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ANALYSIS OF QRIS USAGE DECISION AMONG CONSUMER OF CIRCLE K IN SURABAYA EAST JAVA

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ABSTRACT

This study aims to analyze the factors that influence the decision to use QRIS (Quick Response Code Indonesian Standard) among consumers at Circle K in Surabaya, East Java. The research uses a quantitative approach with a survey method involving 75 respondents who have used QRIS at Circle K. The independent variables analyzed include increased effectiveness, perceived ease of use, and lifestyle, while the dependent variable is the decision to use QRIS. Data analysis was conducted using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach. The results show that increased effectiveness, perceived ease of use, and lifestyle have a positive and significant influence on the decision to use QRIS. These findings imply that retail business operators and digital payment service providers should pay more attention to ease of use and the integration of digital lifestyle elements to increase QRIS adoption among consumers.

KEYWORDS: Circle K, Effectiveness, Lifestyle, Perceived ease of use, Usage Decision.

INTRODUCTION

In today's digital era, rapid technological advancements have significantly transformed human life, particularly in financial transaction systems. One such innovation introduced by Bank Indonesia is QRIS (Quick Response Code Indonesian Standard), a unified QR code-based payment system that enables consumers to complete transactions easily by scanning a QR code using their smartphones. QRIS is integrated with various digital wallet applications (e-wallets), such as OVO, GoPay, Dana, and LinkAja, offering ease of use and faster transaction processes for consumers while providing efficiency and flexibility for merchants in managing payments (Bank Indonesia, 2016).

Although QRIS adoption continues to grow significantly nationwide—especially in East Java Province, where the number of users reached 6.76 million in July 2024 (an increase of 49.22% compared to the previous year)—its usage in Circle K stores in Surabaya has shown a declining trend. This discrepancy raises questions about the factors influencing consumers' decisions to use QRIS. This study aims to examine the effect of effectiveness, perceived ease of use, and lifestyle on the decision to use QRIS.

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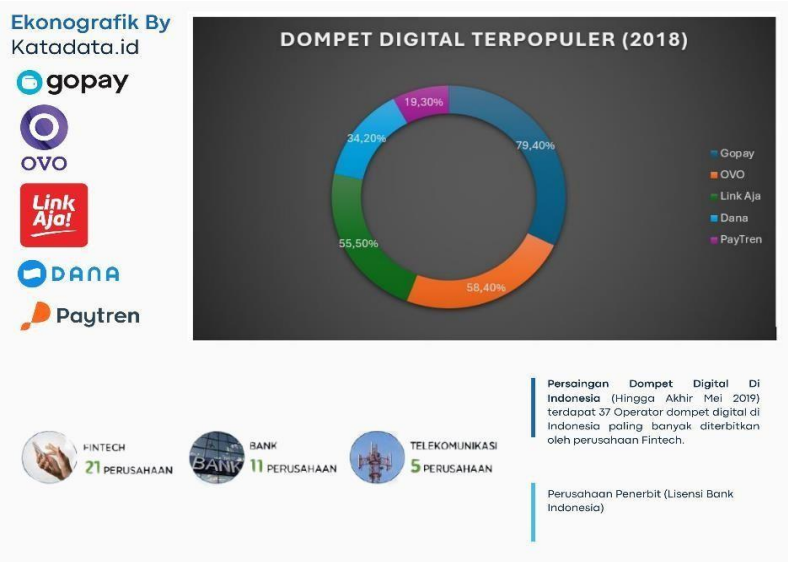
The types of e-wallets commonly used by the public are quite diverse. According to a joint survey by DailySocial and Bank Indonesia, popular e-wallets include OVO, Dana, GoPay, and LinkAja—all of which support QRIS transactions. The preferred types of e-wallets among users are illustrated below:

Figure 1.1. Types of E-Wallets Based on User Preferences



Furthermore, a national survey reported by JawaPos.com (2024) found that QRIS only accounts for 21% of primary payment methods used by consumers. Other methods such as cash (49%), bank transfers (24%), and paylater (18%) are still more dominant. These preferences are visualized in the following figure:

