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# The effect of the implementation of quick responses indonesia standard (qris) on public purchase interest in the Lama market of Serang City

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A R T I C L E I N F O

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ABSTRACT

The QRIS implementation system policy is contained in the Board of Governors Regulation Number 21/18/PADG/2019 concerning the Implementation of the Quick Response Code National Standard for payments, which explains that QRIS transactions are directed to be in line with the Banten Provincial Government program, namely SIAP QRIS. Banten region occupies the top 5 positions as the province with the most QRIS users. One of these SIAP QRIS programs is focused on the Lama market of Serang City. A descriptive quantitative method was used in conducting this research. This research also has a limitation, namely in discussing how much influence the QRIS application has on buying interest. It is carried out on the population of Serang City, which has a total of 730,530 people. A sample was drawn using the Slovin formula with an MoR of 10%, namely 100 respondents. This study also aims to prove the influence of applying QRIS on buying interest. The determination of respondents is carried out as one of the instruments, namely using the purposive sampling technique. The results obtained based on field findings and the calculation results show that the Lama market in terms of provision has not been maximized, but the payment method is very reliable. It can be seen in the final calculation results that the variable (x) QRIS application and the variable (y) purchase interest influence 28.3%. In addition, variable (x) and variable (y) show a strong correlation indicated by the acquisition of a Pearson Correlation value of 0.532.



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## 1. INTRODUCTION

The current era of technology can significantly affect life, considering that technology is increasingly ready to be used and facilitates various aspects of life today, such as learning, working, searching for information, and buying and selling transactions in the community to the economy can already be felt. To make financial transactions easier for consumers, the financial industry is using financial technology, also known as Fintech (Marbun et al., 2023). In economic activities, including buying and selling transactions, it

has now begun to switch to digital payments ranging from internet banking, mobile banking, e-wallets, etc. The use of non-cash payments has increased rapidly lately. Therefore, Bank Indonesia must implement a new strategy to perfect the non-cash payment system (Sekarsari et al., 2021). Digital payments are expanding rapidly due to several factors, including cutting costs and time and being fast, precise, and flexible. The convenience makes people switch from cash to non-cash payments; therefore, its use is massive (Y. Maulana, 2023)

However, this massive use must have barriers that need to be provided by related institutions; of course, digital-related things are very vulnerable to abuse due to the mass itself (Sukesti & Budiman, 2014). Bank Indonesia (BI), the Central Bank responsible for Indonesia's finances, has regulated non-cash payments, especially one of the QRIS digital payments.

This QRIS non-cash payment system policy is contained in the Regulation of the Members of the Board of Governors Number 24/1/PADG/2022 (Regarding Amendments) to the Regulation of the Members of the Board of Governors Number 21/18/PADG/2019 (Regarding Implementation) of the Quick Response Code National Standard for Payments which emphasizes that QRIS transactions are directed to support financial inclusion, including in empowering MSMEs and accelerating national economic recovery. Bank Indonesia (BI), in implementing QRIS, works with Payment System Service Providers (PJSP) Banks. This bank provides or regulates a payment system that can be integrated with several banks and e-wallets. PJSP makes this non-cash payment in collaboration with BI, one of which is to create financial inclusion (Putri, 2020)

The goal of digitalization of the payment system is to facilitate access for small and medium-sized enterprises to it ((Widowati & Khusaeni, 2022). QRIS was developed to increase the acceptance of QR code-based payments and improve their effectiveness and speed. By using QRIS, BI also supports economic digitalization for customers and companies (Azka, 2023). QRIS combines several QR codes that make the payment process much faster, easier, cheaper, safer, and more reliable. QRIS is available at every retailer, store, parking lot, food stand, tourist ticket, and donation location. It displays all payment methods available for all bank and non-bank operators. With the keywords UNGGUL, Universal, Easy, Profit, and Direct, QRIS aims to increase transaction effectiveness, accelerate financial inclusion, and encourage the expansion of small and medium enterprises and the economy (Bank Indonesia, 2020).

