports this, showing that consumers are more likely to adopt financial technology if the system feels intuitive and user-friendly. Additionally, Umami et al. (2023) argue that digital payment systems perceived as easy to operate can extend their appeal even to consumers less familiar with technology.

From the consumer perspective, the practicality and minimal effort required to use QRIS directly influence their decision-making process. This is particularly relevant in urban areas like Bandar Lampung, where younger consumers and students often value speed and convenience over traditional cash transactions (Fajar and Larasati, 2021). The ability to quickly scan and pay not only simplifies transactions but also aligns with modern lifestyles that prioritize efficiency and digital solutions (Alifia et al., 2024). Ultimately, when consumers perceive QRIS as effortless and beneficial, it enhances their interest and likelihood to consistently use it as a preferred payment method.

2.5 Perceived of Security

The concept of perceived security plays an essential role in shaping consumers' willingness to adopt digital payment systems like QRIS. According to Afghani & Yulianti (2017), security is a critical factor because it indirectly supports business continuity and helps reduce potential risks associated with digital transactions. In the consumer context, perceived security reflects an individual's beliefs, perceptions, and evaluations of possible risks when using technological systems (Damghanian et al., 2016).

Damghanian et al. (2016) further identify three key dimensions of security relevant to digital transactions: credit, which relates to the accuracy and promptness of service delivery; reliability, which involves the protection of balances and funds during transactions; and privacy, which addresses consumers' confidence that their personal data is securely stored and protected from misuse. When consumers trust these three aspects, they are more likely to adopt and continue using digital payment tools.

Nonetheless, as Sari et al. (2019) point out, non-cash transactions inherently carry security risks such as data theft, card duplication, or unauthorized changes to transaction data. These concerns can negatively influence consumers' perceived security and, in turn, reduce their interest in using digital payments. Research by Muchtar et al. (2024) also underlines that maintaining a strong sense of security is essential for retaining user trust and sustaining adoption rates over time.

Supporting this view, Bodhi and Tan (2022) explain that users' trust in a payment system depends significantly on how effectively it safeguards sensitive data and ensures transaction reliability. Additionally, Joan and Sitinjak (2019) emphasize that consumers are more willing to use digital payment systems like QRIS when they feel confident that their transactions and personal information are secure.

Taken together, these findings suggest that perceived security is a multidimensional construct, encompassing credit, reliability, and privacy, all of which contribute to consumers' confidence. For QRIS, maintaining these security aspects is vital to building and preserving consumer trust, which ultimately shapes their interest in adopting and regularly using the system.

2.6. Social Influence

Social influence is a fundamental construct in understanding consumer behavior, describing the ways in which individuals or groups shape the attitudes, beliefs, perceptions, and actions of others (Keller., tebal 2016). It suggests that individual decisions, including the adoption of digital payment tools like QRIS, are rarely formed in isolation; instead, they are often shaped by external social factors such as

family, peers, and broader community norms (Ajzen, 1991). According to Wang et al. (2014), social influence comprises two core dimensions: subjective norms, which refer to an individual's perception of social expectations, and visibility, reflecting how observable one's actions are within their social context.

Rezeki (2022) expands this understanding by explaining that social influence can operate at different levels of acceptance. The first, acceptance, occurs when individuals sincerely change their behavior under social pressure. This can further manifest through identification, where individuals accept influence because it aligns with their values and personal goals, and internalization, where influence is embraced because they truly believe it is correct. Conversely, compliance represents a more surface-level adjustment, where individuals outwardly follow social expectations without fully agreeing internally, often motivated by a desire to avoid conflict or gain social approval (Rezeki, 2022).

Additionally, Baron and Byrne (2005) identify three specific expressions of social influence in daily life: conformity, where individuals adjust to match group norms; agreement (compliment), where people express support to foster harmony; and obedience, involving direct compliance with authority figures. These variations illustrate the complexity of social influence, where external pressures and internal motivations interact dynamically.

