

# THE EFFECT OF CONVENIENCE AND SECURITY OF USING QRIS PAYMENT METHODS ON PURCHASING DECISIONS WITH TRUST AS AN INTERVENING VARIABLE

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## Abstract

This study aims to determine the effect of convenience and security of using digital payment methods (QRIS) on consumer purchasing decisions with trust as an intervening variable (the case of Generation Z purchases in Palu City). The type of research is quantitative. The research sample was Gen Z in Palu City which was determined through purposive sampling method and amounted to 100 people. This study uses the Structural Equation Modeling (SEM) method, which is operated with SMART-PLS. The results of this study indicate that 1) Ease of use of digital payment methods (QRIS) has a significant effect on purchasing decisions, 2) Security of using digital payment methods (QRIS) has a significant effect on purchasing decisions, 3) Ease of use of digital payment methods (QRIS) has a significant effect on trust, 4) Security of using digital payment methods (QRIS) has a significant effect on trust, 5) Trust has a significant effect on purchasing decisions, 6) Ease of use of digital payment methods (QRIS) has a significant effect on purchasing decisions, 7) The security of using digital payment methods (QRIS) has a significant effect on purchasing decisions.

**Keywords:** *Convenience, Security, Trust, Purchasing Decisions, Digital Payment*

## INTRODUCTION

The government, through Bank Indonesia as the Central Bank, continues to improve the smoothness of the payment system to support the development of the digital economy and finance. Bank Indonesia also encourages the acceleration and expansion of local government transaction electronification programs and digital transformation in the financial sector. In this digital era, digital-based payment systems add to the variety of payment models and interactions, such as the use of QR codes by e-wallet applications in Indonesia. The number of QR codes issued by e-wallet applications makes merchants have to provide several QR code services according to the number of e-wallet applications available, which also causes consumers to have various applications to make digital payments, which is considered inefficient. To overcome this, Bank Indonesia established a payment QR code standard to facilitate shared delivery channel-based digital payment transactions called QRIS (Quick Response Indonesian Standard). QRIS was first launched at the Head Office of Bank Indonesia and simultaneously at Bank Indonesia representative offices in the regions on August 17, 2019, and must be used starting January 1, 2020 in every digital payment transaction in Indonesia facilitated by QR codes. The purpose of launching QRIS by Bank Indonesia and the Indonesian Payment System Association (ASPI) is to drive efficiency, simplify digital payment transactions, streamline payment systems, and accelerate digital financial inclusion. QRIS can be used through server-based electronic money applications, electronic wallets, or mobile banking. Previously, merchants needed to provide several QR codes for various digital payment applications, now it is enough to have one QR code, namely QRIS. With QRIS, all payment applications from any provider, both banks and non-banks, can be used in all shops, stalls, parking, tourist tickets, and donations that have collaborated with QRIS.

Technology plays a very important role in streamlining everything we do, including payments. The launch of QRIS by Bank Indonesia is one of the efforts to streamline the payment process to streamline digital payments. It is expected that with QRIS, digital payments will become more efficient, because only one QR code can be used by various mobile banking applications and digital wallets. Although the application of QRIS is not fully in accordance with the conditions in the field, research on the effect of QRIS on the efficiency of digital payments needs to be done. According to research by Aditya & Putu Mahyuni (2002), efficiency in transactions affects the interest in reusing electronic money. Previous research by Hikmah (2018) shows that the ease of using electronic money affects the efficiency of transportation payments. This is based on the TAM (Technology Acceptance Model) theory introduced by Davis in 1989, which assumes that perceived usefulness and perceived ease of use affect user attitudes and the level of acceptance of information technology. Gen Z is known as a generation that grew up amid the rapid development of digital technology. This research highlights the high rate of technology adoption, including digital payments, among Gen Z who are more likely to adopt digital payment methods than previous generations. With the development of the economy and technology, many trends have emerged, one of which is the café trend that has become a big part of Gen Z's lifestyle. The culture of hanging out at coffee shops has brought a rapid change in coffee trends, including in Palu City, where many cafes and coffee shops have sprung up to fulfill Gen Z's essential needs such as plugs to charge cellphones or laptops, fast Wi-Fi, and an easy payment system with QRIS.