The existence of non-cash payment innovations provides convenience, speed, and accuracy when someone makes a transaction using digital payment methods (Y. S. Maulana & Alisha, 2020). The number of electronic money users explains that has increased every year, and the peak of electronic money users in Indonesia was in 2019, with 145.1 million users (Sekarsari et al., 2021).

Based on BI Banten 2022 data, it was found that Serang City was in the top 3 that used QRIS the most. Currently, Serang City focuses on relocating traders who trade in any place to be relocated in Pasar Lama and then supported by a government program, SIAP QRIS. This research locus also has an overview of how the Lama market conditions are as divided into 2 blocks, block A with 15 UMKM outlets, block B with 12 UMKM outlets, both of which provide QRIS and cash payments (Primary data, 2023). Based on the explanation above, given the massive use of QRIS to facilitate buying and selling activities, researchers want to measure the effect of QRIS use on public buying interest. The result of this study will determine whether the convenience instrument offered by QRIS can influence people to buy something. Moreover, the use of QRIS in the Lama market of Serang City is dominant.

This public buying interest has several supporting factors, including purchasing power and user-friendliness. Also, the dominant food is categorized as halal to attract the public (M et al., 2019). Based on the results of pre-research observations, it was found that the Lama market is a location with its community; its location is very strategic because consumers have been formed (Satria, 2017). In particular, remember that using

digital wallets (QRIS) as a means of payment in companies needs to be supported more flexibly, in contrast to traditional marketing strategies in printed form, which are less efficient media. Economic actors must be able to adapt their marketing strategies to the digital world to become more effective marketers (Farida & Ardiansyah, 2022).

An excellent public purchasing experience, namely user-friendly, comes from digital advances, ultimately resulting in good public buying interest (Herlambang, 2021). According to Kotler & Keller (2009), consumer buying interest is a consumer behavior in which people buy or choose a product based on previous use, selection, or even desire for a product that has the potential to influence society (Fadlullah et al., 2021).

The current study differs from earlier topics because it focuses on how QRIS use influences consumer intentions. Previous comparative studies have focused on how well QRIS performs or even how to optimize it. This will lead to several interrelated conclusions. Previous research in the context of this research can support knowing the relationships and benchmarks in a study. So the results in this research have a role in opening up new knowledge that the use of QRIS can be determined by various variables and one of them is buying interest.

## 2. RESEARCH METHOD

The research method in this study is a quantitative approach with a descriptive method, where researchers will discuss problems directly in the field. The primary data source for this research is direct observation, which allows factual discussion of problems that arise at that time (Sugiyono, 2013). Then, the researcher also looks to see whether the application of QRIS significantly influences buying interest, especially in MSMEs in the Lama market of Serang City. The population in this study is the people of Serang City, as many as 730,530 people, so the sample taken will be calculated using the Slovin formula referring to (Riduwan & Sunarto, 2007) with an error rate of 10% of 100 respondents. These results are obtained from :

$$n = \frac{730.530}{730.530(0,1)^2 + 1}$$

$$= \frac{730.530}{73,054}$$

$$= 99,98\ rounded\ to\ 100\ respondents.$$

The sampling technique taken later uses purposive sampling technique, or in other words, researchers determine respondents based on specific criteria: Lama market visitors and QRIS users. Then, the formulation in determining the questionnaire statement refers to buying interest and applying QRIS non-cash payments. The instrument in this study is a questionnaire or questionnaire made by the researcher himself. The following is the research instrument used:

Tabel 2. Instrumen

| Variable | Indicator |
|---|---|
| QRIS | Universal |
| (Bank Indonesia, 2021) | Easy |
| | Profit |
| | Easy |
| Public Buying Interest | Transactional Interest |
| (Ferdinand, 2002) | Referential Interest |
| | Preferential Interest |
| | Explorative Interest |

The data analysis techniques carried out include (1) validity test, (2) reliability test, (3) normality test, (4) simple linear regression test, and (5) hypothesis testing. The

analysis carried out in this study will later produce how influential non-cash payments are on people's buying interest, especially buyers in the Lama market of Serang City.

