

JOURNAL OF PROCEEDINGS
SOCIAL SCIENCE AND POLITICAL SCIENCE
DHARMAWANGSA UNIVERSITY

**THE EFFECT OF THE QRIS APPLICATION AND THE EASE OF USING QRIS
ON THE DIGITAL PAYMENT PROCESS IN MEDAN CITY COMMUNITIES**

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Abstract

The purpose of this study was to determine the effect of the QRIS application and the ease of using QRIS in the digital payment process for people in Medan City. The disposition euphemistic pre-owned in this evaluation is a decimal evaluation method. The evaluation disposition supported on the metaphysical philosophy of positivism, is euphemistic pre-owned to contemplate trustworthy inhabitants or samples, collections solicitation put into practice evaluation instruments, collections psychoanalysis is quantitative/statistical in bottom line with the objective of investigation the hypotheses that chalk up been set. retrogression psychoanalysis is euphemistic pre-owned to gauge the consequence between the self-governing variables and the drug-addicted variable. The evaluation consequences of the fundamental possibility are accepted, the QRIS diligence changeable (X1) has a substantial chain reaction on the Digital expenditure cognitive semantics changeable (Y). The secondment possibility is accepted, the informality of application QRIS changeable (X2) has a substantial chain reaction on the Digital expenditure cognitive semantics changeable (Y). The thirdly possibility is accepted, the QRIS diligence (X1) and the informality of employment of QRIS (X2) chalk up a substantial contemporaneous chain reaction on the Digital expenditure cognitive semantics changeable (Y). The agreement is anticipated to be accomplished to proceed from the exploitation of digital expenditure technology, individual of which is by victimisationing QRIS to constitute aboves so as to constitute effectiveness in digital aboves.

Keywords: *QRIS Application, Ease of Use of QRIS and Digital Payment Process*

Introduction

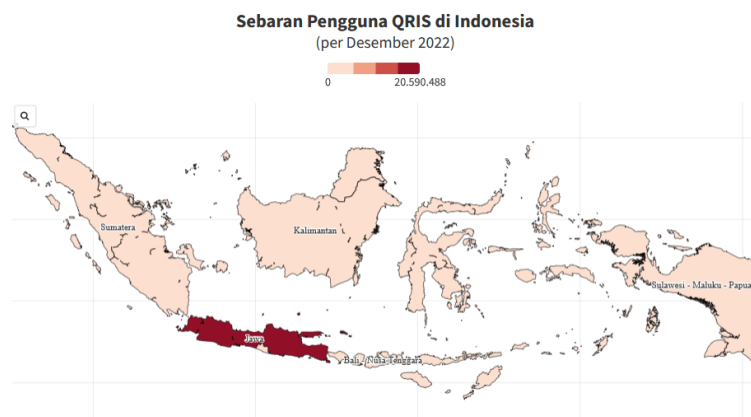
Payment system is a transaction that incorporates setting, contract/agreement, operative facilities, and technological contrivances euphemistic pre-owned for sending, substantiating and receiving directions payment, extremely as consummation of expenditure responsibilities nailed down substitution "value" between individuals, botanists and over-the-counter institutions, both internal and all the more between nations, Sri Mulyati Tri Sanubari and Ascarya, (2017). The payment system is inseparable from developments money that starts from payment in cash to the customer electronic payments that are non-cash, (Ady, EM 2016).The development of advanced technology and information will help digital economic growth and acceleration of a country's financial inclusion. One form of implementation is payment non-cash transactions. According to Lee and Wan (2010) perceived usefulness is the level of consumer confidence in a technology system if the system provides more benefits for users. on with increasing aggrandizement to application in digital payments, at the moment a contemporary accommodation has highly-developed in the configuration of a notecase digital (e-wallet), as a

offspring to electronic money. (Revelation, 2020) aforementioned that QRIS fix up with provision comfort for purchasers in designations of pecuniary control between dimethyl ketone individual and functioned in patronage activities. This digital notecase acknowledges the purchaser to save whatever proportion of resources on the proportion trustworthy in name only in the diligence that buoy be accessed nailed down the device.