Several studies reinforce the role of social influence in the adoption of financial technology. Sari et al. (2019) note that peer recommendations significantly increase consumers' willingness to adopt non-cash payment systems. Similarly, research by Bodhi and Tan (2022) shows that visibility seeing peers using a technology can accelerate broader consumer acceptance. Wulandari (2022) also finds that subjective norms can encourage hesitant consumers to try digital payment platforms like QRIS, ultimately increasing user adoption rates.

In the context of QRIS, social influence is particularly relevant in urban settings like Bandar Lampung, where social circles and community trends strongly shape consumer choices. Consumers are often motivated to use QRIS not solely for its practical benefits, but also to align with the growing digital payment culture

embraced by peers and local businesses. Collectively, these perspectives highlight that social influence is a nuanced, multidimensional factor that can significantly affect consumer interest and sustained use of digital payment solutions.

Table 2.2 Previous Research

No	Reference	Title	Research Results
1	Ilhamy (2019)	The Influence of Perceived Usefulness and Perceived Ease of Use on Repurchase Intention with Attitude as a Mediating Variable (A Study on Traveloka Users in Malang City	Perceived usefulness and perceived ease of use have a significant influence on the attitude of Traveloka users in Malang City
2	Wibowo et al., (2019)	The Usage Behavior of 'QRIS BRI Brimo' among Merchants as a Digital Payment Transaction Too	The research findings indicate that behavioral intention has a positive effect on use behavior, while facilitating conditions do not have a significant effect on use behavior. Furthermore, effort expectancy and social influence are proven to have a positive effect on behavioral intention, whereas attitude, performance expectancy, and facilitating conditions do not have an effect on behavioral intention
3	Noersanti et al., (2020)	The Influence of Perceived Usefulness, Perceived Ease of Use, and Trust on the Interest in Using the OVO Applicatio	Perceived usefulness does not have a significant effect on the interest in using the OVO application in North Jakarta. Perceived ease of use also does not have a

			significant effect on the interest in using the OVO application in North Jakarta. However, trust has a significant influence on the interest in using the OVO application in North Jakarta
4	Putri, (2023)	The Influence of Perceived Ease of Use, Perceived Usefulness, Perceived Security, and Brand Image on the Interest in Using QRIS-Based Payment Media among Generation Z in the Special Region of Yogyakarta	Out of the three research variables, perceived ease of use, perceived usefulness, and brand image have a positive influence on the use of QRIS among Generation Z in the Special Region of Yogyakarta. Meanwhile, the security variable has a negative influence on the use of QRIS
5	Dadang Hermawan., et al (2020)	The Influence of Service Quality and Social Influence on the Purchase Decision of Using Online Food Delivery Service	The statistical test results indicate a positive and significant influence of service quality and social influence on purchase decisions through online food delivery service
6	Rahmawati et al., (2023)	The Influence of Perceived Trust and Perceived Security on the Interest in Using QRIS as a Digital Payment Tool for Halal MSMEs in Medan City	The research findings show that simultaneously, perceived trust and perceived security significantly influence the interest in using QRIS. These findings indicate that the adoption of QRIS as a digital payment solution

			is highly relevant for halal MSMEs in Medan City
7	Setiawan et al., (2022)	An Investigation of Behavioral Intention in the Use of QRIS Payment Systems among MSME Merchant	The findings indicate that perceived usefulness, perceived ease of use, and social influence have an influence on attitude towards. Meanwhile, perceived usefulness and perceived ease of use do not significantly influence behavioral intention. In contrast, social influence has a positive and significant effect on behavioral intention

2.8. Theoritical Framework

QRIS is one form of cashless payment that is already known to some people. However, there are still those who consider cashless payments to be inconvenient and unusable in certain areas, especially in remote areas and small towns. However, some people believe that using QRIS can make payments easier anytime and anywhere. Setiawan et al., (2020) also found that positive perceptions of benefits and functions, and ease of use are factors that determine the desire to adopt digital money.

