THE INFLUENCE OF TRUST AND LIFESTYLE ON THE DECISION TO USE QRIS (CASE STUDY ON FEB STUDENTS OF DHARMA ANDALAS UNIVERSITY)

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Abstract

This study is a study conducted on FEB students at Dharma Andalas University who use QRIS as a digital payment method. The purpose of this study is to determine the effect of trust and lifestyle on the decision to use QRIS on FEB students at Dharma Andalas University. The research method used in this study is a quantitative method. The population in this study were active FEB students at Dharma Andalas University who use QRIS. The number of samples taken in this study was 165 respondents. The determination of the sample used in this study was a non-probability sampling technique with a purposive sampling method. Data collection in this study was carried out by distributing questionnaires and processing data using SPSS. The results of this study indicate that trust and lifestyle have a positive and significant effect on the decision to use QRIS.

Keywords: Trust, Lifestyle, Decision to Use, QRIS.

INTRODUCTION

In this modern era, technological sophistication continues to increase with various latest innovations. Non-cash payments with electronic money in the form of QR codes or *Quick Response Codes* have become a trending transaction process lately, not only in Indonesia but also in various other countries. This is because digital payment transactions are generally more effective and efficient. Therefore, Bank Indonesia made a QR code standard as a technology used in payment methods, namely QRIS.

Quick Response Code Indonesian Standard (QRIS) is the unification of various QR codes from various Payment System Service Providers (PJSP) so that transactions can be made using only one code. QRIS can be used in applications provided by Payment System Service Providers (PJSP) both banks and non-banks through *smartphones* such as GoPay, OVO, ShopeePay, Dana, LinkAja, E-money and M-banking. QRIS is effective nationally since 2020.

Table of Number of QRIS Users in Indonesia in 2021-2023

Year	Total
2021	12.8 million
2022	28.75 million
2023	45.58 million

Source: Dataindonesia.id.

The data table above shows that the use of QRIS as a payment method continues to increase every year. This is because most people already have *smartphones* and the transaction process using QRIS is easier, faster, and safer. In using QRIS, consumers simply scan the QR code in the QRIS feature.

Received: November 07, 2024	Revised: November 10, 2024	Accepted: November, 12, 2024	Online: November 21, 2024

QRIS on any digital payment application registered with Bank Indonesia through *their smartphones*.

Business actors such as shops, cafes, MSMEs, donations and other economic activities generally provide QRIS services in payment transactions. Easy use because in using QRIS consumers do not need to bother carrying cash everywhere and as an alternative payment method, this makes QRIS popular with many people, especially among students, because students are very interested in technological issues. The object of this research was conducted on FEB students at Dharma Andalas University. This is because students often use digital technology in their daily lives.

Students are part of society who actively use digital technology every day. They use it for many things, such as learning, selling, shopping, and others (Fadhillah, 2023). Based on the results of an initial survey conducted on 33 FEB students at Dharma Andalas University through google forms, there were 26 students (78.8%) who used QRIS as a payment method.

From the survey results, it means that the use of QRIS in the FEB student environment at Dharma Andalas University is quite widely used. Then based on the survey results, 27 students (81.8%) stated that they often find merchants or places that accept payments via QRIS, and 18 students (54.5%) stated that they use QRIS because they see friends or other people in their environment who also use QRIS. Then there are 29 students (87.9%) stating that QRIS can make it easier for them to make payments. And there are 22 students (66.7%) stating that they have never been constrained when using QRIS and 11 students (33.3%) stating that they have been constrained when using QRIS. Therefore, this study aims to determine student decisions in using QRIS as a payment method.

According to Kotler and Keller (2016) decisions are the study of how consumers choose, buy, use, and how goods, services, ideas, or experiences. From the initial survey conducted on FEB students at Dharma Andalas University, one of the factors that influence students in using QRIS is that it can facilitate students in transactions. This is because payments using QRIS are made only by scanning the code through the application on a *smartphone*.

Apart from making it easier, another factor that influences FEB students at Dharma Andalas University in using QRIS is environmental factors. This is because students see many of their friends using QRIS in transactions and, many places or shops that provide QRIS as an alternative payment method. The use of QRIS as a payment method provides many benefits for students in transactions, however, there are several obstacles that students feel in using QRIS.

