

The Influence of Ease of Use, Benefits, Confidence and Lifestyle on The Decision to Use QRIS in The Dana Application

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ABSTRACT

Usage decisions are how a person, group, or organization selects, buys, and uses goods, services, ideas or experiences that are part of consumer behavior to satisfy their needs and wants. This study aims to test and analyze the influence of ease of use, benefits, trust and lifestyle on the decision to use QRIS on the Dana application (case study on students of the Faculty of Economics and Business, Pekalongan University). The type of research used in this study is causal research with a data collection method using questionnaire data. In this study, 100 respondents were used as samples. The population in this study were students of the Faculty of Economics and Business, Pekalongan University who used the QRIS service of the Dana application whose number was not identified with certainty. The sampling method used was purposive sampling.

The type of data used in this study is primary data. Data collection by distributing questionnaires online. The analysis techniques used were Instrument Test, Classical Assumption Test, Model Feasibility Test, Multiple Linear Regression Test with the help of the SPSS Version 20 program.

The results of this study can be concluded that Ease of Use has a negative and significant effect on the Decision to Use, Benefits have a positive and significant effect on the Decision to Use, Trust has a negative and insignificant effect on the Decision to Use, and Lifestyle has a positive and significant effect on the Decision to Use.

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Keywords:

Ease of Use, Benefits, Trust, Lifestyle, Decision to Use

1. Introduction

Cashless transactions in Indonesia continue to increase in line with technological developments and supportive government policies. One currently popular cashless payment method is QRIS (Quick Response Code Indonesia Standard), a QR code standard approved by Bank Indonesia to facilitate cashless transactions, particularly for small- and medium-scale transactions frequently undertaken by the public. Sunarjo et al (2021). QRIS was created to simplify digital transactions by requiring only a single QR code. Previously, each merchant could have more than one QR code, even if the payment types accepted by buyers and sellers varied. This cashless payment system requires only a single point of control. The benefits of QRIS are significant for businesses, both small, medium, and large, as it offers advantages and convenience for both businesses and consumers.

According to data from the Indonesian Payment Systems Association (ASPI), in March 2024, the nominal amount circulating in all QRIS transactions reached IDR 42 trillion. This figure is a record high since QRIS was launched. Compared to the transaction value in Q1 2023, the nominal transaction value in Q1 was observed to have increased. The nominal value in March 2024 even increased by IDR 10 trillion compared to the previous month. QRIS transaction value grew by 175.44%.% (yoy), with the number of users reaching 48.12 million and the number of merchants 31.61 million. The following is the nominal data for QRIS transactions in Indonesia in Figure 1.

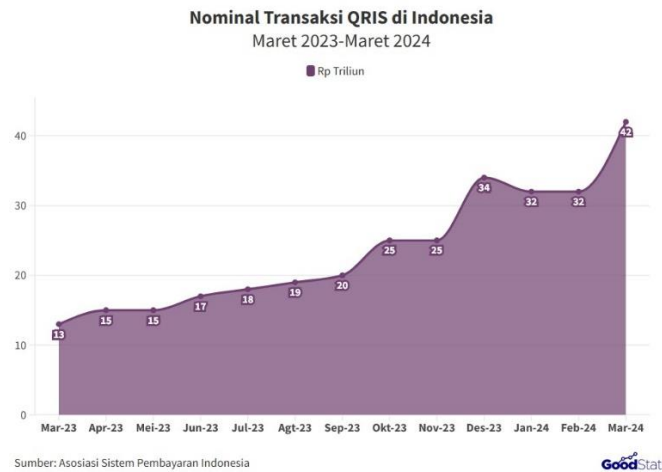


Figure 1 QRIS Transaction Amount in Indonesia
 Source: Indonesian Payment Systems Association

E-wallet payment applications in Indonesia continue to develop to facilitate consumer transactions, including Go-Pay, LinkAja, OVO, DANA, i.Saku, DOKU, and others. One of the fastest-growing is DANA, a startup founded in 2017 and officially launched on March 21st. DANA's remarkable success, despite its fledgling nature, is one reason to investigate the DANA app. DANA managed to reach 1 million users in just three and a half months, making it the fastest e-wallet on the market compared to others.(Vintiani & Yussri Indah, 2023). According to data from rankia.id, the Dana app ranked number one among the most popular e-wallets in Indonesia in 2024, with the most downloads on the Google Play Store, reaching over 100 million. With such a large number of users in Indonesia, this certainly provides an indication of how secure and reliable the DANA payment app is for users. The following data shows the most popular e-wallets in Indonesia in 2024 in Table 1.

