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THE IMPACT OF EASE OF ACCESS, TRANSACTION SECURITY, AND PROMOTIONS ON NON-CASH QRIS (QUICK RESPONSE CODE INDONESIAN STANDARD) USERS' PURCHASING DECISIONS (Case Study on Generation Z in Lamongan District)

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ABSTRACT

This research aims to determine the effect of influence of ease of access, transaction security, and promotions on non-cash QRIS users' purchase decisions among Generation Z in Lamongan District. This type of research is quantitative research. The population in this study are customers who is Gen-Z who use QRIS as a payment menthod for every purchase. The sampling technique used a stratified random sampling method using the Slovin formula to obtain a sample size of 382 respondents. The data collection technique uses online questionnaire distribution via Google Form which has been tested for validity and reliability. The data analysis technique used classical assumption tests, multiple linear regression, coefficient of determination, t-test, and f-test using SPSS 30. The results of this research state that the ease of access, transaction security, and promotions on non-cash QRIS variables partially and simultaneously influence purchasing decisions on Generation Z in Lamongan District. The of ease of access and promotions on non-cash variable is the most dominant variable among other variables on purchasing decisions.

INTRODUCTION

Various aspects of life have been transformed by advances in information and communication technology, including the way people conduct financial transactions. The use of e-wallets, particularly those based on Quick Response Code Indonesian Standard (QRIS), is one of the significant innovations in the digital finance world. QRIS is a payment system that makes it easier for users to perform digital transactions using a QR code. It emerged from the need to simplify and integrate various digital payment methods that were previously fragmented. Without QRIS, people were confused about choosing the right application due to the many digital payment systems with different QR code formats. In addition, merchants had to provide various types of payment tools to accept payments from customers using different payment applications. QRIS addresses this issue by creating a standardized QR code that can be used by various payment applications, including banking apps and digital wallets (e-wallets).

Ease of access means that people's expectations of a certain system can be easily fulfilled. If a technology is considered easy to use and operate, users tend to adopt it. While convenience is the belief that one will use a technology easily, people tend to engage in the use of technology if they feel comfortable and find it easy to do so (Matheson, 2021).

According to Park and Kim (2020), security is the ability of an online store to monitor and protect personal transactions. To increase customer trust, security guarantees reduce the risk of personal data misuse and transaction data corruption. According to Umaningsih and Wardania (2020), one of the main reasons for choosing a system and information technology is security. The control of an action to maintain a normal state is known as security.

According to Alfiana et al. (2022), promotional strategies are a series of actions intended to increase awareness, understanding, or sales of a specific product, service, event, or idea with the goal of encouraging target customers to purchase the product. Promotion is also defined as activities that refer to communicating the benefits of a product and efforts to encourage target customers to buy the product.

According to Gunawan (2022), purchasing decisions are the process by which a buyer learns about problems and seeks information about a specific product or brand. According to Peter and Olson in Indrasari (2019:70), purchasing decisions are an integration process where knowledge is combined to assess two or more potential actions and choose one of them.

This study examines the influence of ease of access, transaction security, and promotions on QRIS users' purchasing decisions, with a focus on Generation Z in Lamongan District. The reason for choosing this object is the emerging need to simplify and integrate various digital payment methods, leading to purchasing decisions using QRIS.

Based on the background and phenomena explained earlier, the aim of this research is to understand the impact of ease of access, transaction security, and promotions on QRIS users' purchasing decisions among Generation Z in Lamongan District.

RESEARCH METHODS

This study uses a quantitative research method. The population in this study consists of Generation Z non-cash QRIS users in Lamongan District, with a total of 8,181 residents. The sampling technique used is stratified random sampling, which allows each member of the population to have an equal chance of being selected as a sample by identifying respondents who have used QRIS (Putri Azora, 2021). From the population of 8,181 people, the sample size is determined using the Slovin formula, resulting in 381.3, which is rounded to 382 respondents. The tool used to collect data is a questionnaire. The data analysis method used in this study includes validity testing, reliability testing, classical assumptions, multiple linear regression analysis, coefficient of determination, t-test, and F-test using SPSS 30 software.

RESULTS AND DISCUSSION

T-Test (Partial)

The T-Test (partial) aims to test how the partial or individual influence of the independent variable on the dependent variable. Below are the criteria used in the T-Test, namely the criteria for the area of rejection of the hypothesis acceptance as follows:

1. If tcount > ttable or tcount < - ttable then H0 is rejected and Ha is accepted. This means that the independent variable has an effect on the dependent variable.
2. If - ttable ≤ tcount ≤ ttable then H0 is accepted and Ha is rejected. This means that the independent variable does not have an effect on the dependent variable.