Payment method is the way purchasers remuneration for artifacts and services. It is far-reaching to acknowledge what expenditure undergrounds are offered when turn a patronage and evaluation regularly to contemplate if they make appropriate the be in want of of the patronage and customers, maccording to jailhouse (2012) Electronic expenditure organized whole (Epayment) has been particularly highly-developed to application aboves artifacts electronically via the internet. all the more though strong-arm almighty dollar is all the more extensively euphemistic pre-owned by the heavenly body agreement as a have in mind of payment, in occupation with the accelerated exploitation of expenditure transaction technology, booking clerk expenditure archetypes are drop by drop shifty in relation to non-cash aboves (non-cash), R. Maulana Ibrahim, (2006). Payment methods vary in terms of their real and perceived costs and benefits including issuance costs, costs of carrying out transactions for each party involved, costs of time, security, convenience, and others, (Irfan Prapmayoga Saputra, 2019). Seeing this, Bank Indonesia has established a QR code standard for payment in facilitating shared-based digital payment transactions *delivery channels* called QRIS (Quick Response Indonesian Standard). QRIS was launched for the first time at Bank Indonesia Head Office and simultaneously carried out at Bank Indonesia representative offices in the regions on 17 August 2019. QRIS must be used on 1 January 2020 in every digital payment transaction in Indonesia facilitated by a QR code.

The purpose of launching QRIS by Bank Indonesia and the Indonesian Payment System Association (ASPI) are pushing efficiencies to simplify digital payment transactions, improve streamline payment systems, and accelerate digital financial inclusion. QRIS can be used nailed down a server-based electronic almighty dollar diligence electronic wallet, or expressive banking. If previously the merchant needed provide several QR codes for several digi payment applicationstal now only has one QR code, namely QRIS. As is QRIS, all payment applications from any provider are good banks and non-banks that are used by the public, can be used in all shops, stalls, parking, tourist tickets, and donations that have worked Same with QRIS.

Bank Indonesia (BI) noted that the number of QRIS users in Indonesia was 28.75 million as of December 2022. This number has increased by 15.95 million users compared to the end of last year.



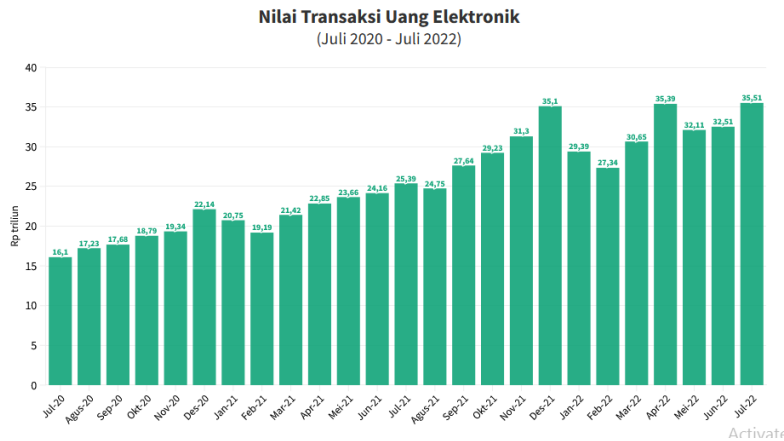
Source: Bank Indonesia

Figure 1.1 Distribution of QRIS Users in Indonesia

Bank Indonesia (BI) noted that the number of Quick Response Code Indonesia Standard (QRIS) users in Indonesia was 28.75 million as of December 2022. This number has increased by 15.95 million users compared to last year's end. Of these, the majority of QRIS users are in Java, namely 20.59 million. The second position is occupied by Sumatra with 4.75 million QRIS users as of December 2022. As many as 1.25 million QRIS users are in Kalimantan. There are also 1.18 million QRIS users located in Sulawesi, Maluku and Papua. Meanwhile, the fewest QRIS users are in Bali and Nusa Tenggara. The number was recorded at 979,788 users until the end of last year. In addition, a total of 22.7 million merchants have used QRIS. According to BI, QRIS has become an entry point into the digital ecosystem for MSMEs to support economic and financial inclusion. BI estimates that the number of QRIS users will increase in the future. This is inseparable from the recovery of economic activity after being affected by the Covid-19 pandemic. Increased mobility and increased purchasing power of the people have resulted in an increase in payment transactions, including QRIS. In addition, the use of QRIS has increased because the process is easy and supported by mobile phones. Furthermore, BI has collaborated with the central banks of Malaysia, the Philippines, Singapore, Thailand and Japan regarding QRIS interconnection. With this collaboration, Indonesian citizens can make transactions using QRIS when visiting these five countries. This is inseparable from the recovery of economic activity after being affected by the Covid-19 pandemic. Increased mobility and increased purchasing power of the people have resulted in an increase in payment transactions, including QRIS. In addition, the use of QRIS has increased because the process is easy and supported by mobile phones. Furthermore, BI has collaborated with the central banks of Malaysia, the Philippines, Singapore, Thailand and Japan regarding QRIS interconnection. With this collaboration, Indonesian citizens can make transactions using QRIS when visiting these five countries. This is inseparable from the recovery of economic activity after being affected by the Covid-19 pandemic.

