

## ANALYSIS EFFECTIVENESS CONVENIENCE USE PAYMENT TRANSACTION NON- CASH FINANCE TO USE OF QRIS

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### ABSTRACT

*Objective study This For know effectiveness convenience use payment transaction cashless finance \_ to QRIS use . Problems in study This is Still there are students of the Sharia Business Management Study Program at the Faculty of Islamic Religion UMSU who do not know or use QRIS Bank Syariah. Approach research used \_ in study This use approach quantitative . Study This use method Data analysis techniques using data quality tests , validity tests , reliability tests , assumption tests classic , normality test , heteroscedasticity test , autocorrelation test , regression test simple , hypothesis test , partial test t count ( t test), test of determination , with amount sample as many as 32 determined respondents with non-probability sampling technique . Method data collection used is questionnaire . Research results show effectiveness convenience use payment transaction cashless finance \_ influential to utilization QRIS use . this \_ proven with he refused hypothesis H0 through testing hypothesis Where there is t count value (26.547) > t table (1.69389), with a sig value of 0.000 < 0.05 indicates H0 is rejected and Ha is accepted . Based on the Determination test An R Square value of 0.879 or 87.9% indicates about 87.9% variable The use of the Indonesian Standard Quick Response Code (Y) is influenced by convenience use payment transaction non- cash finance ( X). Temporary the rest 12.1 % is influenced by variables that are not researched in study this .*

**Keywords :** Quick Response Code Indonesia Standard, non- cash and transactions

### INTRODUCTION

The popularity of digital payments with electronic money is increasing sharply along with the development of the *financial business technology (fintech)*, which also contributed to the emergence of *startup companies* engaged in the digital financial sector. *Fintech* with the concept of technology including developing the quality of human resources and developing physical resources, related to improving banking technology, product innovation, work system innovation and other matters related to technology that can increase productivity (Rahmayati, 2020) . Financial Technology ( *Fintech* ) has changed the financial system to be easier and faster where in the transaction process no longer uses physical money (currency) and demand deposits (demand accounts) or accounts in banks but a number of funds that have been transferred and recognized as a balance in the application and can be used to carry out financial

transactions the same as using physical money (currency) but it is easier and more practical to use a cell phone and the application. *Cashless* is a transaction activity without having to use cash, but using *electronic means money* and a variety of cards, while *Cardless* is a transaction without using a card at all (Parsaulian, 2021) .

Technology start become solution innovative For service finance . *Fintech* very closely related to the internet and *gadgets*, therefore activities in it are transparent, easy, and flexible (Siti Mujiatun et al., 2022) . *Fintech* with the concept of technology including developing the quality of human resources and developing physical resources, related to improving banking technology, product innovation, work system innovation and other matters related to technology that can increase productivity (Rahmayati, 2020 ) . Situation This encourage Bank Indonesia to increase system payment with launched the Quick Responses Code Indonesia Standard (QRIS) , namely the QR Code standard created by Bank Indonesia for facilitate digital payment through electronic money application server based , wallet electronics , as well as mobile banking ( Kurniawati et al., 2021). QRIS aims for digital payments to deliver convenience For society and own regulation supervision One door . QRIS has characteristics superior length from Universal , Easy , Profitable and Direct . Bank Indonesia regulates standardization about aspect QRIS components ie Introoperability , interconnectivity , security and inclusion (Putri et al., 2022).

The use of social media among the public can potentially threaten state sovereignty. But on the other hand, social media can be a source of knowledge about the world of information, communication and digital technology, so that people can be digitally literate. The activities of the Indonesian people who use digital technology will eventually become a potential for *cyber warfare* . The use of information technology will be easily tapped or hacked by *hackers* as well as *crackers* from foreign countries, so that it will create vulnerabilities, especially intelligence information that uses cyberspace as a means of transmission . Observation results writer on Student Study Program Management Sharia Business Faculty of Islamic Religion UMSU shows that Study Program Students Management Sharia Business Faculty of Islamic Religion UMSU still there is students who haven't know or using Islamic Bank QRIS . this \_ show that Still Lots students who are not familiar with QRIS and many students who haven't using QRIS Bank Syariah as means transaction . Besides That height level cybersecurity threats can trigger risk in transact online. However on the other hand e-payment has give Lots benefits as well as convenience for its users .