The obstacles felt by students in using QRIS are such as internet connection interruptions when making transactions, errors in entering transaction amounts, difficulties in scanning QR codes, and technical problems in the QRIS application. In addition, there is a sense of concern about data security and fraudulent QR code forgery that happens a lot. Based on these problems, trust and lifestyle factors greatly influence student decisions in using QRIS as a payment method.

Trust is when consumers have confidence about the correctness and security of the system or service to be used (Iskandar Yahya Arulampalam Kunaraj P. Chelvanathan, 2023). Usually consumers can trust based on what they see, understand, or feel (Rismalia & Sugiyanto, 2022). The fear of obstacles experienced, fraud and security from using QRIS can create a sense of distrust for consumers to use QRIS. So that trust greatly influences user decisions in using QRIS.

This is also in line with research conducted by (Hafizah, 2023) which shows that trust has a significant positive effect on decisions to use QRIS. Similar research was also conducted by (Alfani & Ariani, 2023) which shows that the trust variable has a positive and significant influence on decisions to use QRIS electronic money.

Apart from trust, lifestyle can also influence consumer decisions in choosing or using something. Lifestyle is a person's pattern of life which is reflected in his daily activities, interests and opinions (Iskandar Yahya Arulampalam Kunaraj P.Chelvanathan, 2023). Consumer lifestyles can change according to the times, especially in today's digital technology era. Digital technology has become a lifestyle for students in their daily lives, from learning, shopping, selling to digital payments. According to

Wahyuhana & Perdini (2018) a lifestyle that is influenced by technological advances and a preference for something that is easy and practical will lead to a tendency for consumers to utilize digital-based payments.

Using QRIS as a payment method can transact safely, quickly, and practically through a *smartphone.* Where this is also in accordance with the lives of students today who all want to be fast and easy. Moreover, the use of QRIS has been widely used by businesses or other economic activities as an alternative payment method. Usually students use a product or service not only for its benefits, but also have to suit themselves or prestige. Therefore, lifestyle is very influential on usage decisions. This is also in line with research conducted by (Suryaningsih et al., 2023) and (Setyarini, 2023) that lifestyle has a positive and significant effect on decisions to use QRIS.

RESEARCH METHODS

In this research, the type of research used is quantitative method. According to Fadhli and Fachruddin (2016) quantitative methods aim to show that an independent variable affects or causes the dependent variable.

The types of data used in this study are primary data, data obtained directly from FEB students of Dharma Andalas University who have used QRIS through distributing questionnaires and secondary data, data obtained from books, journals, and official websites related to the problems in this study. Data collection method in this study is by distributing questionnaire by using a Likert scale.

The sample determination used in this study is a *non-probability sampling* technique with a *purposive sampling* method, to determine the number of samples, namely by using the Hair, et al formula. This is because the Hair, et al formula is used to determine the number of samples if the population is not known with certainty. According to Hair, et al (2010) the minimum sample size is 5 to 10 times the number of research questionnaire statement items. Hair, et al (2010) also suggest that the appropriate sample size ranges from 100 - 200 respondents. In this study, the number of statement items was 33 statements, so the number of samples for this study was 33 x 5 = 165. So, from the results of these calculations, the number of samples used in this study was 165 respondents.

RESULTS AND DISCUSSION

Results

Validity Test

According to Ghozali (2013) the validity test aims to assess whether the statements on the questionnaire are valid or not. A questionnaire is said to be valid if the statement can explain something that will be measured in the questionnaire. This validity test is carried out to make a decision on the statement in the questionnaire said to be valid through *degree of freedom* (df) = n-2 and significance of 5%. The following validity test results are contained in the table below:

Table of Trust Variable Validity Test Results (X1)

Variables	Statement	r count	r table	Description
Trust	X1.1	0,855	0,3610	Valid
	X1.2	0,856	0,3610	Valid
	X1.3	0,840	0,3610	Valid

X1.4	0,823	0,3610	Valid
X1.5	0,650	0,3610	Valid
X1.6	0,694	0,3610	Valid
X1.7	0,651	0,3610	Valid
X1.8	0,720	0,3610	Valid
X1.9	0,600	0,3610	Valid

Variables	Statementr	countr table	Description
Y.9	0,671	0,3610	Valid
Y.10	0,786	0,3610	Valid
Y.11	0,814	0,3610	Valid
Y.12	0,696	0,3610	Valid

Source: SPSS 21 data processing results, 2024.

