

# The Influence of Perceived Convenience, Perceived Security Risk, Perceived Lifestyle on Decisions as a Digital Payment Tool in East Java

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## ABSTRACT

The advancement of digital technology has significantly transformed payment systems in society, including the increasing use of QRIS (Quick Response Code Indonesian Standard) as a cashless payment method. This study aims to examine the influence of perceived ease of use, security risk, and lifestyle on the decision to use QRIS among the people of East Java. A quantitative approach with a causal-comparative method was employed in this research. Data were collected through questionnaires distributed to QRIS users across the region. Multiple linear regression analysis was used to evaluate the relationships among the variables. The findings indicate that both perceived ease of use and lifestyle have a positive and significant effect on QRIS usage decisions, while perceived security risk has a significant negative influence. These results suggest that enhancing QRIS adoption requires attention to user convenience, alignment with modern lifestyles, and increased trust in system security from both service providers and policymakers.

**Keywords:** QRIS, usage decision, perceived ease of use, security risk, lifestyle.

## 1. INTRODUCTION

The development of digital technology has brought significant changes to the payment system in Indonesia. One form of this innovation is the Quick Response Code Indonesian Standard (QRIS) launched by Bank Indonesia in 2019. QRIS aims to unify various digital payment methods so that they can be used universally with just one QR code (Bank Indonesia, 2020). This innovation is considered capable of driving transaction efficiency and increasing financial inclusion amidst the transformation towards a cashless society.

In East Java, the adoption of QRIS shows a positive trend. Based on a report by Bank Indonesia, the number of QRIS users in this province will reach almost 7.6 million by the end of 2024 (Parlementaria, 2024). This growth cannot be separated from the increasing penetration of technology and changes in people's lifestyles who are increasingly accustomed to digitalization, including in economic activities.

However, the adoption of technology such as QRIS does not always run smoothly. Several psychological and social factors can influence a person's decision to use QRIS. One important factor is the perception of ease, namely the belief that the technology does not require a lot of effort to learn or use (Lukman, 2023). If users feel that QRIS is easy to use, then the tendency to adopt it will be higher.

On the other hand, the perception of security risks is a major concern in digital transactions. Risks such as theft of personal data, system errors, and online fraud can reduce the level of public trust in QRIS (Gómez-Hurtado et al., 2024). Although the system has been equipped with strict security standards, fear of potential cyber threats is still a barrier to the adoption of this technology.

The third factor that influences decisions is lifestyle. The younger generation, especially Gen Z, tends to choose technology that is practical, fast, and in accordance with the characteristics of a modern lifestyle (Kotler dan Keller, 2016). QRIS, which supports instant and cashless payments, is a special attraction for this group.

This study aims to analyze the extent to which perceptions of convenience, perceptions of security risks, and perceptions of lifestyle influence the decision to use QRIS as a digital payment tool in East Java. With a quantitative approach and multiple linear regression analysis, this study is expected to provide theoretical contributions to the development of technology adoption models as well as practical recommendations for the government and financial industry players.

## 2. RESEARCH METHODS

This study uses a quantitative approach with a causal research design, which aims to test and explain the causal relationship between independent variables, namely perceived ease, perceived security risk, and perceived lifestyle, on the dependent variable, namely the decision to use QRIS as a digital payment tool in East Java. This approach was chosen because it is considered appropriate to measure the direct influence between variables in a measurable and objective manner using statistical instruments (Sugiyono, 2017). Causal design also provides a strong foundation for identifying empirical relationship patterns, so that research results can be used as a basis for policy making or developing digital technology-based marketing strategies. The selection of respondents was carried out using a purposive sampling technique with the number of respondents in this study being 100 people, which was considered sufficient to provide accurate and relevant data according to the research context.

After the data was collected, a series of statistical analyses were carried out using SPSS software version 25. The analysis stages began with validity and reliability tests to ensure that the research instrument could measure the variables accurately and consistently (Lestari & Ramadhan, 2024). Next, classical assumption tests such as normality, multicollinearity, and heteroscedasticity tests were carried out to ensure that the data met the requirements of multiple linear regression analysis. The main analysis was carried out using the multiple linear regression method, which aims to determine how much simultaneous and partial influence the three independent variables have on the decision to use QRIS as a digital payment tool. Interpretation of the results is carried out based on the regression coefficient value, the significance value of the t-test and F-test, and the coefficient of determination ( $R^2$ ).

## 3. RESULTS AND DISCUSSIONS

Based on the results of statistical tests conducted on 100 QRIS user respondents in East Java, the following findings were obtained: Validity and Reliability Test: All statement items in the questionnaire were proven valid and reliable, with a Corrected Item-Total Correlation value of  $> 0.3$  and a Cronbach's Alpha value of  $> 0.6$  for all variables. The Multiple Linear Regression Test shows the following equation:  $Y = 4.290 + 0.184X_1 + 0.244X_2 + 0.289X_3$  Where:  $X_1$ : Perceived Convenience  $X_2$ : Perceived Security Risk  $X_3$ : Lifestyle  $Y$ : Decision to Use The Determination Coefficient ( $R^2$ ) is 0.652, which means that 65.2% of the variation in the decision to use QRIS is explained by the three independent variables. The F test shows a significance value of  $0.000 < 0.05$ , meaning that the regression model is simultaneously significant. The partial t test shows that:  $X_1$  (Perceived Convenience) is significant with a Sig. value = 0.000  $X_2$  (Security Risk) is significant with a Sig. value = 0.009  $X_3$  (Lifestyle) is significant with a Sig. value = 0.000. The results of the study show that the three variables — perceived ease, security risk, and lifestyle — have a significant influence on the decision to use QRIS.

### 3.1 The Influence of Perceived Convenience on Decisions to Use QRIS

Perceived ease has a strong positive influence. This is in accordance with the Technology Acceptance Model (TAM) framework which emphasizes that perceived ease encourages someone to accept and use new technology (Irimia-Diéguez et al., 2024). In the context of QRIS, ease of access, a user-friendly interface, and integration with various digital wallets encourage users to adopt it.

### 3.2 The Influence of Security Risk Perception on QRIS usage Decisions

Security risk also proved significant but positive, indicating that the lower the perception of risk, the higher the tendency to use QRIS. This supports the Planned Behavior (TPB) theory that perceived behavioral control including perceived security influences the intention to act (Nuri purwanto, 2022).

### 3.3 The Influence of Lifestyle Perceptions on Decisions to Use QRIS

Lifestyle plays the most dominant role in influencing the decision to use. This reflects the shift in consumption culture and digital preferences among the younger generation. QRIS is considered to be in accordance with a fast, efficient, and digital-native lifestyle (Putri et al., 2023).

## 4. CONCLUSION

This study concludes that perceived ease, perceived security risk, and lifestyle significantly influence the decision to use QRIS in East Java. Lifestyle is the most dominant variable. This finding reinforces the importance of user-friendly technology design, socialization of transaction security, and adjustment of services to the needs and characteristics of

the digital generation. The practical implications of this study are the need for better digital education strategies, improved security features, and a lifestyle-based service personalization approach. For further research, it is recommended to add other variables such as financial literacy and social influence because these variables also influence the behavior of using financial technology.

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