In a study conducted by Purwanto et al., (2023), it was found that the implementation of Financial technology among micro, small, and medium enterprises (UMKM) had a positive impact on users. The satisfaction of UMKM users regarding the ease of using QRIS and the increase in income was evident from the growing number of people choosing digital transactions. The effectiveness of QRIS also played a role in increasing the income of UMKM actors, making

transactions with customers smoother and more efficient, which ultimately boosted consumer interest.
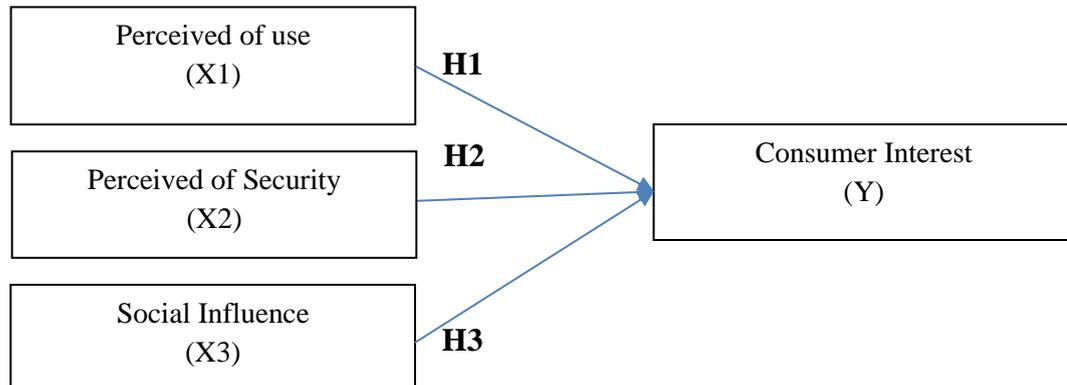
Description :

Independent Variable (X1) : Perceived Ease of Use
Independent Variable (X2) : Perceived of Security
Independent Variable (X3) : Social Influence
Dependent Variable (Y) : Consumer Interest

2.9 Hypothesis Development :

A hypothesis is a temporary assumption formulated based on initial observations and theoretical understanding, which serves as the foundation for further investigation and analysis (Siregar et al., 2024) In research, hypotheses guide the formulation of objectives and are drawn from established theories and empirical studies related to the observed phenomenon (Taufik et al., 2021).

2.9.1 The Effect of Perceived Ease of Use on Consumer Interest in Using QRIS

Digital technology has experienced rapid development, especially since the COVID-19 pandemic hit Indonesia. This trend was driven by people spending more time at home and then engaging in online transactions, including in marketplaces, social media platforms, and electronic money transactions (Alifia et al., 2024). Conducted In the study conducted by Waluyo (2022), it was shown that ease of use

has a positive influence on the decision to use QRIS. Similarly, the research by Hafifuddin and Wahyudi (2022) also stated that the ease of use variable has a positive effect on the decision to use QRIS

According to data from Bank Indonesia (2022), there was a significant increase in electronic money transaction volumes each month from July to December 2022. In terms of perceptions regarding the ease of use of technology, especially for transaction tools, individuals will find that carrying out work and obtaining data becomes easier. This is related to a study conducted by Putri et al., (2022), Ali, (2020), Putri, (2023) and Nasya, (2023), who concluded that perceived ease has a positive impact on individual interest in using the application via mobile phone because they increasingly convinced that technology can be used easily or with minimal effort. Therefore, the first hypothesis express positive influence.

H1: Perceived ease of use has a positive and significant influence on the interest in using the Quick Response Code Indonesian Standard (QRIS) as a payment media used by MSMEs consumer in Bandar Lampung.

2.9.2 The Effect of Security on Consumer Interest in using QRIS

The existing literature showed that advancements in digital finance create new and affordable investment opportunities, leading to good welfare benefits and great financial inclusion (Demir et al., 2020; Shen et al., 2020; Yang et al., 2023). Some of the advantages and disadvantages of cash transactions include risk of losing money, risk of theft, risk of counterfeiting money (Nurhidayati et al., 2023)

One widely used digital payment method is QRIS (Quick Response Code Indonesia Standard). The implementation of QRIS as a payment method has encouraged the creation of an integrated payment system through standardization of payment QR codes (Daughter et al., 2022). Through the study conducted (Sebayang and Rahmawati, 2023), it is shown that the perception of security significantly impacts the interest of QRIS users. However, the level of security has a significant positive impact on user satisfaction.