Based on the table above, it can be seen that all questionnaire statement items on the trust variable (X1) are valid. This is because the r count generated by each statement item is greater than r table (r count> 0.3610). Thus, all questionnaire statement items on the trust variable (X1) are valid.

Table of Validity Test Results of Style Variables Life (X2)

Variables	Statement	r count	r table	Description
Lifestyle	X2.1	0,851	0,3610	Valid
	X2.2	0,891	0,3610	Valid
	X2.3	0,824	0,3610	Valid
	X2.4	0,928	0,3610	Valid
	X2.5	0,921	0,3610	Valid
	X2.6	0,815	0,3610	Valid
	X2.7	0,803	0,3610	Valid
	X2.8	0,399	0,3610	Valid
	X2.9	0,702	0,3610	Valid

Source: SPSS 21 data processing results, 2024.

Based on the table above, it can be seen that all questionnaire statement items on the lifestyle variable (X2) are valid. This is because the r count generated by each statement item is greater than r table (r count> 0.3610). Thus, all questionnaire statement items on the lifestyle variable (X2) are valid.

Table of Usage Decision Variable Validity Test Results (Y)

Y.13	0,691	0,3610	Valid
Y.14	0,500	0,3610	Valid
Y.15	0,670	0,3610	Valid

Source: SPSS 21 data processing results, 2024.

Based on the table above, it can be seen that all questionnaire statement items on the usage decision variable (Y) are valid. This is because the r count generated by each statement item is greater than r table (r count> 0.3610). Thus, all questionnaire statement items on the usage decision variable (Y) are valid.

Reliability Test

According to Ghozali (2013) the reliability test is a tool that has the aim of evaluating the questionnaire as an indicator of the research variable. The questionnaire can be said to be reliable if the answers from respondents are always consistent over time. The reliability test can be done by comparing the *Cronbach's alpha* value with the level / significant level used. A variable can be said to be reliable if the *Cronbach's alpha* value is> 0.6.

Descriptive Analysis

According to Ghozali (2018) descriptive analysis is an analysis technique that explains the research data through the minimum, maximum, average (mean), sum, range, kurtosis, standard

deviation and skewed distribution. This method is used to provide an explanation of phenomena related to research variables through the data that has been obtained. The following descriptive analysis results are contained in the table below:

Table of Descriptive Analysis Results of Trust Variables (X1)

No.	Statement	Score	Mean	TCR	Category
1	X1.1	722	4,38	88%	very both
2	X1.2	718	4,35	87%	very good
3	X1.3	702	4,25	85%	very both
4	X1.4	708	4,29	86%	very good
5	X1.5	707	4,28	86%	very both
6	X1.6	704	4,27	85%	very good
7	X1.7	715	4,33	87%	very both
8	X1.8	673	4,08	82%	both
9	X1.9	673	4,08	82%	both

Source: SPSS 21 data processing results, 2024.

Based on the table above, it shows that the statement on the trust variable has the highest TCR percentage of 88% with a very good category and the lowest is 82% with a good category.

Table of Descriptive Analysis Results of Lifestyle Variables (X2)

No.	Statement	Score	Mean	TCR	Category
1	X2.1	720	4,36	87%	very both
2	X2.2	678	4,11	82%	both
3	X2.3	687	4,16	83%	both
4	X2.4	697	4,22	84%	both
5	X2.5	703	4,26	85%	very both
6	X2.6	698	4,23	85%	very good
7	X2.7	708	4,29	86%	very both
8	X2.8	705	4,27	85%	very both
9	X2.9	728	4,41	88%	very both

Source: SPSS 21 data processing results, 2024.

Based on the table above, it shows that the statement on the lifestyle variable has the highest TCR percentage of 88% in the very good category and the lowest is 82% in the good category.