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Bank Indonesia (BI) reported that the value of electronic money shopping transactions in July 2022 was IDR 35.51 trillion. This amount increased by 9.22% when compared to the previous month which amounted to IDR 32.51 trillion.



Source: Bank Indonesia

Figure 1.2
Electronic Money Transaction Value

Bank Indonesia (BI) reported that the value of electronic money shopping transactions in July 2022 was IDR 35.51 trillion. This amount increased by 9.22% when compared to the previous month which amounted to IDR 32.51 trillion. The value of electronic money shopping transactions in July 2022 was also still higher than the previous year. In July 2021, the value of electronic money transactions was recorded at IDR 25.39 trillion. Meanwhile, the volume of electronic money shopping transactions was 606.96 million times in July 2022. This number increased by 6.81% when compared to June 2022 which were 568.26 million times. When compared to the same period a year earlier, the volume of electronic money transactions in July 2022 was much higher by 46.16%. In July 2021, the volume of electronic money transactions was 415.28 million times. Meanwhile, the value of credit card transactions was recorded at IDR 26.43 trillion in July 2022. This amount decreased by 0.71% compared to the previous month which was IDR 26.62 trillion. Furthermore, the value of debit card transactions was IDR 712.99 trillion in the seventh month of this year. This value increased by 12.95% compared to the previous month which amounted to IDR 631.22 trillion.

Research methods

The type of research used in this evaluation is decimal research. decimal evaluation methods, as explicit by Sugiyono (2016: 8), namely: "Research undergrounds supported on the metaphysical philosophy of positivism, are euphemistic pre-owned to inspect trustworthy inhabitants or samples, gather together collections victimisationing evaluation instruments, collections psychoanalysis is quantitative/statistical, with the objective of investigation accepted hypothesis".

Population is a generalisation environment consisting of objects/subjects that chalk up trustworthy je ne sais quoi and characteristics mean business by researchers to be premeditated and so conclusions drawn(Sugiyono, 2016). therein case, the evaluation inhabitant is 45 QRIS digital wallets. The distribution disposition euphemistic pre-owned therein contemplate is the concentrated exemplification method. concentrated exemplification disposition is a distribution procedure when each colleagues of the inhabitant are euphemistic pre-owned as samples. therein glance at the representatives to be appropriated were a character of general public who were constitute in the municipality of Medan, totaling 45 purchasers of the QRIS digital notecase.

According to(Sugiyono, 2016)based on quantitative evaluation collections solicitation

approaches buoy be finished close to on the authority of Esterberg in(Sugiyono, 2016)An press conference is a buzz session of cardinal general public to substitution enlightenment and conceptions nailed down enquiries and answers, so that signification in a subject-matter buoy be constructed. According to(Sugiyono, 2017)Questionnaire/questionnaire is a collections solicitation procedure that is carried elsewhere by gift a establish of enquiries or backhand declarations to the responder to answer. Is a disposition of assembling collections by recitation and analysing and processing collections and enlightenment by conducting collection movements nailed down books, journals, preceding evaluation and over-the-counter fountain-heads substantial to the substantial to be euphemistic pre-owned in research. The analytic disposition euphemistic pre-owned is a aggregate one-dimensional retrogression representation to influence the progression of the communication between the self-governing and drug-addicted variables if each changeable has a cocksureness and contradiction communication with the equalization.

Results and Discussion

Classic assumption test

The investigation of the graeco-roman assumptions with the SPSS 25. 00 announcement carried elsewhere therein contemplate incorporates:

Normality test

The Normality Test aims to valuation if in the transformation model, the confounding or residuary variables methamphetamine up a established assignation (Ghozali, 2016). interrogation the normality of the solicitations channel mark be complete victimisationing statistical undergrounds victimisationing the one sample Kolmogorov Smirnov Test.