Table 1. Most Popular E-Wallets in Indonesia in 2024

Ranking	Application Name	Number of Downloads
1	FUNDS	100 million ++
2	OVO	50 million ++
3	GoPay	10 million ++
4	LinkAja	10 million ++
5	ShopeePay	10 million ++
6	Octo Mobile	5 million ++
7	i. Pocket	1 million ++
8	DOKU	1 million ++
9	My Pocket	1 million ++
10	JakOne Mobile	1 million ++

Source: Google PlayStore

The DANA app is an electronic wallet that provides various payment system services, including e-money, fund transfers, and mobile-based payment services accessible through mobile devices. From the third quarter of 2022 to January 13, 2023, DANA ranked first in the finance category as the most

downloaded app on the Google Playstore and iOS App Store according to Data.ai. Furthermore, based on a YouGov survey, DANA also ranked first in the Top Improvements category in the Bank and Payment System Consideration Rankings 2022, this study calculates the number of customers of a financial services brand and reconsiders the brand in the future. Furthermore, the DANA app is one of the Payment System Service Providers (PJSP) authorized by Bank Indonesia to operate the QRIS system. In 2022, the DANA app recorded positive growth at the end of 2022 with the number of QRIS transactions increasing by 374.25%. (Muzayyana, 2023).

The use of QRIS in the DANA application as a payment method certainly raises various perceptions among the public. They will consider whether QRIS in the DANA application provides ease of use and benefits for users. These public perceptions can be used as several variables to capture information about events people experience when using the DANA QRIS payment method. Ultimately, these perceptions will influence public tendencies and assist in decision-making regarding QRIS as a payment method. In this study, researchers used several perceptions to inform their decision to use QRIS, including perceptions of ease of use, benefits, trust, and lifestyle.

In using a technology, you can use a technology acceptance model, namely the Technology Acceptance Model or commonly called TAM, which consists of two factors, namely perceived ease and perceived usefulness. Suhendry (2021). In addition to these two constructs, TAM research can develop the model by adding perceptions of trust and lifestyle as external variables.

The use of QRIS in the DANA application is influenced by factors underlying a person's decision to use DANA QRIS, one of which is the perceived ease of use. Some of the conveniences of using QRIS include ease of registration and ease of operation of services within the application. This indicates that the easier it is for people to use QRIS, the more people will use it. Perceived ease of use is one of the consumer attractions that can influence the decision to use a system based on trust. (Mawardani, 2021).

Another factor that influences a person's decision to use QRIS is perceived usefulness. Perceived usefulness is an individual's belief in the perceived benefits of using technology. The greater the perceived benefits of using technology, the higher their likelihood of using it. (Desita et al., 2022).

Another factor influencing the decision to use QRIS is the perception of trust. This trust is the result of a process involving the safety and convenience of using the technology. This process can create a positive emotional connection between the public and marketers. Therefore, marketers need to create and maintain public trust, thereby influencing how the public views the technology offered. Insani Saibil et al (2022). The higher the safety and comfort of using technology, the higher the feeling of trust in the decision to use that technology.

Another factor influencing people's decisions about QRIS use is lifestyle. With the rise of cashless lifestyles in society, the perception has emerged that lifestyle influences the quantity of QRIS use. A statement from Sunyoto & Danang (2015) reinforces that lifestyle is one of the factors that influences purchasing decisions. According to Kotler (2018) The concept of lifestyle can help marketers understand changing consumer values and how lifestyle influences purchasing behavior. Generally, lifestyle is defined as a person's way of life, as reflected in how they spend their time (activities), the things they consider important in their lives (interests), and their views of themselves and their surroundings (opinions).

According to Denny (2020) A decision is an answer to a question that explains the action to be taken and the matters discussed in the planning process. Decisions reflect behavior that arises from deviations from planned implementation. A well-directed plan is usually rooted in a well-thought-out decision. The function and benefits of technology are also important factors in the decision to use QRIS electronic money, allowing individuals to decide whether or not to use it.

2. Literature Review

According to Jogiyanto (2007) states that the technology acceptance model is a framework that describes how users accept information technology. According to Desvronita (2021) The Technology

Acceptance Model (TAM) is an adaptation of the Theory of Reasoned Action (TRA) introduced by Ajzen and Fishbein in 1980. TAM adds two main variables to the TRA model, namely perceived usefulness and perceived ease of use.