This test is carried out using the SPSS 30 for Windows program as follows:

Table 1 T Test Results (Partial)

Coefficients[a]

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	5,228	,984		5,314	<,001
Kemudahan Akses	,288	,050	,273	5,728	<,001
Keamanan Transaksi	,230	,051	,233	4,516	<,001
Promosi Pengguna QRIS	,288	,051	,279	5,596	<,001

a.Dependent Variable: Keputusan Pembelian

Source: SPSS 30 Statistical Output processed in 2025

Based on the above test with a significant a = 0,05. df = n-k-1 (382-3-1 = 378) obtained t table (1,966) with the following analysis:

1. The Impact of Ease of Access (X_1) on Purchasing Decisions (Y)
   From the results of the t test obtained t count > t table with a value of 5,728 > 1,966 with a significance of 0,001 < 0,05, then H0 is accepted and Ha is rejected. Which means that the Ease of Access variable has a partial and significant effect on consumer Purchasing Decisions in QRIS (Quick Response Code Indonesian Standard) users.
2. Transaction Security (X_2) on Purchasing Decisions (Y)
   From the results of the t test obtained t count > t table with a value of 4,516 > 1,966 with a significance of 0,001 < 0,05, then H0 is accepted and Ha is rejected. Which means that the Transaction Security variable has a partial and significant effect on consumer Purchasing Decisions in QRIS (Quick Response Code Indonesian Standard) users.
3. Non-Cash User Promotion (X_3) Against Purchasing Decisions (Y)
   From the results of the t-test, t count > t table was obtained with a value of 5,596 > 1,966 with a significance of 0,001 < 0,05, so H0 is rejected and Ha is accepted. Which means that the Non-Cash User Promotion variable has a partial and significant effect on Purchasing Decisions in QRIS (Quick Response Code Indonesian Standard) users.

F Test (Simultaneous)

The F test is used to determine whether there is a real influence between the independent variables and the dependent variables simultaneously. The F test is conducted to test whether all independent variables of Ease of Access (X_1), Transaction Security (X_2), and Non-Cash User Promotion (X_3) have a significant influence simultaneously on the dependent variable Purchasing Decisions (Y). The basis for making the F test decision is as follows:

1. If F count < Ftable and the significant value of the F test > 0,05, it can be concluded that H0 is accepted and H1 is rejected, this means that simultaneously the three independent variables do not have a significant influence on the dependent variable.
2. If F count > Ftable and the significant value of the F test < 0,05, it can be concluded that H0 is rejected and H1 is accepted, this means that simultaneously the three independent variables have a significant influence on the dependent variable.

Table 2 F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1212,185	3	404,062	92,736	<,001[b]
	Residual	1646,999	378	4,357		
	Total	2859,183	381			

a. Dependent Variable: Keputusan Pembelian

b. Predictors: (Constant), Promosi Pengguna QRIS, Kemudahan Akses, Keamanan Transaksi

Source: SPSS 30 Statistical Output processed in 2025

Based on the table above, the F count result is 92,736 while the F table is obtained using the formula df = (n-k) = 382-3 = 379. So the F table is 2,63 so that F count > F table then H0 is rejected so it can be concluded that there is a simultaneous influence between the variables of Ease of Access (X1), Transaction Security (X2), and Non-Cash User Promotion (X3) on Purchasing Decisions in QRIS (Quick Response Code Indonesian Standard) users.

Multiple Linear Regression Test

Multiple linear regression analysis is used by researchers, if researchers intend to predict how the condition (rise and fall) of the dependent variable (criterion) is Purchasing Decisions, if two or more independent variables, namely Ease of Access, Transaction Security, and Non-Cash User Promotion as predictor factors are manipulated (increased or decreased in value). The following is a table of calculation results using IBM SPSS Statistics version 30 of the variables analyzed, namely:

Table 3 Multiple Linear Regression Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	5,228	,984		5,314	<,001
Kemudahan Akses	,288	,050	,273	5,728	<,001
Keamanan Transaksi	,230	,051	,233	4,516	<,001
Promosi Pengguna QRIS	,288	,051	,279	5,596	<,001

b. Dependent Variable: Keputusan Pembelian

Source: SPSS 30 Statistical Output processed in 2025

The following is an explanation of the results of the multiple linear regression equation, namely as follows:

1. a = 5,228 is a constant which means that the independent variables in this research (Ease of Access, Transaction Security, and Non-Cash User Promotion) have an effect = 0, so the result of purchasing decisions is 5,228
2. b_1 = 0,288, explaining that if the Ease of Access variable (X_1) increases by 1 unit, purchasing interest will increase by 0,288 with the assumption that other influencing variables are considered constant.
3. b_2 = 0,230, explaining that if the Transaction Security variable (X_2) increases by 1 unit then buying interest will increase by 0,230 with the assumption that other influencing variables are considered constant.
4. b_3 = 0,288, explaining that if the Non-Cash User Promotion variable (X_3) increases by 1 unit, buying interest will increase by 0,288 with the assumption that other influencing variables are considered constant.