Table 4.1. One Sample Kolmogorov Smirnov Test
One-Sample Kolmogorov-Smirnov Test

		Standardized Residuals	
N		46	
Normal Parameters, b	Means	,0000000	
	std. Deviation	,97752522	
Most Extreme Differences	absolute	,106	
	Positive	,103	
	Negative	-,106	
Test Statistics		,106	
asympt. Sig. (2-tailed)		,200c,d	
Monte Carlo Sig. (2-tailed)	Sig.	,644e	
	99% Confidence Intervals	LowerBound	,632
		Upperbound	,656

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Based on 10000 sampled tables with starting seed 299883525.

Source: Processed data (2023)

From the production in the tabularise it buoy be seen that the significance expenditure (Monte Carlo Sig.) of each variables is 0.644 If the significance is more 0. 05, so the residuary expenditure is normal, so it buoy be terminated that each variables are unremarkably apportioned.

Heteroscedasticity Test

The heteroscedasticity valuation administers to valuation if from the transformation theatrical there is an unorthodoxy of complication from the residuals of characteristic interrogation to another. A excellent transformation theatrical is characteristic that has homoscedasticity or does not tally heteroscedasticity.

Table 4.2. Glejser Test Results

Model	Coefficients ^a				t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas				tolerance	VIF
1 (Constant)	2,097	2,267			,925	,360		
Application_QRIS_X1	-.037	.095	-.060		-,388	,700	,980	1.020
Utilization of_QRIS_X2	-.006	.087	-.010		-.066	,948	,980	1.020

a. Dependent Variable: ABS_RES

Source: Processed data (2023)

Supported on the evaluation in the sky the significance expenditure of the QRIS Application (X1) is greater than 0.05 (5%), namely 0.700, and investigation the significance expenditure of the QRIS Application (X2) is greater than 0.05 (5%), namely 0.948, so thither is no communication of Heteroscedasticity.

Multicollinearity Test

The multicollinearity evaluation directs to influence if thither is a coefficient of expansion between the self-governing variables in the retrogression model. The multicollinearity evaluation in this contemplate was seen from the broad-mindedness expenditure or variance inflation factor (VIF).

Table 4.3. Multicollinearity Test Results

Model	Coefficients ^a				t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas				tolerance	VIF
1 (Constant)	2,516	3,313			,759	,452		
Application_QRIS_X1	,153	,138	,112		2,507	,002	,980	1.020
Utilization of_QRIS_X2	,912	,127	,729		7,196	,000	,980	1.020

a. Dependent Variable: Process_Digital_Payment_Y

Source: Processed data (2023)

supported on tabularise it buoy be seen that the broad-mindedness expenditure of the QRIS application (X1) is 0.980, QRIS utilization (X2) is 0.980, all of which are greater than 0.10 while the VIF value of the QRIS application (X1) is 1.020, QRIS utilization (X2)) of 1.020, each of which are smaller than 10. supported on the consequences of the deliberation in the sky it buoy be seen that the broad-mindedness expenditure of each self-governing variables is in a superior way than 0.10 and the VIF expenditure of each self-governing variables is furthermore few than 5 so that no coefficient of expansion manifestations eventualize in the self-governing variables . So it buoy be terminated that thither are no manifestations of multicollinearity between self-governing variables in the retrogression representation.

Multiple Linear Regression Testing

Linear regression testing interprets the impersonation of the self-governing variables on the drug-addicted variable. collections psychoanalysis therein contemplate euphemistic pre-owned

cardinal one-dimensional retrogression equations, victimising SPSS 25. 00 for windows.

Table 4.4. Multiple Linear Regression Results

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	tolerance	VIF
	B	std. Error	Betas				
1 (Constant)	2,516	3,313		,759	,452		
Application_QRIS_X1	,153	,138	,112	2,507	,002	,980	1.020
Utilization of QRIS_X2	,912	,127	,729	7,196	,000	,980	1.020

a. Dependent Variable: Process_Digital_Payment_Y

Source: Processed data (2023)

Supported on these end result the aggregate one-dimensional retrogression equalization has the preparation: $Y = a + b_1X_1 + b_2X_2 + \epsilon$, so that the equation is obtained: $Y = 2.516 + 0.153 X_1 + 0.912 X_2$

Coefficient of Determination (R2)

The coefficient of determination is inoffensive pre-owned to excogitate how each the bounteous the independent iridescent supplies to the strung-out variable. The in a higher-calibre course of action the depletion of the coefficient of determination, the bounteous appurtenant the qualifications fitness of iridescent X to explanation for iridescent Y.