Table of Descriptive Analysis Results of Usage Decision Variables (Y)

No.	Statement	Score	Mean	TCR	Category
1	Y.1	718	4,35	87%	very good
2	Y.2	728	4,41	88%	very good
3	Y.3	714	4,33	87%	very good
4	Y.4	717	4,35	87%	very good
5	Y.5	726	4,40	88%	very good
6	Y.6	687	4,16	83%	both
7	Y.7	692	4,19	84%	both

8	Y.8	694	4,21	84%	both
9	Y.9	703	4,26	85%	very good
10	Y.10	705	4,27	85%	very good
11	Y.11	707	4,28	86%	very good
12	Y.12	702	4,25	85%	very good
13	Y.13	712	4,32	86%	Very good
14	Y.14	715	4,33	87%	Very good
15	Y.15	730	4,42	88%	very good

Source: SPSS 21 data processing results, 2024.

Based on the table above, it shows that the statement on the usage decision variable has the highest TCR percentage of 88% with a very good category and the lowest is 83% with a good category.

Normality Test

According to Ghozali (2018) the normality test aims to test whether the independent variable regression model and the dependent variable or both can be normally or abnormally distributed. In this study, the normality test was carried out using *One Sample Kolmogorov Smirnov* with a significance level of 5%. Where if the value significance > 0.05 then the distribution is normal. The following are the results of the normality test:

Table of Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		165
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	5,962211 42
Most Extreme Differences	Absolute	,069
	Positive	,038
	Negative	-,069
Kolmogorov -Smirnov Z		,880
Asymp. Sig. (2-tailed)		,421

Source: SPSS 21 data processing results, 2024.

Based on the table above, it can be seen that the value at *asymptotic significance* (2 *tailed*) is 0.421. Where the value is greater than 0.05 (0.421> 0.05). So it can be concluded that the data results of all variables in this study are normally distributed.

Multicollinearity Test

According to Ghozali (2018) the multicollinearity test is used to test whether the regression model between independent variables is interconnected. The multicollinearity test aims to determine whether or not there is a deviation in the multicollinearity assumption. Assumptions multicollinearity. This is because basically the prerequisite that must be met in the regression model is the absence of multicollinearity. In this study, the method used to test for multicollinearity can be seen from the *tolerance value* or *Variance Inflation Factor* (VIF). Where if the *tolerance* value> 0.1 and the VIF value < 10 means, there is no multicollinearity between variables in the regression model. The following are the results of the multicollinearity test:

Multicollinearity Test Results Table

Coefficients[a]

Model	Collinearity Statistics	
	Tolerance	VIF
Trust (X1)	,513	1,948
Lifestyle (X2)	,513	1,948

a. Dependent Variable: Usage Decision (Y)
Source: SPSS 21 data processing results, 2024.

Based on the table above, it can be seen that the *tolerance* and VIF values of each variable indicate the absence of multicollinearity. This is because the *tolerance* value of each independent variable> 0.1 and the VIF value of each independent variable < 10**.** Where the trust variable has a *tolerance* value of 0.513> 0.1 and has a VIF value of 1.984 < 10. As well as the lifestyle variable has a *tolerance* value of 0.513> 0.1 and has a VIF value of 1.984 < 10. So it can be concluded that the regression model between independent variables (independent) is interconnected.

Heteroscedasticity Test

According to Ghozali (2018) the heteroscedasticity test is carried out to determine whether in the regression model there is an inequality of *variance* from the residuals of one observation to another. A good regression model is if there is no heteroscedasticity. In this study to test heteroscedasticity using the Glejser test. If the significance value> 0.05 then there is no heteroscedasticity. The following are the results of the heteroscedasticity test using the Glejser test:

Heteroscedasticity Test Results Table

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12,373	1,888		6,553	,000
Trust (X1)	-,128	,086	-,156	-1,491	,138
Lifestyle (X2)	-,113	,066	-,178	-1,705	,090

a. Dependent Variable: ABS_RES
Source: SPSS 21 data processing results, 2024.

Based on the table above, it can be seen that the significance value of each variable shows no heteroscedasticity. This is because the significance value of each independent variable> 0.05. Where the significance value of the trust variable (X1) is 0.138> 0.05. Then the significance value on the lifestyle variable (X2) is 0.090> 0.05. So it can be concluded that the regression model in this study this study not heteroscedasticity occurs.