## 3. RESULTS AND DISCUSSIONS

Quick Responses Indonesian Standard, or QRIS, is one of the payment systems created by Bank Indonesia as an update stage of QR Code Payment in each PJSP (Payment System Service Provider). According to Bank Indonesia (2020), QRIS is a combination of several QR code payment techniques from different Payment System Service Providers (PJSP) to facilitate, expedite, and secure the transaction process (Aini et al., 2018). The properties raised by this QRIS, such as ease and speed, will be directly proportional to the community's response as users, both positive and negative. Then, later, it will give rise to a buying interest that the community has.

Kotler & Keller (2009) explain that a customer's buying interest can be determined by his purchasing experience. This shows that the positive experience of satisfied customers makes them continue to buy (Caniago & Rustanto, 2022). In the context of QRIS non-cash payments, it will be known how positive the response is so that it raises people's buying interest when they, as consumers, use non-cash payment methods (QRIS) (Lesmana & Widiyarta, 2022).

The Lama market of Serang City, which is currently being supported in the QRIS SIAP program by the government, has only been included by MSMEs / traders, amounting to 27 outlets divided into block A and block B, which are dominated by heavy food types interspersed with snacks. The Serang City Disperindakop officer confirmed that there are only 27 outlets; in the future, it will continue to grow so that those still trading on the street will be relocated around the Lama market later.

Furthermore, the researcher's allegations were analyzed to determine the influence of QRIS non-cash payments on public buying interest. The results that can be presented are validity tests. Determination of statement items can be considered valid if rcount> rtable (0.3061). This test method is carried out in SPSS version 25. To find out the questionnaire statement items regarding the influence of QRIS cashless payments on people's buying interest.

Tabel 3. Validity Test

| Indicator | N | R Count | R Table | Result |
|---|---|---|---|---|
| X1 | 100 | 0,659 | 0,1654 | VALID |
| X2 | 100 | 0,646 | 0,1654 | VALID |
| X3 | 100 | 0,552 | 0,1654 | VALID |
| X4 | 100 | 0,582 | 0,1654 | VALID |
| X5 | 100 | 0,599 | 0,1654 | VALID |
| Y1 | 100 | 0,649 | 0,1654 | VALID |
| Y2 | 100 | 0,498 | 0,1654 | VALID |
| Y3 | 100 | 0,565 | 0,1654 | VALID |
| Y4 | 100 | 0,513 | 0,1654 | VALID |
| Y5 | 100 | 0,523 | 0,1654 | VALID |

*(Source: Data processed, 2023)*

Table 3 shows five statements from the QRIS variable (x) and five from the public buying interest variable (y). A total of 10 statement items have a value of rcount> table (0, 3061), which shows that the data tested is "valid." After the validity test is carried out, the next stage is to test the data in the reliability test. The results of testing the reliability of the research instrument, namely the questionnaire regarding the effect of QRIS application on buying interest, can be presented in the following table:

Tabel 4. Reliability Test

| Variable | Respondents | Instrument | R Count | Cronbach's Alpha | Result |
|---|---|---|---|---|---|
| X | 100 | 5 | 0,605 | 0,60 | Reliabel |

| | | | | | |
|---|---|---|---|---|---|
| Y | 100 | 5 | 0,623 | 0,60 | Reliabel |