The factors underlying students in using several perceptions to make decisions in using QRIS include perceptions of ease of use, benefits, trust and lifestyle, where these 4 things along with the usage decision variables will be explained in their theoretical basis below:

According to Hartono (2007) Ease of use is defined as the extent to which a person believes that using a technology can be done without effort. According to Nurdiansyah et al (2022) Perceptions of ease of use can impact behavior. The greater a person's perception of a system's ease of use, the greater their likelihood of utilizing information technology. Ease of use can be defined as easy to understand, easy to learn, easy to operate, and simple. This is certainly related to the ease of use of QRIS, which allows customers to quickly pay for their purchases simply by using their mobile phone.

This is supported by research conducted by Riza Nur (2023). Rahmawati et al (2020) And Rizal Syahri (2023) which states that ease of use has a positive and significant influence on usage decisions. Based on the research results above, the hypothesis proposed in this research is:

H1 = ease of use has a positive and significant effect on usage decisions.

According to Ariningsih et al (2022), states that perceived usefulness is a person's belief regarding how much the system used can improve the user's job performance. Perceived usefulness is an individual's belief in the perceived benefits of using technology. According to Widodo & Putri (2021) The higher the benefits a person feels when using technology, the higher the interest in the decision to use that technology.

This is supported by research conducted by Rahmawati et al (2020), Defratama Dwi Satya Putra (2024) And Syaionni et al (2023) which states that benefits have a positive and significant influence on usage decisions. Based on the research results above, the hypothesis proposed in this research is:

H2 = Benefits have a positive and significant influence on usage decisions.

According to Widi Astuti et al (2020) Trust is a person's belief in themselves and their partners. In general, trust can be considered a fundamental factor supporting the success of a relationship between an individual and their partners. Trust in a product can be fostered if the product can demonstrate its quality. This also relates to how digital payments, such as QRIS, can be trusted if the system used is reliable and can guarantee the security and confidentiality of consumer accounts.

This is supported by research conducted by Novitasari (2020), Riza Nur (2023) And Grace (2021) which states that trust has a positive and significant influence on usage decisions. Based on the research results above, the hypothesis proposed in this research is:

H3 = Trust has a positive and significant influence on usage decisions.

According to Maria Trecia (2020) Lifestyle is an aspect of human secondary needs that can change along with the times or the way a person fulfills his life needs. According to Kotler (2018), the concept of lifestyle can support marketers in interpreting changes in consumer values and how lifestyle can influence purchasing behavior. Based on the opinion issued by Sunyoto & Danang (2015) Lifestyle is one of the factors influencing purchasing decisions. The more a person's lifestyle improves with regard to digital payments, the more positive the impact on QRIS usage decisions. (Seputri & Yafiz, 2022).

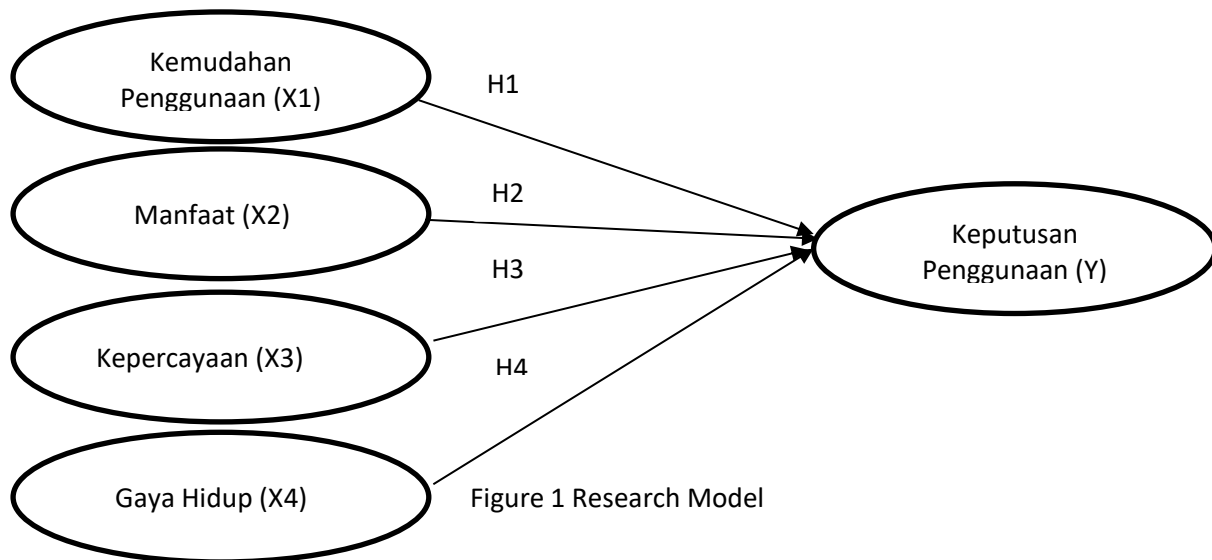
This is supported by research conducted by Novitasari (2020), Ramadhan Jaya Saputra & Sudarwanto (2023) And Paradise (2023) which states that lifestyle has a positive and significant influence on usage decisions. Based on the research results above, the hypothesis proposed in this research is:

