

The Effect of Ease of Access, Transaction Speed, and Transaction Security on The Intention To Use QRIS Among Generation Z in Mataram City

Huda Wahyuda Sukardi*, Emilia Septiani

Department of Management, Faculty of Economics and Business, University of Mataram, Indonesia

E-mail: ayuda6932@gmail.com

ABSTRACT

This study aims to analyze the influence of ease of access, transaction speed, and transaction security on the intention to use QRIS among Generation Z in Mataram City. This study used an associative quantitative approach with a purposive sampling technique. Data were collected by distributing questionnaires to 100 Generation Z respondents in Mataram City. The data were analyzed using quantitative analysis methods. The results show that ease of access, transaction speed, and transaction security influence the intention to use QRIS. These findings indicate that ease of use, fast transaction processes, and security guarantees play an important role in increasing Generation Z's intention to adopt QRIS as a digital payment system. Therefore, increasing ease of access, transaction speed, and transaction security can encourage wider adoption of QRIS among Generation Z.

Keywords: *ease of access, transaction speed, transaction security, intention to use.*

1. INTRODUCTION

The development of information and communication technology has had a significant impact on various aspects of people's lives, including financial transactions. Continuous technological advancements are driving changes in payment systems, transforming the use of money as a means of transaction toward a more modern, digital-based system (Adinda, 2022). Furthermore, the development of information technology plays a crucial role in supporting the growth of the digital economy and accelerating the achievement of financial inclusion. One implementation of this integration of technology and the digital economy is the use of non-cash payment systems in various economic activities.

One of the digital payment innovations that is developing in Indonesia is Quick Response Code Indonesian Standard (QRIS). QRIS is a national QR code standard that allows users to conduct transactions quickly, conveniently, and efficiently through various digital payment applications. (Akbar et al., 2019) The presence of QRIS not only makes it easier for consumers to make payments but also makes it easier for businesses to accept transactions from various payment service providers. As digital technology adoption increases, QRIS is expected to be an effective tool for expanding access to financial services and increasing financial inclusion in Indonesia. (Luqiana and Kussudyarsana, 2023).

Table 1. Data on the Number of QRIS Users in NTB for 2021-2025

Year	Number of Users
2021	167,000
2022	220,000
2023	415,000
2024	453,000
2025	493,134

Source: Bank Indonesia NTB representative

Based on the data above, it shows that the number of QRIS users in West Nusa Tenggara Province experienced a continuous increasing trend during the 2021–2025 period. In 2021, the number of users was recorded at 167,000 people and increased to 220,000 people in 2022. Higher growth was seen in 2023 with the number of users reaching 415,000 people. Furthermore, the number of users continued to increase to 453,000 people in 2024 and reached 493,134 people in 2025. This consistent increase indicates that the use of QRIS is increasingly accepted by the public

as an alternative digital payment. This condition reflects the increasingly widespread use of digital financial technology to support more practical and efficient transaction activities.

The development of digital payment technology continues to advance, marked by the introduction of the Quick Response Code Indonesian Standard (QRIS) as a cashless payment method that is increasingly used. QRIS offers various benefits, such as ease of transaction, fast payment processing, and enhanced security. Although QRIS implementation has spread throughout Mataram City, its usage rate among the public still varies. Some people, especially Generation Z in Mataram City, still do not fully utilize QRIS in their transactions. This condition is thought to be influenced by several factors, including ease of access, transaction speed, and perceived transaction security. Therefore, further research is needed on these factors.

1.1. Intention to Use

According to Kotler (1983:194), intention is one of the factors that motivates someone to perform a behavior. This intention arises from an individual's assessment of the benefits or advantages gained from using a system. The greater a person's intention to use QRIS, the more likely they are to use it in transactions. Strong intention can reduce user hesitation, so they will use QRIS more frequently in future transactions (Putri end Suardikha, 2020).

1.2. Ease of Access

According to Jogiyanto (2019:934), ease of use of digital services is a person's level of confidence that an information system can be used easily without requiring much effort. The easier a system is to use, the more likely a person is to utilize it. Conversely, if a system is perceived as complicated or difficult to use, interest in using it tends to decline. Users generally prefer technology that is easy to understand and operate. Therefore, when someone believes that a technology is easy to use, they will be more accepting and willing to use that technology. (Azisyah *et al.*, 2024)

1.3. Transaction Speed

According to Davis, (1989) Transaction speed is one indicator that reflects the ease of use of a technology. The faster a transaction can be completed, the more user-friendly and efficient the technology is perceived. In the context of digital payments, QRIS provides convenience through fast and practical transaction processes, making transaction speed a key factor in increasing public interest in using it. Transaction speed is the level of time efficiency in a payment system used to process and complete transactions from start to finish (Mentari, 2018).

