THE EFFECT OF EASE AND SPEED ON INTEREST IN USING THE QRIS PAYMENT SYSTEM ON STUDENTS MAJORING IN MANAGEMENT, FACULTY OF ECONOMICS AND BUSINESS, UNIVERSITY OF MUHAMMADIYAH MAKASSAR

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Abstract

The purpose of this study is a type of quantitative research with the aim of determining the effect of ease and speed on interest in using the QRIS payment system on students majoring in Management, Faculty of Economics and Business, University of Muhammadiyah Makassar. Samples were taken from students majoring in Management, Faculty of Economics and Business, University of Muhammadiyah Makassar. The type of data used in this study is quantitative data obtained from questionnaires that are shared and relate to the problem under study. Data collection is carried out by observation and distribution of questionnaires. In this study, the data sources used in data collection include primary data and secondary data. The research instrument used in this study used the Likert scale method. The results showed that data using statistical calculations through the Statistical Package for the Social Science (SPSS) version 26 application at the stage of data collection, data management, and data analysis regarding the effect of convenience and speed on interest in using the QRIS payment system in students majoring in management, faculty of economics and business, University of Muhammadiyah Makassar, it can be concluded that convenience has a positive and significant effect The interest in using in students majoring in management, faculty of economics and business, University of Muhammadiyah Makassar, and speed has a negative and significant effect on interest in using in students majoring in management, faculty of economics and business, University of Muhammadiyah Makassar.

Keywords: Ease, Speed, QRIS

INTRODUCTION

Along with the development of the digital industry, advances in technology and information on payment instruments have undergone several transformations starting from the barter system to the discovery of money as a means of payment transactions. Various activities have changed to adapt to industry advances towards digital. With the advancement of technology, not only life has become easier, but also the financial sector. One of the sectors that has undergone changes in the industrial revolution 4.0 is the payment system, a cashless payment system or commonly called electronic money developing with increasingly advanced system technology making users or service providers of electronic money payment systems continue to improve payment systems to make them easier for consumers to use (Hutami A, 2021).

On January 1, 2020, Bank Indonesia officially released an Indonesian QR code known as Quick Response Code Indonesia Standard (QRIS). QRIS is a standard for the use of QR codes for payments through server-based electronic money applications, e-wallets, and mobile banking. The government supports Indonesia's payment system revolution in the current digital era by inaugurating QRIS as QR for electronic payment methods. Currently, QRIS allows all payment applications from any operator, both banks and non-banks, to be used in all shops,

shops, stalls, parking, tourist tickets, and donations with the QRIS logo. However, QRIS application providers in stores are different from application providers used by the public. A seller only needs to open an account or account at one of the QRIS organizers that has been licensed by Bank Indonesia (Wicky T. J Laloan, 2023).

QRIS is part of the digital transformation of Indonesia's payment system to accelerate digital economic and financial development, QRIS is a payment QR code standard for payment systems developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). The emergence of QRIS makes it easier to transact digitally (Nurdin Nurdin, 2021). Bank Indonesia noted that as of June 2023, the number of QRIS merchants has reached 26.7 million with a total number of 37 million QRIS users. This number has reached 82% of the total target of 45 million users in 2023 (Bank Indonesia, 2023).

After Bank Indonesia successfully achieved the target of 15 Million New QRIS Users in 2022, Bank Indonesia targets 45 million QRIS users and 1 billion QRIS transactions nationwide by 2023. The target of new users of QRIS South Sulawesi is 547,884 and the target transaction volume of QRIS South Sulawesi is 10.7 million transactions. In addition, Bank Indonesia also continues to encourage QRIS-licensed Payment Service Providers (PJP) to continue acquiring new merchants. The following is a diagram of the development and distribution of QRIS in South Sulawesi Province.

QRIS has UNGGUL characteristics which stands for Universal, Easy, Profit and Direct, QRIS can accept payments for any payment application that uses QR Code, so people do not need to have various kinds of payment applications, no need to bother carrying cash. It's easy, just scan and click, pay. QRIS can use any QR payment account to pay for payments with QRIS to be processed immediately and users and merchants immediately get transaction notifications. Based on the initial observations of researchers, there are still many students of the management study program at the University of Muhammadiyah Makassar who make transactions with a cash payment system that makes students queue too long to make payments and wait for installments, this is very far from the purpose of QRIS, researchers are interested in conducting research by testing the ease, and speed of interest in using the Quick Response Code Indonesian Standard payment system (QRIS) by making students of the Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar as research subjects.

Based on the description above, the researcher wants to conduct a study entitled "The Effect of Convenience and Speed on Interest in Using the Quick Response Code Indonesian Standard (QRIS) Payment System on Students of the Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar"

RESEARCH METHODS

The type of research used in this study is explanatory research with a quantitative approach. The reason for choosing this type of explanatory research is because this research is a type of research that aims to analyze the relationships between one variable and another or how one variable affects other variables. This study uses questionnaires as its main data collection tool, and quantitative research is a type of research that gets numbers. According to Singarimbun and Effendi, explanatory research is research conducted with the aim of

explaining the relationship between variables through hypothesis testing (Ahmad Ulil Albab Al Umar, 2020).