H2: Security has a positive and significant influence on the interest in using the Quick Response Code Indonesian Standard (QRIS) as a payment media used by MSMEs consumer in Bandar Lampung.

2.9.3 The Effect of Social Influence on Consumer Interest in using QRIS

According to research conducted by (Rimadias et al., 2022) and (Rahadi et al., 2023), it was found that the perception of concurrent usage behavior has a significant positive impact on user interest. In a study conducted by Venkatesh et al. (2003) indicates that social influence as a key construct in the Unified Theory of Acceptance and Use of Technology (UTAUT), It's find that individuals often consider the opinions of important others when deciding whether to adopt new technologies.

Perception of social influence involves not just real peer behavior, but how much an individual *believes* regarding the expectations or encouragement to use a product or service. This perceived pressure or endorsement can significantly shape behavior.

H3: Social influence has a positive and significant effect on the interest in using the Quick Response Code Indonesian Standard (QRIS) as a payment media used by MSMEs consumer in Bandar Lampung.

III.   RESEARCH METHODOLOGY

3.1. Research Design

This study uses a quantitative approach to measure and analyze the effect of transactions using QRIS as Digital Payment. The objective of quantitative research is to enhance the comprehension of the research phenomenon by gathering data that is able to be measured quantitatively (Jailani, 2023) quantitative approach allows the researcher to collect numerical data, which is then statistically analyzed to identify relationships between the variables, Perceived ease of use (Independent variable), Security (Independent Variable), and Social Influence (Independent Variable) to Consumer Interest (Dependent variable).

3.2. Object of Research

The object of this research is the consumer interest in using QRIS (Quick Response Code Indonesian Standard) as a digital payment method. Specifically, this research focuses on consumers in Bandar Lampung who are familiar with or have previously been exposed to QRIS transactions in various retail settings, including small businesses (MSMEs), cafes, traditional markets, and modern retail stores.

This research aims to analyze how three main variables : Perceived Ease of Use, Security, and Social Influence affect consumer interest in adopting QRIS as a payment process. The object is to understand consumer behavior and decision-making related to QRIS usage, and how these psychological and social perceptions contribute to the intention to adopt or avoid this digital payment method.

3.3. Population and Sample

3.3.1 Population:

In quantitative research, the term population refers to the entire group of individuals, objects, or events that share common characteristics relevant to the research problem and to which the researcher intends to generalize findings (Sugiyono, 2019). According to Bougie et al., (2016), a population can be defined as "the entire group of people, events, or things of interest that the researcher wishes to investigate." It serves as the broader context from which a representative sample is selected for data collection. The population in this research includes consumers in Bandar Lampung who have used or are aware of the Quick Response Code Indonesian Standard (QRIS) as a digital payment method. The Head of the Bank Indonesia Representative Office (KPw BI) in Lampung, Budiharto Setyawan, stated that from December 2019 to December 2021 the number of QRIS users increased. He further mentioned that although there was an increase in the number of QRIS users, the transaction volume had not yet reached its maximum potential. Based on the definition, the population of this study consists of 1,141,405 individuals, representing the total number of QRIS users in Lampung Province in 2023. These consumers may engage in transactions at various merchants such as MSMEs, retail stores, or service providers that offer QRIS as a payment option. This population is chosen because they are directly involved in digital transactions and represent the key user group whose interest in QRIS usage is being studied.

3.3.2 Sample:

Hair et al., (2010) define a sample as a subset of the population for a study. This study cannot cover all populations due to time and resource constraints. This research allows for sampling a subset of the population based on specified criteria, as long as it is representative of the total population. The sample in this study will be determined using a non-probability sampling technique, specifically purposive sampling. The required sample size ranges from 5 to 10 times the number of indicators used. In this study, a total of 21 indicators were employed.