*(Source: Data processed, 2023)*

Based on Table 4, reliability testing is carried out with internal consistency using Cronbach's Alpha. If the Cronbach's Alpha value is> 0.60, then the instrument is said to be reliable (Ghozali, 2011). So, in this study, alpha 0.60 is used. This test is reliable if the current Cronbach's Alpha value is 0.605> 0.60. After that, the normality test was carried out. Since good data is normally distributed, it is necessary to carry out this test in the study. The data normality test uses the One-Sample Kolmogorov-Smirnov test. If the asymptotic value (2-tailed) > alpha (0.1), then the data is declared to come from a normally distributed population. The results of the data normality test are presented in Table 5:

Tabel 5. Normality Test

| | | Unstandardized Residual |
|---|---|---|
| N | | 100 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | 2.15240980 |
| Most Extreme Differences | Absolute | .077 |
| | Positive | .041 |
| | Negative | -.077 |
| Test Statistic | | .077 |
| Asymp. Sig. (2-tailed) | | .159[c] |

(Source: Data processed, 2023)

Based on Table 5, it is known that the normality of the data is shown from the Asymp. Sig (2-tailed) value of 0.159. If the value of Asymp. Sig (2-tailed) value of 0.159 ≥ alpha (0.1), it can be stated that the data in this study come from a normally distributed population. Next is the simple linear regression test, which is carried out to determine the results of this linear test. It can be carried out and stated when the deviation from the linearity value is> 0.05. This requirement will later determine whether the variable (x) influences the variable (y). In this research, the test results can be seen in Table 6:

Tabel 6. Linear Test

ANOVA Table

| | | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|---|
| Y * X | Between Groups | (Combined) | 210.209 | 10 | 21.021 | 4.285 | .000 |
| | | Linearity | 178.713 | 1 | 178.713 | 36.428 | .000 |
| | | Deviation from Linearity | 31.497 | 9 | 3.500 | .713 | .695 |
| | Within Groups | | 421.914 | 86 | 4.906 | | |
| | Total | | 632.124 | 96 | | | |

*(Source: Data processed, 2023)*

Table 6 explains that based on the linear test using IBM SPSS 25, it shows that the variable (X) QRIS Implementation has a linear influence on the variable (Y) Community Purchase Interest in the Lama market of Serang City. The Deviation from the Linearity value is 0.69> 0.05. Furthermore, to find out whether there is an influence between variable X (QRIS non-cash payments) and variable Y (public buying interest), a simple linear regression test is needed; if the significance value is less than 0.05, then variable X (QRIS non-cash payments) affects variable Y (public buying interest), the following are the results of the simple linear regression test in this study.

Tabel 7. Simple Linear Regression Test

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
| 1 | (Constant) | 5.237 | 1.516 | | 3.455 | .001 |
| | X | .641 | .095 | .568 | 6.720 | .000 |

a. Dependent Variable: y

*(Source: Data processed, 2023)*

Table 7 shows that the significance value is 0.000 <0.05 and the t value is 6,720> t table 6,660, so it can be concluded that there is an influence between variable X (QRIS application) and variable Y (public buying interest). In order to determine the variable contribution of the amount of QRIS application to public buying interest, the coefficient of determination test must be carried out. The findings of the coefficient of determination test are as follows:

Tabel 8. Determination Coefficient Test

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .532[a] | .283 | .275 | 2.185 |

a. Predictors: (Constant), X

*(Source: Data processed, 2023)*

Based on the data above, between the application of QRIS and people's buying interest in Serang City is influential, the amount of influence of variable x and variable y is 0.283 (28.3%). At the same time, other aspects are not seen by 71.7%. Furthermore, hypothesis testing is carried out to determine whether there is a correlation between the two variables. The resulting significant value must be less than 5% or 0.05; if the resulting significant value is greater than 0.05, then there is no influence between the two variables. The following are the results of this study's product-moment correlation of variable X (QRIS application) and variable Y (community buying interest).