H4 = Lifestyle has a positive and significant influence on usage decisions

According to Denny (2020), a decision is an answer to a question. Decisions can answer what should be done and what should be discussed regarding something related to planning. A decision is

an action involving two or more alternative choices. A person who wants to make a choice must have several options to consider. A decision is an action consisting of two or more alternatives. A person who wants to make a choice must have alternative choices.

Purchasing decisions are the steps consumers take before deciding to purchase a product. Purchasing decision behavior refers to the final actions of consumers, both individuals and households, who purchase goods and services for personal consumption. Advise using current and primary sources from trusted international references (top tier-journals).



3. Method, Data, and Analysis

This study employed a quantitative method, with a causal approach. SPSS version 20 was used for analysis. Purposive sampling was also employed, involving a sample of students from the Faculty of Economics and Business, University of Pekalongan. This study will explore the influence of ease of use, benefits, trust, and lifestyle on the decision to use the Dana app Qris.

Respondent Overview

Based on a questionnaire distributed at the research location, namely at the University of Pekalongan, information about the identity of the research sample was collected from one hundred respondents' answers. Data on the characteristics of the respondents indicated that 60 percent of respondents were female, or 60%, and 40 percent of respondents were male, or 40%. It is possible to conclude that women are more likely to be digital users, digital financial services such as QRIS DANA are often more easily accessible to women. Many payment applications offer ease of use and integration with various attractive cashback and discount programs, and encourage women to use QRIS DANA services more frequently.

Judging from the characteristics of respondents by age, students aged 17-20 years numbered 31 (31%), students aged 21-25 years numbered 69 (69%). This shows that respondents aged 21-25 years are a generation that is very tech-savvy and accustomed to using digital devices in their daily lives, they are more adaptive to innovation and technological advances, including in terms of digital financial transactions.

Judging from the characteristics of respondents based on study program/major, undergraduate students in Management were 70 (70%), undergraduate students in Accounting were 27 (27%), and Masters in Management were 3 (3%). This indicates that respondents in the undergraduate management study program used the DANA application's QRIS service more, due to the larger number of students compared to other study programs. In addition, as prospective professionals entering the business and managerial world, undergraduate management students have a high awareness of the importance of efficiency and practical financial management.

Judging from the characteristics of respondents based on their year of enrollment, 50 (50%) of the 2021 intake, 23 (23%) of the 2022 intake, 16 (16%) of the 2023 intake, and 11 (11%) of the 2024 intake. This shows that respondents from the 2021 intake, as students entering campus during the transition to the digital era, tend to be more open to the use of digital financial applications as part of their practical lifestyle.

Judging from the characteristics based on the length of use of the Dana application, the length of use of the Dana application is 1-3 years 50(50%), 4-6 years 40(40%), ≥ 6 years 10(10%). This indicates that Dana app users have been experiencing the benefits of QRIS for quite some time, which facilitates fast, secure, and efficient financial transactions. A 1-3 year period indicates that they're not just trying it out, but are already comfortable and accustomed to the service.

Judging from the characteristics based on the number of users of the Dana application's Qris service, the number of users of Dana's Qris 1-5 times is 23 (23%). 6-10 18 (18%), ≥ 10 times 59(59%). This shows that the use of QRIS Dana by the respondents in this study is not only relying on QRIS for occasional transactions, but has become an important part of their daily lives.

4. Result and Discussion

Results Analysis

Instrument Test

Validity Test

Based on the validity test, it shows that each indicator of the research questions used has a calculated $r > r\text{-table}$ 0.1966. Conclusion All indicators of variables X1, X2, X3, X4, and Y are valid, which means they pass the validity test.

Reliability Test

Based on the reliability test, it can be seen that all the values of the variables ease of use X1 (0.885), benefits X2 (0.753), trust X3 (0.811), lifestyle X4 (0.822), and decision to use Y (0.872) are greater than 0.6, so they can be declared reliable. This can be interpreted that all the variable values in this study are reliable and trustworthy because they provide consistent results even though they are used repeatedly.