Multiple Linear Regression Analysis

According to Ghozali (2017) multiple linear regression is is used to test how two or more independent variables affect one dependent variable. The following are the results of multiple linear regression tests:

Y = 13.721 + 0.735 X1 + 0.831 X2 + e

The regression equation above can be explained as follows:

1. The constant value is 13.721. This shows that if the trust (X1) and lifestyle (X2) variables are assumed to be fixed or constant, then the value of the usage decision variable is

13.721.(Y) is 13.721.

2. The coefficient value on the trust variable (X1) is 0.735. This shows that if the value of the trust variable increases by one unit with the assumption that the lifestyle variable is constant or constant, the value of the usage decision variable will be 0.735.(Y) will increase by 0.735.

3. The coefficient value on the lifestyle variable (X2) is 0.831. This shows that if the value of the lifestyle variable increases by one unit with the assumption that the trust variable remains constant, the value of the usage decision variable (Y) will increase by 0.831.

Test t (Partial)

According to Ghozali (2018) the t test is used to determine the effect of each independent variable (X) on the dependent variable (Y). The following are the results of the t test in this study:

Based on the table above, the regression equation can be obtained as follows:

$Y = \beta 0 + \beta 1\ X1 + \beta 2\ X2 + e$

Based on the table above, it can be seen that the t (partial) hypothesis test is as follows:

1. Based on the t (partial) hypothesis test, it shows that the trust variable (X1) partially has a positive and significant effect on the usage decision variable (Y). This is because in the trust variable (X1) the t value obtained is 4.898. Where the t value is greater than the t table value, which is 1.654 (4.898 > 1. 654) with a value of 4.898. significance of 0.000 < 0.05. Hence H0 is rejected and H1 is accepted.

2. Based on the t (partial) hypothesis test, it shows that the lifestyle variable (X2) partially has a positive and significant effect on the usage decision variable (Y). This is because in the lifestyle variable (X2) the t value obtained is 7.191. Where the calculated t value is greater than the t table value of 1.654 (7.191> 1.654) with a significance value of 0.000 <0.05. Then H0 is rejected and H2 is accepted.

Test f (Simultaneous)

According to Ghozali (2018) the f test is used to determine whether the independent variables (X) jointly or simultaneously affect the dependent variable.

(Y). The following are the results of the f test in this study:

Table of f Test Results

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8749,043	2	4374,521	121,559	,000[a]
	Residuals	5829,866	162	35,987		
	Total	14578,909	164			

Source: SPSS 21 data processing results, 2024.

a. Predictors: (Constant), Lifestyle (X2), Trust (X1)
b. Dependent Variable: Usage Decision (Y)

Based on the table above, the results of the f (simultaneous) hypothesis test show that the trust (X1) and lifestyle (X2) variables simultaneously have a positive and significant effect on the usage decision variable (Y). This is because the calculated f value obtained is 121.559. Where the value of f count is greater than the value of f table, which is 3.90 (121.559). > 3.90) with a significance value of 0.000 < 0.05.

Coefficient of Determination (R^2)

According to Ghozali (2018) the coefficient of determination can explain how far the dependent variable data is explained by the independent variable data. The coefficient used is the adjusted coefficient of determination (*Adjusted R Square*). *Adjusted R Square* corrects *R square* by considering the number of variables in the model and the amount of sample data. This provides a more accurate measure of how well the model explains the variables in the dependent data. The following are the results of the coefficient of determination test in this study:

Table of Determination Coefficient Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,775[a]	600	,595	5,999

Source: SPSS 21 data processing results, 2024.

Based on the table above, it shows that the *adjusted R square* value is 0.595. This means that the variables of trust (X1) and lifestyle (X2) can explain the usage decision variable (Y) by 59.5% and the remaining 40.5% is influenced by other factors not examined in this study.

Discussion

The Effect of Trust on Decisions to Use QRIS

Based on the results of the t (partial) hypothesis test, it shows that the trust variable (X1) has a positive and significant effect on the decision to use QRIS (Y). This is because the trust variable (X1) produces a calculated t value greater than the t table value (4.898> 1.654) with a significance value of 0.000 <0.05. Then H0 is rejected and H1 is accepted. These results indicate that there is a positive relationship between the trust variable (X1) and the decision to use QRIS (Y). So that the higher the level of trust, the higher the decision to use QRIS.