1.4. Transaction Security

According to Saraswati and Mardhiyah, (2022) Transaction security is a user's perception of a system's ability to protect personal data, financial information, and transaction processes from various threats or misuse. A high level of security can increase user trust in a digital payment system, thus encouraging them to use the service. Conversely, if users perceive the system to be incapable of ensuring transaction security, their interest in using it tends to decrease (Pangestu, 2024)

1.5. Conceptual Framework

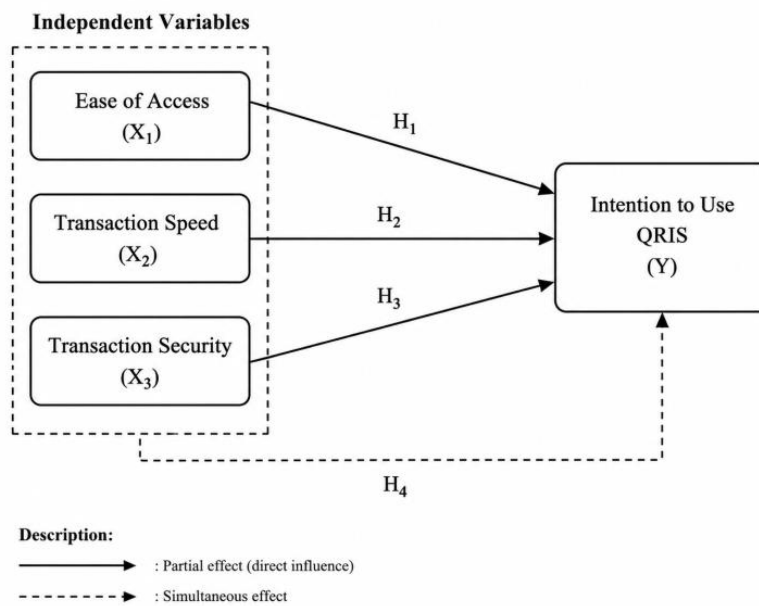


Figure 1. Conceptual Framework

H1: Ease of access has a positive and significant effect on the intention to use QRIS among Generation Z in Mataram City.

H2: Transaction speed has a positive and significant effect on the intention to use QRIS among Generation Z in Mataram City.

H3: Transaction security has a positive and significant effect on the intention to use QRIS among Generation Z in Mataram City.

2. RESEARCH METHODS

This study employs a causal associative quantitative approach aimed at examining the relationship between variables in the research (Sugiyono, 2018). The independent variables in this study are ease of access, transaction speed, and transaction security, while the dependent variable is the intention to use QRIS among Generation Z in Mataram City. This research uses primary data collected through a Google Forms questionnaire. The sample consisted of 100 respondents selected using a purposive sampling technique. Data were analyzed using multiple linear regression with the assistance of SPSS. Prior to the analysis, validity and reliability tests were conducted, along with classical assumption tests, including normality, multicollinearity, and heteroscedasticity.

Table 2. Respondent Characteristics

Variables	Category	Amount	Percentage
Gender	Man	71	71%
	Woman	29	29%
	Total	100	100%
Age	17–20 years	16	16%
	21–24 years	67	67%
	25–28 years	17	17%
	Total	100	100%
Status	Students	47	47%
	Other	40	40%
	Self-employed	12	12%

	Civil Servants/Private Sector	1	1%
	Total	100	100%
Income	< Rp. 1,000,000	20	20%
	Rp. 1,000,000 – < Rp. 2,000,000	25	25%
	Rp. 2,000,000 – < Rp. 3,000,000	12	12%
	> Rp. 3,000,000	43	43%
	Total	100	100%

Source: results of primary data processing, 2026

Based on the characteristics of the respondents, it can be concluded that this study was dominated by men with the majority aged 21–24 years who are Generation Z. Most of the respondents are students and have varying incomes, with a dominance in the category above Rp 3,000,000 per month. This indicates that the research respondents are a group of Generation Z who are active in using digital technology, thus in accordance with the research focus on QRIS.