## **LITERATURE REVIEWS**

According to Davis et. al. in ( Wardoyo & Andini , 2017) defines that convenience is how much big technology computer seems relatively easy For understood and used . According to Jogiyanto (2012: 115) convenience defined as how far one believe that use something technology will free from effort . According to Chin and Todd (1995) convenience covers how much big perceived technology \_ relatively easy For understood and used accordingly \_ with How operational transact online . at the moment consumer first time doing transaction online then \_ consumer will experience difficulty Because factor security and no understand the transaction process online so in the end consumer more tend ponder his intention For transact online . Furthermore Roger (2013:69) perception convenience is : " To what extent technology

considered No difficult learned , understood and operated . Draft This covers clarity objective use technology information (IT) and convenience use system For something objective in accordance with desire user ". convenience describe how far is the consumer believe that use technology will free from effort . Factor convenience This will impact on behavior consumer that is the more tall perception consumer about convenience use system so will the more high utilization \_ technology information . Variable convenience be measured use dimensions or indicator that is easy in interact , easy in do transaction , easy in get product , easy For learn and easy For used ( Teresya et al., 2022).

Influencing factors \_ convenience use in use technology among others ( Faziati , 2012):

1. Focus on technology That alone . For example , experience use in use technology kind . Good experience on technology \_ kind will influence perception user to technology new , anyway otherwise .
2. Technological reputation earned \_ user . There is good reputation \_ will push trust user to convenience technology that , so too otherwise .
3. Availability of a reliable support mechanism . Trust user to convenience technology influenced by a reliable support mechanism . For example , if there is difficulty in use technology as well as with exists reliable support mechanism , will push perception user in a positive direction .

According to Davis (1989) dividing construct For measurement perception convenience measurement to 6, including :

1. Easy to Learn ( easy learned )  
System information used \_ easy For studied method its operation .
2. Controllable ( easy controlled )  
System information used \_ easy controlled in accordance with what is wanted user .
3. Clear & Understandable ( clear and easy understood )  
System information used \_ easy understood by users .
4. Flexible ( flexible )  
System information used \_ flexible ( easy and fast in adjustment ) in do transaction .
5. Easy to Become Skillful ( easy become skilled )  
Use system information that makes skilled or proficient for user .
6. Easy to Use ( easy used )  
System information easy used by users .

The word " easy " in the Qur'an is revealed with the words ( hayyin ) and ( yasir ) with various its derivation . There are 2 words in the Qur'an that have easy meanings , however origin of the meaning of these 2 words No easy but close and contemptible , namely the words ( saigh ) and ( adna ). The word " easy " is also meaningful light which is discussed by the Qur'an with the word ( khafif ) with various its derivation ( Ushuluddin & Dan, 2019). The meaning of the word " easy " is like in QS Al-Muzammil [73]: 20:

تُحْصِنُوهُ لَّئِنْ أَنْ عَلَّمَ وَالنَّهَارُ الْإِيلَ يُقَدِّرُ وَاللَّهُ مَعَكُمْ الَّذِينَ مِّنْ وَطَافِقَةٍ ۖ وَلَوْلَا ۚ وَنِصْفَهُ الْإِيلَ ثَلَاثِي مِنْ أَدْنَى تَقْوَمُ أَنْكَ يَعْلَمُ رَبَّكَ إِنَّ فَضْلِي مِنْ يَبْتَغُونَ الْأَرْضِ فِي يَضْرِبُونَ وَآخِرُونَ مَرْضَى مِنْكُمْ سَيَكُونُ أَنْ عَلَّمَ الْقُرْآنَ مِنْ تَيْسَرَ مَا فَافَرَعُوا لَيْكُمَّ عَ فَنَابَ حَسَنًا قَرَضْنَا اللَّهُ وَأَقْرَضُوا الزُّكُوةَ وَأَثُوا الصَّلَاةَ قِيمُواوَا مِنْهُ تَيْسَرَ مَا فَافَرَعُوا اللَّهُ سَبِيلَ فِي يُقَاتِلُونَ وَآخِرُونَ اللَّهُ رَجِيمٌ غَفُورٌ إِنَّ اللَّهَ أَكْبَرُ وَأَعْظَمُ خَيْرًا هُوَ اللَّهُ عِنْدَ تَجِدُوهُ خَيْرٍ مِنْ لَأَنْفُسِكُمْ تُعْذِمُوا وَمَا