Sample size = Number of Indicators $\times$ 10

Sample size = 21 $\times$ 10 = 210

Based on this calculation, a sample of 210 respondents from the community in Lampung Province who met the criteria for completing the questionnaire was selected. To ensure the adequacy and representativeness of the data, the researcher decided to collect response from 222 Respondents which exceeds the minimum requirement. This larger sample size enhances the accuracy, reliability, and generalizability of the statistical analysis results. This method is also chosen by the research requires respondents who meet certain criteria :

- Live in Bandar Lampung,
- Are at least 17 years old (considered legally mature in making financial decisions),
- Have used or are familiar with QRIS for payment transactions.

3.4. Research Variable

Research variables are central elements in a quantitative study, representing attributes or characteristics that can vary among individuals, objects, or activities and are systematically observed or measured to draw conclusions about a phenomenon (Sugiyono, 2019). According to Bougie et al., (2016), variables are defined as "anything that can take on differing or varying values," and serve as the foundation for hypothesis testing in empirical research.

1. Independent Variable is the factor that will positively or negatively influence the dependent variable. It is considered the cause in a cause-and-effect relationship. In this research, perceived ease of use, security and social influence is the independent variables

2. Dependent Variable is the outcome or the effect that is influenced by the independent variable. It is what the researcher measures to see if it changes as a result of the manipulation of the independent variable. In this research, costumer interest is the dependent variable.

3.5. Operational variables and Indicator

Table 3.1 Operational variables and Indicator

Variables	Definition	Indicators	Scale
Perceived ease of use	**Ease of use** can be defined as an individual's belief that utilizing a technology will simplify tasks without requiring excessive effort. In other words, when a person interacts with a system, it helps make their work more efficient and less complicated (Arfiansyah et al., 2024)	1. QRIS Helps non-cash transactionrs 2. QRIS makes transactions easier 3. QRIS is easy to learn and understand 4. QRIS support non-cash transactions 5. QRIS increases speed and effeciency	Five-point Likert Scale
Perceived of security	**Security** refers to the protection of data within a system against unauthorized access, modification, or destruction, as well as safeguarding computer systems from illegal use or alterations. An information system can be considered reliable and effective when its security measures are trustworthy and robust (Kamil, 2020).	1. QRIS protect personal data 2. Accurancy in QRIS transactionts amounts 3. Confidence in transactions security 4. General sense of transactions QRIS 5. Qris helps avoid phsycal money risk	Five-point Likert Scale
Perceived of Social Influence	**Social Influence** is defined as the degree to which an individual's decision to use QRIS is affected by social factors, including peer behavior, close social circles, recommendations, expectations from influential people, and the desire to meet others' approval. Rezeki (2022); Byrne et al., (2005)	1. Peer Behavior toward QRIS 2. Influence from close social circles 3. Social Reccomendatio ns 4. Behaviorial expectations from influential people 5. Desire to meet others	Five-point Likert Scale
Consumer interest	**Consumer Interest** is defined as the psychological tendency and willingness of	1. Intention to continue using QRIS	Five-point Likert Scale

	individuals to use QRIS consistently, reflected in long-term usage intentions, strong personal desire, comfort, positive emotions, and enthusiasm when using the service. Aryanto., (2018)	2. Long-term usage intention 3. Strong personal desire to use QRIS 4. Positive emotion during use 5. Comfort using QRIS 6. Interest and excitement in using QRIS	

3.6 Data Collection Technique
3.6.1 Primary Data

Primary data in this study refers to data collected directly from respondents through the use of questionnaires. The respondents are consumers in Bandar Lampung who have used or are aware of the QRIS payment system. The questionnaires are designed to capture information regarding:

1. Perceived ease of use
2. Security
3. Social influence
4. Consumer interest.

The primary data will be gathered using Google Forms or printed questionnaires distributed directly to respondents at various public places such as markets, cafes, and shopping centers. The results from these questionnaires will be analyzed to test the research hypotheses.