3. RESULTS AND DISCUSSION

3.1. Validity Test

Table 3. Validity Test Results

Statement Items	Intention to Use (Y)	Ease of Access (X1)	Transaction Speed (X2)	Transaction Security (X3)
Y1	0.912			
Y2	0.891			
Y3	0.937			
Y4	0.908			
Y5	0.891			
X1.1		0.879		
X1.2		0.897		
X1.3		0.906		
X1.4		0.941		
X2.1			0.843	
X2.2			0.898	
X2.3			0.897	
X3.1				0.897
X3.2				0.921
X3.3				0.925

Source: results of primary data processing, 2026

The validity test results show that all statement items in the variables Intention to Use (Y), Ease of Access (X1), Transaction Speed (X2), and Transaction Security (X3) have a correlation value greater than the r table, namely 0.195 with a significance level of 0.05 and a sample size of 100 respondents. This value indicates that all indicators in each variable have met the established validity criteria. Thus, all statement items are declared valid and suitable for use in further research analysis.

3.2. Reliability Test

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Result
Intention to Use	0.946	Reliable
Accessibility	0.922	Reliable
Transaction Speed	0.849	Reliable
Transaction Security	0.901	Reliable

Source: results of primary data processing, 2026

The results of the reliability test show that all research variables have a Cronbach's Alpha value above 0.60. The variable Intention to Use (Y) obtained a value of 0.946, Ease of Access (X1) of 0.922, Transaction Speed (X2) of 0.849, and Transaction Security (X3) of 0.901. These values indicate that all research instruments have a good level of internal consistency, so they are declared reliable and suitable for use in further research analysis.

3.3. Classical Assumption Test

Table 5. Results of the Normality Test (One-Sample Kolmogorov-Smirnov)

Information	Mark
Number of Respondents (N)	100
Mean	0.0000000
Standard Deviation	2.11334038
Test Statistics	0.080
Asymp. Sig. (2-tailed)	0.110

Source: results of primary data processing, 2026

The results of the normality test using the Kolmogorov–Smirnov test showed a significance value of 0.110, which is greater than 0.05. This indicates that the research data is normally distributed, thus meeting the normality assumptions in multiple linear regression analysis.

Table 6. Results of Multicollinearity Test

Variables	Tolerance	VIF	Information
Ease of Access	0.294	3,406	There is no multicollinearity
Transaction Speed	0.339	2,947	There is no multicollinearity
Transaction Security	0.316	3,168	There is no multicollinearity

Source: results of primary data processing, 2026

The results of the multicollinearity test show that all independent variables have a tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value less than 10. Ease of access has a tolerance value of 0.294 with a VIF of 3.406, transaction speed has a tolerance of 0.339 with a VIF of 2.947, and transaction security has a tolerance of 0.316 with a VIF of 3.168. Based on these results, it can be concluded that there are no symptoms of multicollinearity between the independent variables in the research model.

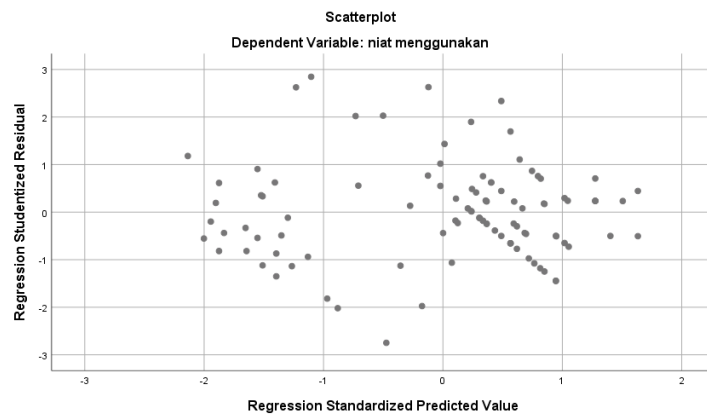


Figure 2. Results of Heteroscedasticity Test

Source: results of primary data processing, 2026

The results of the heteroscedasticity test, shown through a scatterplot, show that the points are randomly distributed above and below the zero axis and do not form a specific pattern. This indicates that there are no symptoms of heteroscedasticity in the regression model, thus meeting the assumption of homoscedasticity.

3.4. Multiple Linear Regression Test

Table 7. Results of Multiple Linear Regression Test

Variable	Coefficient	t-value	Sig.
Accessibility (X1)	0.436	4,056	0.000
Transaction Speed (X2)	0.571	3,783	0.000
Transaction Security (X3)	0.554	4,480	0.000

Source: results of primary data processing, 2026

Based on the table above, the multiple linear regression equation is obtained as follows:

$$Y = 1.547 + 0.436X_1 + 0.571X_2 + 0.544X_3 + e$$

Y is the intention to use, X1 is ease of access, X2 is transaction speed and X3 is transaction security. From the equation above, the following points can be concluded:

Ease of access has a regression coefficient of 0.436 with a significance level of 0.000, indicating a positive and significant effect on intention to use QRIS. This means that the easier it is to use QRIS, the higher Generation Z's intention to use it.