Meaning : " Truly your god know that You standing ( prayer ) less than two thirds evening , or half Evening or a third and ( also ) a class of people together you . And Allah decreed size night and day . Allah knows that You once in a while No can set time limits it . So he give relief to you , because That read it what is easy ( for you ) from the Qur'an. He know that will in between \_ you people who are sick and those who walk ahead earth look for part the grace of God: and others fight in the way of Allah, then read it what is easy ( for you ) from the Qur'an and establish it pray , pay zakat and give it loan to Allah good loan , and goodness What just you \_ do For yourself sure You obtain ( reward ) it with Allah as \_ the best and the biggest reply reward , and beg forgiveness to God; Verily, Allah is Most High Forgiving Again Maha Merciful ". In Islamic perspective of convenience can give safety for those who give \_ convenience , because indeed If We do Good to others then matter Good will come to \_ us . Issue safety and truth something something religion is between issue main in discussion of religious pluralism (Ahmad Sabri Osman et al., 2013).

Definition QRIS payment is standardization something payment developed by Bank Indonesia and the Association System Indonesian Payments (ASPI) ( Rahimah et al., 2023). Quick Responses Indonesian Standard (QRIS) is A unifying technology \_ various kinds of QR from System Service Operators Payment (PJSP) with use QR code (Indonesia, 2019). QRIS got keep type data information arrived with numbers . QRIS got keep vertical or horizontal data types , so in a manner automatic size from appearance barcode image can display two dimensions . Three form square in each The angle of the barcode makes it easy to scan the camera in order for symbols can be read from corner anywhere ( Irawan , 2016).

## **METHODS**

Approach research used \_ in study This use approach quantitative . Study This use method Data analysis techniques using data quality tests , validity tests , reliability tests , assumption tests classic , normality test , heteroscedasticity test , autocorrelation test , regression test simple , hypothesis test , partial test t count (t test), test of determination , with amount sample as many as 32 respondents were determined with non-probability sampling 4technique . Method data collection used is questionnaire .

## **RESULTS AND DISCUSSION**

In study This writer make deep data processing form questionnaire Where variable that becomes (X) is effectiveness convenience use payment transaction cashless finance \_ inside it there are 10 items statement and variable (Y) is the *use of QRIS* also contains 10 items statement . Questionnaire spread to 32 study program students Management Faculty of Sharia Business Religion Islam UMSU as sample research and using a Likert Scale with 5 options .

Research results show there is influence effectiveness convenience use payment transaction cashless finance \_ to *use of QRIS* with obtained t value count *t count* (26.547) > *t table* (1.69389) with probability sig.  $0.000 \leq 0.05$ . it \_ show hypothesis zero (H0) is rejected and can be concluded that effectiveness convenience use payment transaction cashless finance \_ in a manner Partial have significant influence \_ to *use of QRIS* (Y) for Study Program Students Management Sharia Business .

From the results of the determination test can taken conclusion that effectiveness convenience use payment transaction cashless finance \_ influential to *QRIS use* of 0 , 879 or 87.9% indicates about 87.9% variable The use of the Indonesian Standard Quick Response Code (Y) is influenced by convenience use payment transaction non- cash finance (X). Temporary the rest 12.1 % is influenced by variables that are not researched in study this .

effectiveness convenience use payment transaction cashless finance \_ using QRIS is very helpful customers moment transact Because can save time transaction . Use of QRIS can done with using scanning QR Code on the camera handphone with direct to destination URL address .

## CONCLUSION

As for the conclusion in study This is effectiveness convenience use payment transaction cashless finance \_ using QRIS is influential to use of QRIS, p This can seen through results calculation t count (26.547) > t table (1.69389), with a sig value of 0.000 <0.05 indicates H0 is rejected and Ha is accepted . Based on the Determination test , the R Square value shows 0.879 or 87.9% . about 87.9% variable The use of the Indonesian Standard Quick Response Code (Y) is influenced by convenience use payment transaction non- cash finance ( X).

With exists convenience and comfort QRIS feature inside transact finance can become solution transact payment in a manner easy , fast and safe as well as can become solution in give protection customers in effort minimize use of cash as embodiment Government in the Non- Cash National Movement Program (GNTT).

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