The phenomenon of using QRIS among Gen Z shows that they prefer transactions using QRIS because there is no need to carry large amounts of cash, just with a device, transactions become easier. Even Gen Z feels more economical when transacting only through QRIS and many choose to visit restaurants that accept QRIS payments. This research explores how factors such as ease of use and transaction security influence Gen Z's decision to use digital payments. The good tech skills of this generation can reinforce the preference towards solutions that provide a fast and efficient experience. Security and privacy concerns are also a focus, as although Gen Z grew up with technology, they are more aware of the importance of protecting their personal data. Awareness of digital financial literacy is also important in order to understand the good and bad sides of technological development. Based on previous research by Sava et al. (2024) on the effect of using the QRIS payment method on purchasing decisions of ITS students, it was found that the convenience and security of the QRIS payment method had a significant influence on purchasing decisions. Research by Syafitri et al. (2024) on the influence of trust and convenience on purchasing decisions using the ShopeePay payment method in Palembang City also shows that the variables of trust and convenience have a significant influence on purchasing decisions.

Therefore, based on preliminary observations, it is important to further understand the effect of the convenience and security of using digital payment methods (QRIS) on consumer purchasing decisions, especially by considering trust as an intervening variable. Based on the phenomenon that occurs, the authors are interested in examining the Effect of Ease and Security of Using Digital Payment Methods (QRIS) on Consumer Purchasing Decisions with Trust as an Intervening Variable (Case of Generation Z Purchasing in Palu City).

## RESEARCH OUTLINE

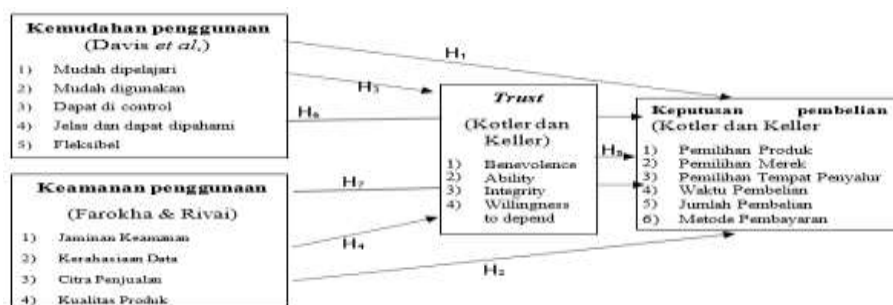


Figure 1. Framework of Thought

## RESEARCH METHODS

The research used in this study is quantitative research. Quantitative research can be used to answer relational questions from variables in research with the aim of establishing, confirming, or validating relationships and developing generalizations that contribute to theory. This research was conducted on Generation Z in Palu City, focusing on several cafes that use digital payment methods (QRIS), during February to March 2024. The population of this study is Generation Z in Palu City, and because the number is unknown, purposive sampling technique was used to determine the sample. Questionnaires were distributed in several cafes that use QRIS with the criteria that respondents are QRIS users who have used QRIS at least twice. Based on Sugiyono's formula, the number of samples used is 100. Data was collected through observation, interviews, questionnaires distributed via Google Form, and documentation. For data analysis, Structural Equation Modeling (SEM) operated with SMART-PLS was used. SEM combines factor analysis with regression to estimate and test relationships between variables. Model evaluation is carried out in two stages: outer model (measurement model) which tests construct validity, and inner model (structural model) which tests the relationship between variables through significant values and R square. Hypothesis testing is done by analyzing Direct Effect (Path Coefficients) and Indirect Effect (indirect effect) to measure the effect of independent variables on the dependent variable mediated by the mediator variable.