Trust in using QRIS can arise because of the experience felt by consumers when using QRIS, if the information offered by QRIS matches the experience felt by consumers, then consumer trust in QRIS can increase. This is also related to consumer confidence in the use of QRIS, which is reliable and can guarantee the security and confidentiality of user accounts. The results of this study are also in line with previous research conducted by Hafizah (2023), Alfani & Ariani (2023) which states that the trust variable has a positive and significant effect on the decision to use QRIS.

The Influence of Lifestyle on Decisions to Use QRIS

Based on the results of the t (partial) hypothesis test, it shows that the lifestyle variable (X2) has a positive and significant effect on the decision to use QRIS (Y). This is because the lifestyle variable (X2) produces a t value greater than the t table value (7.191> 1.654) with a significance value of 0.000 < 0.05. Then H0 is rejected and H2 is accepted. These results show that there is a positive relationship between lifestyle variables (X2) and the decision to use QRIS (Y). This is because the use of QRIS can help make payments easier. So that every increase in lifestyle that occurs will lead to an increase in the decision to use QRIS. This is also due to the changing times that are increasingly modern, which encourages consumers to follow a popular lifestyle.

The results of this study are also in line with previous research conducted by Setyarini (2023) and Rohmaniyah et al (2022) which state that lifestyle variables have a positive and significant influence on the decision to use QRIS.

The Effect of Trust and Lifestyle on Decisions to Use QRIS

Based on the results of the f (simultaneous) hypothesis test, it shows that the trust (X1) and lifestyle (X2) variables have a positive and significant effect on the decision to use QRIS (Y). This is because the calculated f value is greater than the f table value (121.559> 3.90) with a significance value of 0.000 <0.05. Then H0 is rejected and H3 is accepted. These results indicate that the trust (X1) and lifestyle (X2) variables have a positive relationship with the decision to use QRIS (Y).

The results of this study are also in line with previous research conducted by Hafizah (2023) which shows that the trust variable has a positive and significant influence on decisions to use QRIS. Previous research conducted also by Setyarini (2023) showed that lifestyle variables have a positive and significant influence on decisions to use QRIS. When consumers decide to use a particular product or service, then they carry out the decision process by considering various factors that are relevant to their needs (Rohmaniyah et al., 2022). Trust and lifestyle factors have a positive influence on FEB students at Dharma Andalas University to use QRIS.

CONCLUSION

Based on the results of the research that has been conducted on the influence of trust and lifestyle on decisions to use QRIS, the following conclusions can be drawn:

1. Based on the partial hypothesis test results, it shows that the trust variable (X1) has a positive and significant effect on the decision to use QRIS (Y). This is because the trust variable (X1) produces a calculated t value of 4.898> 1.654 and a significance value of 0.000 <0.05. So this shows that trust can be one of the determining factors for using QRIS.
2. Based on the partial hypothesis test results, it shows that the lifestyle variable (X2) has a positive and significant effect on the decision to use QRIS (Y). This is because the lifestyle variable (X2) produces a calculated t value of 7.191> 1.654 and a significance value of 0.000 <0.05. So this shows that lifestyle can be one of the determining factors for using QRIS.
3. Based on the results of the simultaneous hypothesis test, it shows that the variables trust (X1) and lifestyle (X2) have a positive and significant effect on decisions to use QRIS (Y). This is because the calculated f value obtained is 121.559

> 3.90 and a significance value of 0.000 <0.05. So this shows that trust and lifestyle can be one of the determining factors for using QRIS.

ADVICE

1. For Bank Indonesia as a QRIS service provider to further improve its security system, this is so that users do not feel hesitant in using QRIS related to user data security and develop a service system so that it can provide satisfaction to users in using QRIS.
2. For those who use QRIS to be wiser and more careful about using QRIS as a means of payment due to the QR code forgery.
3. For future researchers to further develop this research by increasing the scope of respondents so that the results of the study can be more convincing and can represent what is the population in the study and can add other variables so that the research conducted can be more diverse.

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