Transaction speed has a regression coefficient of 0.571 with a significance level of 0.000, indicating a positive and significant effect on QRIS usage intention. This means that the faster the transaction process, the higher the user's intention to use QRIS.

Transaction security obtained a regression coefficient of 0.554 with a significance level of 0.000, which also indicates a positive and significant effect on intention to use QRIS. This means that the higher the perceived level of security, the greater the intention to use QRIS.

3.5. Determination Test

The R Square value of 0.811 indicates that the three variables are able to explain the variation in intention to use QRIS by 81.1%, while the remainder is influenced by other variables outside the study.

4. CONCLUSION

Based on the research results, it can be concluded that ease of access, transaction speed, and transaction security have a positive and significant effect on the intention to use QRIS among Generation Z in Mataram City. All research instruments have met validity and reliability tests, and the data have met the classical assumption tests including

normality, multicollinearity, and heteroscedasticity, so the regression model is declared suitable for use. Furthermore, the results of the coefficient of determination indicate that the independent variables are able to explain the variation in the dependent variable well. Thus, improvements in these three factors can encourage an increase in Generation Z's intention to use QRIS as a digital payment system.

REFERENCES

- Adinda, M. (2022). Analisis faktor-faktor yang mempengaruhi Gen-Z dalam penggunaan quick response code Indonesian standard (QRIS) sebagai teknologi pembayaran digital. *Contemporary Studies in Economic, Finance, and Banking*, 1(1), 167–176
- Akbar, R., Silvana, M., & Alizar, A. F. (2019). Perancangan Aplikasi Pembayaran Non Tunai untuk Pengelolaan Bisnis Pencucian Mobil dengan Memanfaatkan Teknologi QR Code (Studi Kasus : Oto Pro Car Wash end Detailling Padang). *Prosiding Seminar Nasional Sains dan Teknologi*, 1(1), 1–13.
- Azisyah, N., Pontoh, G. T., & Nirwana. (2024). Pengaruh Persepsi Kegunaan, Kemudahan, dan Keamanan Terhadap Niat Wajib Pajak dalam Pembayaran Pajak Menggunakan QRIS. 4(4), 467–476.
- Davis, F. D. (1989). Perceived Usefulness , Perceived Ease of Use , and User Acceptance of Information Technology. September, 319–340.
- Jogiyanto, H.M. (2019) *Sistem Informasi Keperilakuan*. Yogyakarta: Andi Offset.
- Kotler, P. (1983). *Manajemen Pemasaran: Analisis, Perencanaan dan Pengendalian* (edisi keempat jilid 2). Jakarta: Erlangga.
- Luqiana, A. L., & Kussudyarsana. (2023). Faktor-faktor yang mempengaruhi kelompok milenial terhadap niat menggunakan uang elektronik (QRIS) untuk model pembayaran: perspektif pengguna di kalangan mahasiswa di kota surakarta. 1989. *Jurnal Ilmiah Ekonomi dan Bisnis*, 26(2), 198–210.
- Mentari, A. D. (2018). Pengaruh Kesadaran, Kecepatan transaksi, Keamanan , Manfaat yang Dirasakan dengan Mediasi Persepsi Kemudahan Penggunaan terhadap Adopsi m-banking BRI Makassar Raya. 157–175.
- Pangestu, N. A. (2024). Pengaruh kemudahan penggunaan, kecepatan dan keamanan terhadap keputusan mahasiswa GenBI Purwokerto dalam bertransaksi menggunakan QRIS. . *Jurnal Ekonomi dan Bisnis Digital*, 5(1), 45–58.
- Putri, N. K. R. D., & Suardikha, I. M. S. (2020). Penerapan Model UTAUT 2 Untuk Menjelaskan Niat Dan Perilaku Penggunaan E-Money di Kota Denpasar. 30(2), 540–555.
- Saraswati, A. N., & Mardhiyah, A. (2022). Pengaruh persepsi kemudahan dan persepsi keamanan terhadap minat penggunaan e-money di kalangan generasi millenia. 1(2), 96–106.
- Sugiyono. (2018). *Metodologi Penelitian Kuantitatif, Kualitatif dan R& D*. Bandung, Indonesia: Alfabeta