Tabel 9. Correlation Test

| Correlations | | | |
|---|---|---|---|
| | | X | Y |
| X | Pearson Correlation | 1 | .532** |
| | Sig. (2-tailed) | | .000 |
| | N | 100 | 100 |
| Y | Pearson Correlation | .532** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 100 | 100 |

*(Source: Data processed, 2023)*

Table 9 shows that there is a relationship between the application of QRIS and people's buying interest based on data processing by IBM SPSS 25; the numerical significance value used is 0.000 <0.05, and the calculated Pearson Correlation value is 0.532, according to (Yuliara, 2016) these results can be concluded that between the variables of QRIS application and buying interest are strongly correlated. The size that guides the strength of the correlation relationship:

Tabel 10. Correlation guidelines

| | |
|---|---|
| 0.00 – 0.250 | Very weak correlation |
| 0.251 – 0.500 | Moderate correlation |
| 0.501 – 0.750 | Strong correlation |
| 0.751 – 0.999 | Very strong correlation |

*(Sugiyono, 2016)*

The results obtained confirm what was conveyed by Kotler & Keller (2009), that buying interest is indeed driven as a result of a consumer experience, in this case, Bank Indonesia, which is the provider of the QRIS non-cash payment system. The findings in the field explain that with QRIS, the community has become easier because there is no need to prepare excess cash when traveling. Plus, QRIS has become a new trend or a new community habit. Credibility, which reflects the security and privacy of users when using a system or technology, is one of the variables that can influence interest. Customers trust the security and privacy of information, which is why they use technologies like QRIS. This is supported by research conducted by Pratiwi (2021), which found that credibility positively affects interest in using a technology. This is supported by research by Y. Maulana (2023) which states that in Lama Market the use of QRIS is 71% effective. This refers to the user friendly indicator which is presented at 74%. The common thread between the effectiveness of QRIS and its influence on purchasing interest is determined by how easy it is to use.

The results obtained from the research discussed by Saputri (2020) have similarities based on the acquisition between the application of QRIS and buying interest. Namely, both have a significant influence on the variables. However, it shows that the difference in the amount obtained is more significant, with a note that only one variable has the most significant effect, but in the context of this study, the amount of influence obtained is 28.3% (Saputri, 2020). Pratiwi (2023) also discusses how applying QRIS affects buying interest; the results are similar. The acquisition of the influence based on other variables (not discussed in this study) is greater than the QRIS application variable itself (F. N. Pratiwi, 2023).

This research shows that information about the QRIS system is easy to obtain, easy to learn and understand, this makes students decide to use QRIS as a payment method. Apart from that, the many payment applications connected to QRIS also increase user interest because they feel it is easier with it. The results obtained were 17.5% influenced by the use of QRIS. The magnitude of the influence obtained in this research refers to the indicators of QRIS itself; universal, where various groups can use or access QRIS as proven by visitors to Lama Market Serang City; It's easy, using QRIS is very user friendly, provided you have to use the internet. So this is what makes the use of QRIS have an influence on purchasing interest of 28.3%.

## 4. CONCLUSION

Based on the results of research which is limited to the Effect of Implementing QRIS as a Non-Cash QRIS Payment System on People's Buying Interest in Lama Market, Serang City, it shows that between variable x and variable y there is a significant influence, the magnitude of the influence is 28.3%. It was answered that the use of QRIS has an influence, one of which influences is buying interest. This explains that people's buying interest is also determined by how they pay. If it is easy, it will also determine which product to buy from the MSMEs. The implication is that it can be quickly and simply optimized in its implementation to make it more relevant and appropriate to the QRIS indicators based on the results obtained; The element of purchasing interest, transactional interest, exploration interest, and preferential interest is universal, simple, and decisive. The suggestions from researchers on the results of the research conducted are as follows: (1) There needs to be an excellent additional movement from the government to immediately relocate traders on the road to the Lama market so that later, the culinary variants will also have more choices; (2) MSMEs as business actors must also be proactive in programs that have been made by the government, for example by providing many attractive promos or offers to buyers who use the QRIS payment system.

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