Respondents used a Likert scale to indicate their responses, with scores ranging from 1 to 5. The answers are assigned the following scores. The Likert scale used in this research is based on a five-point scale, with a score range from 1 to 5. However, the explanation or description for each score is adjusted according to the specific context of the questionnaire items. A score of 1 represents the lowest level of agreement or preference, while a score of 5 represents the highest level, with intermediate values indicating progressively higher levels between the two

extremes. The scale structure follows the general guidelines of Bougie et al., (2016).

(1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree).

3.6.2 Data Analysis Method

This study employs simple linear regression analysis as the primary data analysis technique, conducted using IBM SPSS software. The research aims to test a theoretical framework exploring the relationship Percieved ease of use, security, and social influence to costumer interest. The sample size for this study is determined using the Purposive Sampling formula, resulting in 222 respondents. This ensures the data is representative of the population of MSEs in the targeted districts while maintaining statistical reliability. IBM SPSS is chosen for its robust capabilities in performing descriptive and bivariate statistics, predicting numerical outcomes, and identifying distinct groups within the data (Muktadir et al., 2021). The software's intuitive and user-friendly interface makes it highly flexible and efficient, saving time while delivering comprehensive data analysis (IBM, 2023). Its suitability for analyzing linear relationships and processing observed variables, such as perceived ease of use, security, and social inlufence of using QRIS, further supports its use in this study.

3.7 Reasearch Instrument Validation
3.7.1   Validity Test

The validity test ensures that the questionnaire, as a research instrument, accurately measures the intended constructs (Ghazali, 2016). The validity test aims to assess the extent. The questionnaire used in the research has validity Sugiyono (2013). The validity of the questionnaire is related to the extent which statements in the questionnaire can reflect the concept or variables that you want to measure precisely. This research employs construct validity testing using confirmatory factor analysis (CFA) to evaluate how effectively the observed variables reflect

their intended theoretical constructs (Hair et al., 2020). Through CFA, the measurement theory is empirically examined by confirming the associations between indicator variables and their underlying latent constructs, thus validating the structure of the measurement model (Hair et al., 2020).

The validity of each item is primarily assessed by analyzing its factor loading; a loading greater than 0.50 is generally accepted as evidence of construct validity (Hair et al., 2010). Furthermore, items are considered valid and suitable for further analysis if their correlation coefficients (R-values) exceed the critical value in the R-table, or if the p-value is below the predefined significance threshold (Taherdoost, 2016). This rigorous procedure ensures that the measurement instruments are theoretically grounded and capable of producing reliable, meaningful data for the study.

3.7.2   Realibility Test

Reliability refers to the consistency of a measurement instrument in producing similar results across repeated measurements. It reflects the extent to which the instrument is dependable in assessing the same construct over time. Although absolute reliability cannot be fully guaranteed, it can be estimated. Reliability is defined as consistency, meaning that if a test is repeated multiple times, the outcomes will tend to be similar. In other words, the results of an initial test should show a strong correlation with the results of subsequent tests.

The reliability coefficient, which ranges from 0 to 1, indicates the level of this consistency. The closer the value is to 1, the more reliable the instrument is; conversely, lower values suggest less reliability.

In this study, the Cronbach's Alpha coefficient is used with a tolerance between 0.60 and 0.70 being moderately reliable and values above 0.70 indicating strong reliability (Hair et al., 2010; Ursachi et al., 2015) This coefficient evaluates the correlation among various scale items within the research instrument. A variable is considered to have acceptable reliability if the Cronbach's Alpha value exceeds the specified threshold.

3.7.3   Normality Test

The normality test assesses whether the sample data conform to a normal distribution, a key assumption for constructing a reliable regression model (Mishra et al., 2019). A valid regression analysis generally requires that the data approximate a normal distribution. In this study, the normal probability plot (P-P plot) illustrates data points dispersed symmetrically around the diagonal line, suggesting that the distribution of residuals is normal.

To complement the graphical analysis, the Kolmogorov–Smirnov test is applied as a formal statistical measure. If the resulting significance value (p-value) exceeds 0.05, the data are considered to follow a normal distribution; conversely, a value below 0.05 indicates deviation from normality. Conducting this test ensures the data meet the assumptions required for further statistical analysis, thereby supporting the validity of the regression results.