## RESULTS AND DISCUSSION

### 1. RESULTS

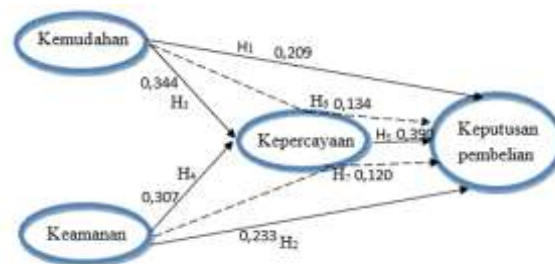


Figure 2. Bootstrapping Results

To evaluate the significance of the prediction model in testing the structural model, it can be examined from the t-statistic value between the independent variable and the dependent variable in the table below:

**Table 1. Direct Effect**

Hypothesis	Influence	Original Samples	T-Statistics	P-Values	Results
H1	Ease -> Decision	0.209	2,074	0.038	Accepted
H2	Security -> Decision	0.233	2,448	0.014	Accepted
H3	Convenience -> Trust	0.344	3,692	0,000	Accepted
H4	Security -> Trust	0.307	2,903	0.004	Accepted
H5	Trust -> Decision	0.390	3,944	0,000	Accepted

**Table 2. Indirect Effects**

Hypothesis	Influence	Original Samples	T-Statistics	P-Values	Results
H6	Ease -> Trust -> Decision	0.134	2,603	0.009	Accepted
H7	Security -> Trust -> Decisions	0.120	2,153	0.031	Accepted

Testing hypothesis H1 shows that convenience has a positive and significant effect on purchasing decisions, with p-values of  $0.038 < 0.05$  and an influence size of 0.209 or 20.9%, so hypothesis 1 is accepted. For hypothesis H2, security also has a positive and significant effect on purchasing decisions with p-values of  $0.014 < 0.05$  and an influence size of 0.233 or 23.3%, so hypothesis 2 is accepted. Hypothesis H3 was tested for the convenience variable on trust, with p-values of  $0.000 < 0.05$  and a large effect of 0.344 or 34.4%, which means that convenience has a positive and significant effect on trust, so hypothesis 3 is accepted. For hypothesis H4, security has a positive and significant effect on trust with p-values of  $0.004 < 0.05$  and an effect size of 0.307 or 30.7%, so hypothesis 4 is accepted. Hypothesis H5 shows that trust has a positive and significant effect on purchasing decisions with p-values of  $0.000 < 0.05$  and an influence size of 0.390 or 39%, so hypothesis 5 is accepted. Hypothesis H6 testing was carried out to see the effect of convenience through trust on purchasing decisions, with t-statistics results of 2.603 and p-values  $0.009 < 0.05$  and an influence size of 0.134 or 13.4%, so hypothesis 6 was accepted. Finally, testing hypothesis H7 looks at the influence of security through trust on purchasing decisions, with t-statistics results of 2.153 and p-values  $0.031 < 0.05$  and an influence size of 0.120 or 12%, so hypothesis 7 is accepted.

## 2. DISCUSSION

### **The Ease of Use of Digital Payment Methods (QRIS) Influences Consumer Purchasing Decisions in Generation Z Purchasing Cases in Palu City**

Payment methods using QRIS are currently very popular because information about the QRIS system is easy to obtain, learn and understand. This makes respondents interested in using QRIS as a payment method. Apart from that, the many payment applications connected to QRIS also increase user interest because they find it easier to use. The ease of use of the QRIS system supports consumers in making purchasing decisions, because they do not need to worry about lack of cash when making large or varied purchases. With QRIS, consumers can quickly make payments even if the transaction amount is large.