The research population is active students of the class of 2020 as many as 311 students in the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah Makassar who use QRIS services. From the results of calculations using the Slovin formula, 76 informants were obtained. Based on the determination of the sample using the Slovin formula, the sampling technique uses the Nonprobability Sampling technique, namely purposive sampling. Purposive sampling technique is a method where researchers determine identities that match the objectives and characteristics of research so that they are expected to respond to research cases.

Data collection techniques using questionnaires are a series of question instruments arranged based on research variable measuring instruments by providing a set of questions or statements to individuals who function as respondents to enable them to answer the researcher's questions (Sahir, 2022). This study used Google Forms to distribute questionnaires online. Likert scale is used to distribute questionnaires to respondents, each statement is given a score of 1 to 5 with the following answer choices: for strongly disagree answers are given a value = 1, disagree are given a value = 2, simply agree are given a value = 3, agree are given a value = 4, strongly agree are given a value = 5.

RESULTS AND DISCUSSION

A. Results

1. Characteristics of respondents by gender

Table 1. Characteristics of respondents by gender

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Legal Law	26	34.2	34.2	34.2
	Woman	50	65.8	65.8	100.0
	Total	76	100.0	100.0	

Based on table 1 data, it shows that the majority of respondents' gender characteristics are dominated by female students as many as 50 (65.8%) while men are 26 (34.2%), thus it can be concluded that students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah Makassar the number of male and female respondents is relatively unbalanced.

2. Reliability Test

Table 2. Reliability Test Results

Variable	Number of Questions	Cronbach Alpha	Criterion	Information
Convenience (X1)	10	0,921	0,6	Reliable
Speed (X2)	4	0,862	0,6	Reliable
Interest in Using (Y)	6	0,917	0,6	Reliable

Table 2. shows that all variables are declared reliable because they have exceeded the limit of the reliability coefficient so that henceforth the items in each variable concept are worthy of being used as a measuring tool.

3. Partial Test (Test t)

Table 3. Test Results t

		Coefficientsa				
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.850	2.212		2.193	.032
	Facilities	.787	.069	1.073	11.466	.000
	Speed	-.805	.136	-.554	-5.925	.000
a. Dependent Variable: Interest in Using						

Based on table 3 above, it can be seen that the variable velocity obtained $t_{calculate}$ 11.446 greater than t_{table} = 1.992 (11.709 > 1.992) with a significant level of 0.000 smaller than 0.05, while the variable velocity obtained $t_{calculate}$ = -5.925 greater than t_{table} = -1.992 (-5.925 < -1.992) with a significant level of 0.000 smaller than 0.05 so that it can be concluded that the hypothesis is accepted. Thus, the hypothesis of these two studies is proven to mean that there is a significant influence of ease and speed on interest in using the QRIS payment system in students of the Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar.

4. Test Coefficient of Determination (R2)

Table 4. Test Results of Coefficient of Determination (R2)

Model Summaryb				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.808a	.653	.644	2.47415
a. Predictors: (Constant) Ease, Speed				
b. Dependent Variable: Interest in Using				

Based on table 4.12 output of the second part (Model Summary) the table above explains the value of the coefficient of determination (R Square) obtained at 0.653 which contains the understanding that the influence of the variables of ease, and speed on the variable of interest using is influenced by 65.3%, while the remaining 34.7% is influenced by other factors that are not studied in this study.

B. Discussion

Based on the results of the calculation of the T test with SPSS (Statistical Package for the Social Science) it can be seen that there is an effect of ease. This can be proven by the significance value of 0.05 (0.000 < 0.05) and $t_{calculate} > t_{table}$ (11.709 > 1.992). So the hypothesis states that Ha is accepted and H0 is rejected, so it can be concluded that there is a significant influence of convenience variables on interest in using the Quick Response Code Indonesian Standard (QRIS) payment system on students of the Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar. This shows that the perception of ease of use affects the interest in using QRIS. This indicates that students can easily use QRIS. Students use the payment system as an alternative means of payment because it is considered easy to use. While on the speed variable with a significance value of 0.05 (0.000 < 0.05) and $t_{calculate} < t_{table}$ (-5.925 < -1.992). So the hypothesis states that Ha is accepted and H0 is rejected, so it can be concluded that there is a significant influence of speed variables on interest in using the *Quick Response Code Indonesian Standard* (QRIS) payment system on students of the Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar. This proves that transaction speed is currently an important role in improving QRI's services. This is to help the operating performance of the existing system in the QRIS service run effectively and efficiently. Thus, transaction speed as a time-saving feature is important for customer satisfaction.

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