Classical Assumption Test

Normality Test

Based on the normality test, it can be seen that the results of the normality test show a significance value of 0.078, the data is normally distributed because the Sig value $>$ alpha (alpha value = 0.05).

Multicollinearity Test

Based on the multicollinearity test, it can be seen that the Variance Inflation Factor (VIF) of Variable X1 is 2.929 and Tolerance is 0.341. VIF of Variable X2 is 3.356 and Tolerance is 0.298. VIF of Variable X3 is 3.495 and Tolerance is 0.286. VIF of Variable X4 is 3.394 and Tolerance is 0.295. The explanation above shows that all independent variables used in this study did not find any correlation. If the Tolerance value is $>$ 0.10 or the VIF value is $<$ 10, it can be concluded that there is no multicollinearity in the regression model.

Heteroscedasticity Test

Based on the heteroscedasticity test, it shows that all significant variables X1 (0.78), X2 (0.883), X3 (0.063), X4 (0.958), and Y (0.958) statistically influence the independent variable ABS_RES. This is because the significance probability value is above 0.05.

Model Feasibility Test

Based on the feasibility test of the model shows that the F sig value of 0.00 is smaller than 0.05. The significance value obtained is 0.00 which is smaller than 0.05. So it can be concluded that the regression model can be used to analyze the influence of the variables ease of use (X1), benefits (X2), trust (X3) and lifestyle (X4) on the decision to use (Y), so this research model is worthy of research.

Multiple Linear Regression Analysis

The aim of multiple linear regression analysis is to determine the magnitude of the independent variables, namely ease of use (X1), benefits (X2), trust (X3) and lifestyle (X4) on the dependent variable, namely the decision to use (Y), as explained in the equation.

Table 2 Multiple Linear Regression Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	10,361	1,894		5,470	.000
Ease of Use	-.252	.104	-.302	-2,411	.018
1 Benefit	.390	.176	.323	2,218	.029
Trust	.319	.211	.225	1,510	.134
Lifestyle	.533	.222	.348	2,402	.018

a. Dependent Variable: Decision on Use

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Source: Primary data processed in 2025.

From Table 2, the multiple regression model between the independent variable (X) and the dependent variable (Y) can be formulated in the following equation form:

$$Y = 10.361 - 0.252(X1) + 0.390(X2) + 0.319(X3) + 0.533(X4)$$

5. Conclusion and Suggestion

Conclusion

This study aims to test and analyze the influence of ease of use (X1), benefits (X2), trust (X3), and lifestyle (X4) on the decision to use (Y) QRIS on the DANA application among students of the Faculty of Economics and Business, University of Pekalongan. Based on data processing and data results referring to the problem formulation and research objectives in the previous chapter, several conclusions can be formulated as follows:

The ease of use variable (X1) has a negative and significant effect on the decision to use DANA QRIS. This shows that the ease of use provided by the QRIS electronic money service provider as a non-cash payment tool does not necessarily increase the willingness of students at the Faculty of Economics and Business, Pekalongan University, to decide to use the QRIS DANA service.

The benefit variable (X2) has a positive and significant effect on the decision to use DANA QRIS. This shows that the benefits of the QRIS service in the DANA application are currently very helpful in all activities and can meet the needs of students at the Faculty of Economics and Business, Pekalongan University.

The trust variable (X3) has a positive and insignificant effect on the decision to use DANA QRIS. This promises that trust in the use of the DANA application QRIS can be said to be high so that students of the Faculty of Economics and Business, Pekalongan University can fully trust using DANA QRIS as a non-cash payment tool.

The lifestyle variable (X4) has a positive and significant influence on the decision to use DANA QRIS. This shows that the lifestyle of students of the Faculty of Economics and Business, University of Pekalongan in using the QRIS DANA application is increasing, students who use QRIS DANA show progress in following technological developments, creating a modern and adaptive image.

Suggestion

For the Company

For the DANA application, it is recommended to introduce and provide more comprehensive information regarding QRIS and improve service convenience so that it can provide the best service to users.

For Future Researchers

For future researchers, this study can serve as a valuable reference. It is recommended to expand the respondent category, not just limited to students of the Faculty of Economics and Business, Pekalongan University, but perhaps to include all students of Pekalongan University or even all of Indonesia, with a larger number of respondents. Furthermore, future research can add other variables not yet examined in this study, such as service features, security, risks, and so on, which can significantly influence the decision to use the QRIS application.

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The researcher realizes that this thesis is far from perfect and still has many shortcomings, as I am only human. Therefore, any suggestions, criticisms, and input are greatly appreciated to improve this work. Hopefully, this thesis is useful and informative for all parties.

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