Through the QRIS payment method, the budgeting process is made easier for consumers, helping them make more effective financial plans and increasing awareness of spending. QRIS also provides clarity and convenience in managing personal finances by providing direct proof of transactions, so consumers can track each transaction accurately. QRIS also makes a big contribution in overcoming the problem of queuing at the cashier. By enabling consumers to make cashless payments, QRIS creates a more effective and efficient transaction environment. Therefore, business owners are expected to provide QRIS in their shops, because this can significantly influence consumer purchasing decisions. The research results show that the first hypothesis in this research is acceptable, namely that convenience has a positive and significant effect on purchasing decisions. This finding is consistent with research conducted by Sava et al. (2024), which states that the convenience of the QRIS payment method has a significant influence on purchasing decisions for students in the ITS Central Canteen.

### **The Security of Using Digital Payment Methods (QRIS) Influences Consumer Purchasing Decisions in the Case of Generation Z Purchases in Palu City**

A person's purchasing decisions are also influenced by the security of using payment methods, including QRIS. Switching from cash to non-cash payment systems is not only influenced by one variable; One important factor to consider is security. Apart from convenience, security is a crucial factor in using non-cash payment tools such as QRIS. Consumers will use an information system not only because of its convenience, but also because security in using payment instruments is very important. Security is protection that makes someone feel protected from threats to the use of payment system products. Not only is security guaranteed, but information and quality of the QRIS system are also maintained. Data confidentiality and security of using QRIS have been enhanced by the provider with a multi-layered verification process. However, this layered verification requires cooperation from QRIS users, because if they are not vigilant in re-checking transactions, the funds sent could still be sent to hackers.

Quick Response Indonesian Standard or QRIS is equipped with an international standard security system, so consumers don't need to worry when making transactions. Consumers make purchasing decisions about the products they want and use QRIS as their payment method because they trust that the QRIS issuer will protect their personal data. This proves that QRIS security will increase the efficiency of digital payments, because people feel more comfortable with QRIS as a payment tool that is very safe to use. The research results show that the second hypothesis in this research is acceptable, namely that security has a positive and significant effect on purchasing decisions. The results of this research are relevant to research conducted by Dewi & Suardika (2021), which states that security has been proven to have a positive and significant effect on people's purchasing decisions in Bali Province.

### **The Ease of Using Digital Payment Methods (QRIS) Influences the Confidence in Generation Z Purchasing Cases in Palu City**

Using the QRIS payment method is considered to provide convenience in every purchase transaction. QRIS is not only easy to use but also easy to control and can be adjusted to suit your needs. The convenience offered makes consumers believe in the ability and integrity of the QRIS issuer, because the issuer guarantees the risks and is responsible for the QRIS system. The easier it is to learn and understand, the greater consumer confidence in QRIS as a payment method. Generation Z who are aware of technological advances trust the security and reliability of the QRIS system and believe that QRIS can provide satisfaction and fulfill their needs in digital payment transactions. People who are close to technology, especially Generation Z, prioritize practicality and ease of use of a product. This generation wants innovation, including in the financial sector. QRIS as a digital payment medium is an innovation that is quickly accepted by the public because of the convenience it offers, so that repeated positive experiences make Generation Z increasingly believe in QRIS. The research results show that the third hypothesis in this research is acceptable, namely that convenience has a positive and significant effect on trust. These results are consistent with research conducted by Dewi & Suardika (2021), which states that convenience has a direct influence on trust.

### **The Security of Using Digital Payment Methods (QRIS) Influences the Confidence in Generation Z Purchasing Cases in Palu City**

If consumers feel that the QRIS system provider provides security guarantees in transactions, then they will feel more confident in making purchases. Guaranteeing the security of personal data and preventing misuse of data will create a sense of consumer trust. Generation Z, as respondents in this research, feel safe making transactions using QRIS according to their expectations. These expectations include honesty, responsibility in the transaction process, and guaranteed security as proven through notifications on the QRIS feature from the issuer. Generation Z has trusted the security and reliability of the QRIS system and believes that QRIS can provide satisfaction and fulfill their needs in digital payment transactions. This shows that the information related to QRIS is in accordance with their experience, thus making Generation Z want to use QRIS. The higher the level of security provided to consumers, the higher the consumer's confidence in making purchases or transactions. The research results show that the



fourth hypothesis in this research is acceptable, namely that security has a positive and significant effect on trust. These results are consistent with research conducted by Sobandi & Somantri (2020), which states that security has a significant effect on trust.