3.8 Correlation Test

This research employs Pearson correlation analysis to evaluate both the strength and direction of the linear relationships between variables. This technique quantifies the association between two continuous variables, yielding a correlation coefficient ® that ranges from -1 to +1. An r-value of +1 represents a perfect positive relationship, -1 indicates a perfect negative relationship, and 0 signifies no linear relationship at all.

By applying Pearson correlation, the study aims to understand how strongly each independent variable (such as Digital Marketing) is associated with the dependent variables (Non-Financial and Financial Performance). This analysis not only highlights the direction of the relationship whether positive or negative but also its magnitude. Furthermore, including Pearson correlation helps provide empirical support for the research hypotheses and guides whether it is appropriate to proceed to more advanced techniques such as regression analysis (Pallant, 2020)

3.9. Hypothesis Test

3.9.1 Simple Linear Regression

Simple linear regression is a statistical technique used to test hypotheses regarding the influence of a single independent variable on a dependent variable, by assessing the strength, direction, and significance of their relationship (Kumari et al., 2018). This method allows researchers to systematically determine whether changes in the independent variable (e.g., Perceived Ease of Use, Security, or Social Influence) are significantly associated with changes in the dependent variable (e.g., Customer Interest). The results of the regression analysis, including beta coefficients and p-values, provide insights into the magnitude of the effect and the statistical significance of the relationship. If the p-value is less than the predetermined significance level (typically 0.05), the null hypothesis (which posits no effect) is rejected, and it is concluded that the independent variable has a meaningful impact. Consequently, simple linear regression is not merely a supplementary tool but an essential and formal method for testing hypotheses about causal relationships between variables.

V. CONCLUSION AND RECCOMENDATION

5.1 Conclusion

This research study the impact of Perceived Ease of Use, Perceived Security, and Social Influence on Consumer Interest in adopting QRIS (Quick Response Code Indonesian Standard) as a payment method in Bandar Lampung. The results revealed that all three independent variables significantly influence consumer interest.

1. Perceived Ease of Use does not has significant positive effect on consumer interest in QRIS as a Payment Method. The results indicates all respondents generally perceive QRIS as easy and convenient to operate but this perception does not translate into a significant influence on the interest. Percieved ease of use is appreciated but it is not determining factor in motivating consumers to adopt QRIS.

2. Perceived Security has positive and significant to consumer interest in using QRIS as a Payment Method. This variable has the highest mean score indicates that it is cricial factor shaping consumers confidence and willingnes to use QRIS as a payment method.

3. Social Influence also has positive and significant to consumer interest in using QRIS as a Payment Method. Social Influence demonstrates the strongest impact on cosumer interest. Reccomendations, behaviors, and expectations from social groups, such as family, friends, and community play an important role in encouraging consumers to adopt QRIS.

5.2 Recommendation

1. Although Perceived Ease of Use does not have a significant effect on consumer interest, the descriptive analysis shows that this variable has a relatively high mean score. This indicates that consumers already perceive QRIS as easy to use. Therefore, QRIS providers should maintain the current level of system simplicity and usability while focusing on developing additional features or incentives that can enhance consumer interest beyond ease of use alone.

2. Percieved Security has a significant positive effect on consumer interest in using QRIS. Hence, QRIS providers and financial institutions are encouraged to continuously improve transaction security, data protection, and system reliability. Clear and transparent communication regarding security measures and consumer protection is also essential to strengthen trust and encourage broader adoption.

3. Social Influence is found to be the most influential variable affecting consumer interest. Therefore, strategies to increase QRIS usage should actively utilize social influence through community engagement, peer recommendations, and social campaigns. Encouraging positive word-of-mouth and involving social groups can effectively increase consumers willingness to adopt QRIS.

4. Since consumer interest in using QRIS is influenced more by security and social factors than by ease of use, stakeholders should focus on building trust and social acceptance of QRIS. Programs that emphasize safe usage experiences and social endorsement may further strengthen consumer interest and long-term adoption.

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