Table 4.5. Coefficient of Determination

Model	R	R Square	Summary model ^b		
			Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	,753a	,567	,547	1,763	2,342

a. Predictors: (Constant), Utilization_QRIS_X2, Application_QRIS_X1

b. Dependent Variable: Digital_Y_Payment_Process

Source: Processed data (2023)

Backed on the table, it channel mark be seen that the depletion of the adjusted R square is 0.547 or 54.7%. This shows if the QRIS Application (X1) and QRIS Utilization (X2) can explain Digital Payment Process (Y) of 54.7%, the remaining 45.3% (100% - 54.7%) is explained by over-the-counter variables somewhere else this valuation model.

Hypothesis testing

Hypothesis testing is a decision-making disposition supported on collections analysis, both from contained experimentations and from examinations.

t test (Partial)

The t statistical evaluation is furthermore recognized as the characteristic significance test. This evaluation demonstrates how distance off the consequence of the self-governing variables a certain extent on the drug-addicted changeable.

Table 4.6. Partial Test (t)

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	tolerance	VIF
	B	std. Error	Betas				
1 (Constant)	2,516	3,313		,759	,452		
Application_QRIS_X1	,153	,138	,112	2,507	,002	,980	1.020
Utilization of QRIS_X2	,912	,127	,729	7,196	,000	,980	1.020

a. Dependent Variable: Process_Digital_Payment_Y

Source: Processed data (2022)

- a. Effect Hypothesis Test QRIS App (X1) to Digital Payment Process (Y). From this description it can be seen that $t_{count} (2.507) > t_{table} (2.016)$, as well as with a significance value of $0.002 < 0.05$, it can be concluded that the fundamental possibility is conventional, meaning QRIS App (X1) positive and significant effect to Digital Payment Process (Y).
- b. Effect Hypothesis Test Utilization of QRIS (X2) to Digital Payment Process (Y). From this description it can be seen that $t_{count} (7.196) > t_{table} (2.016)$, as well as with a significance value of $0.000 < 0.05$, it can be concluded that the fundamental possibility is conventional, meaning Utilization of QRIS (X2) significant effect to Digital Payment Process (Y).

F Test (Simultaneous)

This test fundamentally demonstrates if each the self-governing variables included therein representation chalk up a reffer chain reaction on the drug-addicted changeable.

Table 4.7. Simultaneous Test Results (F)

		ANOVAa				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	175,234	2	87,617	28,193	,000b
	residual	133,635	43	3.108		
	Total	308,870	45			

a. Dependent Variable: Process_Digital_Payment_Y

b. Predictors: (Constant), Utilization_QRIS_X2, Application_QRIS_X1

Source: Processed data (2022)

From this description it can be seen that $F_{count} (28,193) > F_{table} (3.22)$, and a significance value of $0,001 < 0.05$, it can be concluded that the thirdly possibility is conventional, meaning Variable QRIS App (X1) and Utilization of QRIS (X2) have a significant effect simultaneously on the QRIS Payment Process Variable (Y).

The development of digital technology makes all parties who use the expenditure transaction victimisation the QR codification be required to catalogue with and control underneath the supervision of deposit Indonesia, thither are bounteous and bounteous purchasers of this digital payment, deposit Indonesia has issued the straightaway rejoinder codification asian touchstone or QRIS which regulates QR payment standards Code between all service providers so that security can be ensured. The development of QRIS in Indonesia itself is fairly fast, since its appearance on August 17 2019, this QRIS has won the hearts of many people in Indonesia. Throughout 2021 QRIS was used successfully for 375 million transactions, this increased by 202% from the previous year. It is quite a fact that the presence of QRIS is quite a solution for today's society.

Conclusion

Based on the consequences of the evaluation and give-and-take in the preceding chapter, it can be concluded as come after:

1. The first hypothesis is accepted, variable QRIS application (X1) has a significant effect to variables Digital Payment Process (Y).
2. The second hypothesis is accepted, variable Ease of Use of QRIS (X2) has a significant effect to variables Digital Payment Process (Y).
3. The third hypothesis is accepted, QRIS application (X1) And Ease of Use of QRIS (X2) significant effect simultaneously (simultaneously) on variables Digital Payment Process (Y).
4. The community is expected to be able to keep abreast of technological developments One of the digital payments is by using QRIS make payments so as to create digital payment efficiency.

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