Coefficient of Determination Test

The coefficient of determination is a number that states or is used to determine the contribution or contributions made by one or more variables X (independent) to variable Y (dependent).

Table 4 Determination Coefficient Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.651[a]	.424	.419	2.08738

a. Predictors: (Constant), Promosi Pengguna QRIS, Kemudahan Akses, Keamanan Transaksi

Source: SPSS 30 Statistical Output processed in 2025

Based on the following table, the explanation of the coefficient of determination results is as follows. The coefficient of determination value obtained by R Square is 424 or 42,4%, showing how large the variation in the dependent variable is. Which means that 42,4% of the variables of buying interest can be explained by the independent variables, namely Ease of Access (X1), Transaction Security (X2), and Non-Cash User Promotion (X3). The remaining 57,6% is explained by other variables outside these variables which were not studied. For example, Trust, Effectiveness, and Service Quality

CONCLUSION

Based on the explanation and data analysis that has been carried out by researchers regarding the impact of ease of access, transaction security, and promotions on QRIS users' purchasing decisions among Generation Z in Lamongan District, the following conclusions can be drawn:

1. T Test (Partial)

From the results of the t test, tcount > ttable is obtained with a value of 5,728 > 1,966 with a significance of 0,001 < 0,05, so H0 is accepted and Ha is rejected. Which means that ease of access has a partial and significant effect on purchasing decisions. From the results of the t test for the transaction security variable, it was obtained that tcount > t table with a value of 4,516 > 1,966 with a significance of 0,036 < 0,05, so H0 was accepted and Ha was rejected. Which means there is a partial and significant influence of transaction security on purchasing decisions. From the results of the t test for the non-cash user promotion variable, tcount > ttable is obtained with a value of 5,596 > 1,966 with a significance of 0,001 < 0,05, so H0 is rejected and Ha is accepted. Which means that the price variable has a partial and significant effect on consumer purchasing decisions in QRIS (Quick Response Code Indonesian Standard) users.

2. F Test (Simultaneous)

If F count < F table and the significant value of the F test > 0,05 then it can be concluded that H0 is accepted and H1 is rejected, this means that simultaneously the three independent variables do not have a significant influence on the dependent variable. If F count > F table and the significant value of the F test < 0,05 then it can be concluded that H0 is rejected and H1 is accepted, this means that simultaneously the three independent variables have a significant influence on the dependent variable. Based on the table above, the Fcount result is 92,736, while the Ftable is obtained using the formula df = (n-k) = 382-3 = 379. So the resulting Ftable is 2,63 so that Fcount > Ftable, so H0 is rejected so it can be concluded that there is a simultaneous influence between the variables Ease of Access (X1), Transaction Security (X2), and Non-Cash User Promotion (X3) on Purchasing Decisions in QRIS (Quick Response Code Indonesian Standard) users.

3. Multiple Linear Regression Test (Dominant)

a = 5,228, is a constant which means that the independent variables in this research (Ease of Access, Transaction Security, and Non-Cash User Promotion) have an effect = 0, so the result of purchasing decisions is 5,228. b_1= 0,288, explaining that if the Ease of Access variable (X_1) increases by 1 unit, purchasing interest will increase by 0,288 with the assumption that other influencing variables are considered constant. b_2= 0,230, explaining that if the Transaction Security variable (X_2) increases by 1 unit then buying interest will increase by 0,230 with the assumption that other influencing variables are considered constant. b_3= 0,288, explaining that if the Non-Cash User Promotion variable (X_3) increases by 1 unit then buying interest will increase by 0,288 with the assumption that other influencing variables are considered constant.

Based on the explanation and data analysis conducted, it can be concluded that the variables of Ease of Access, Transaction Security, and Promotions for Non-Cash QRIS Users have both partial and simultaneous effects on Purchasing Decisions among Generation Z in Lamongan District. The variables that have the most dominant influence on purchasing decisions are Ease of Access and Promotions for

Non-Cash QRIS Users. The results of this study cannot be generalized to the entire Generation Z, as each individual has different issues. Future research could expand on the variables influencing purchasing decisions among Generation Z QRIS users, such as trust, effectiveness, service quality, and others.

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