#### **Trust Influences Consumer Purchasing Decisions in Generation Z Purchasing Cases in Palu City**

Trust has a very important role in the purchasing decision process. Therefore, trust is needed between buyers and sellers to ensure mutually beneficial transactions for both parties. Generation Z as respondents in this research feel the importance of sellers' honesty and sincerity in serving, as well as the seller's ability to convince and guarantee customer satisfaction. This trust makes Gen Z willing to make purchases and tends to return to make repeat purchases. The results of this research show that the dimensions "Ability" and "Willingness to Depend" have a high mean value compared to other dimensions of the trust variable. This shows that Generation Z believes in the seller's ability to convince and guarantee consumer satisfaction, so they decide to make a purchase. Apart from that, Gen Z also believes that by using the QRIS payment method, the risk and data security is borne by the publisher. The research results show that the fifth hypothesis in this research is acceptable, namely that trust has a positive and significant effect on purchasing decisions. These results are relevant to research conducted by Sobandi & Somantri (2020), which states that consumer trust has a positive and significant effect on purchasing decisions.

#### **The Ease of Use of Digital Payment Methods (QRIS) Influences Purchasing Decisions Through Trust in Generation Z Purchasing Cases in Palu City**

The ease of using QRIS as a payment method in purchasing transactions has increased consumer confidence in continuing to use it. This convenience allows consumers to make purchasing decisions quickly. Generation Z, who is very aware of technological advances, can easily access information about how to use and the benefits of using QRIS as a payment method. The convenience provided by QRIS makes them more confident in making purchases at cafes that provide this payment method. Generation Z also believes that QRIS publishers are responsible for the risks involved, so they do not hesitate to make diverse and large purchases. In the current digital era, Generation Z feels that payment methods greatly influence their purchasing decisions. They prefer to make purchases at places that provide the QRIS payment method, because they don't need to carry cash or worry about not having enough cash to make payments. With this convenience, Generation Z not only makes purchases but also tends to make repeat purchases. The research results show that the sixth hypothesis in this research is acceptable, namely that convenience has a positive effect on purchasing decisions which are mediated by trust.

#### **The Security of Using Digital Payment Methods (QRIS) Influences Purchasing Decisions Through the Trustworthiness of Generation Z Purchasing Cases in Palu City**

The security guarantee offered by QRIS issuers makes consumers feel confident and comfortable making purchases at places that provide this payment method. Cashless payment systems are currently popular, with QRIS as one form of digital payment used. Generation Z no longer needs to carry a lot of cash just to hang out in cafes. With the security guarantee from the QRIS issuer, they feel confident and continue to use the QRIS payment method in every purchase transaction they make. Despite making various purchases, large quantities, and even repeat purchases, transactions using QRIS are considered safe by consumers, so they feel confident in continuing to use QRIS. Generation Z, as QRIS users, also believes that Bank Indonesia guarantees that all merchants who use QRIS are honest and transparent, so that they avoid fraud. The research results show that the seventh hypothesis in this research, namely that security influences purchasing decisions mediated by trust, can be accepted.

## **CONCLUSION**

Based on the results of the research and discussion, it can be concluded that the ease and security of using the QRIS digital payment method has a significant influence on the purchasing decisions of Generation Z consumers in Palu City. The ease of using QRIS not only improves purchasing decisions directly but also strengthens consumer confidence, which in turn drives

purchasing decisions. Security in using QRIS also shows a significant influence, both directly on purchasing decisions and through increasing consumer confidence. Therefore, the convenience and security offered by QRIS are very important in building trust and influencing purchasing decisions among Generation Z in Palu City.

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