Figure 1.2. User Preference Database from 2020 to 2024

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The decline in QRIS usage is also evident from transaction data collected across 31 Circle K outlets in Surabaya from January to September 2024. The data shows a downward trend in QRIS-based transactions, while other methods such as bank transfers have significantly increased. The following table presents a breakdown of transaction types during this period:

Table 1.1. Transaction Type Data from 31 Circle K Outlets in Surabaya City (Overall Grand Total)

No	Bulan	Jenis Transaksi					Total
1.	Januari	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		50	10	10	5	25	
2.	Februari	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		30	10	30	0	30	
3.	Maret	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		35	10	5	5	45	
4.	April	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		30	15	10	5	40	
5.	Mei	QRIS	VA Transfer	Kartu Debi	Paylater	Transfer Bank	100%

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				t			
		25	5	20	5	45	
6.	Juni	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		15	5	5	5	70	
7.	Juli	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		20	10	15	10	45	
8.	Agustus	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		5	5	30	10	50	
9.	September	QRIS	VA Transfer	Kartu Debit	Paylater	Transfer Bank	100%
		10	10	30	5	45	

Based on these findings, the study raises three primary research questions: (1) Does transaction effectiveness influence the decision to use QRIS? (2) Does perceived ease of use influence the decision to use QRIS? (3) Does consumer lifestyle influence the decision to use QRIS?

The purpose of this research is to empirically examine the impact of each independent variable—effectiveness, ease of use, and lifestyle—on the dependent variable, which is the decision to use QRIS. The results are expected to provide theoretical contributions to the field of digital financial technology and offer practical insights for retail businesses such as Circle K to enhance QRIS adoption among their customers.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), serves as a framework to understand how users accept and adopt technology. The model identifies two primary factors that influence user behavior: Perceived Usefulness and Perceived Ease of Use. Perceived Usefulness refers to the extent to which a person believes that using a particular system will enhance their performance, while Perceived Ease of Use relates to the degree to which the user expects the system to be effortless.

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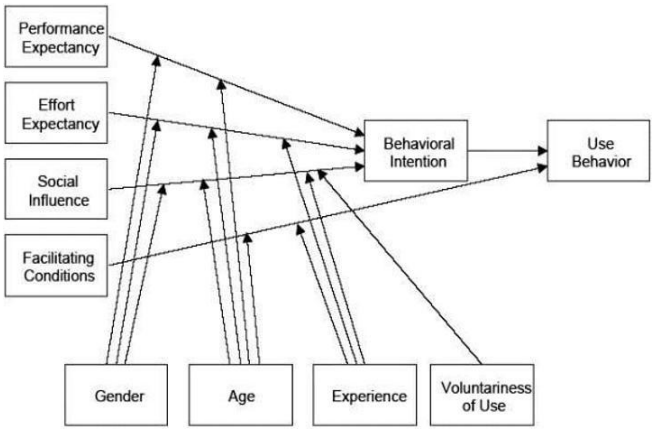
In the context of QRIS, these two factors are essential since users assess whether the technology is both beneficial and easy to operate before deciding to use it.

2.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003), is an extension of TAM and integrates multiple theories of technology acceptance into a single unified model. It consists of four core constructs: Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Performance Expectancy is the belief that using the system will lead to performance gains; Effort Expectancy refers to the ease of system use; Social Influence denotes how users perceive others' expectations regarding the system's use; and Facilitating Conditions involve the available infrastructure that supports technology usage. In this research, UTAUT provides the theoretical foundation for examining perceived ease of use and effectiveness in the decision to use QRIS.

Figure 2.1. Unified Theory of Acceptance and Use of Technology



2.3 Lifestyle

Lifestyle refers to a person's pattern of living as expressed in their activities, interests, and opinions. Engel, Blackwell, and Miniard (1995) define lifestyle as the way individuals allocate their time and resources, including how they engage with products and services. In the context of QRIS, consumers with modern and digital lifestyles are more likely to adopt cashless payment methods. Therefore, lifestyle plays a vital role in determining how quickly and frequently an individual embraces new technology like QRIS.

2.4 Usage Decision

The usage decision is part of consumer behavior that involves evaluating and selecting products or services. According to Kotler and Keller (2012), this decision is influenced by factors such as need, perception, motivation, and external conditions. In this study, the decision to use QRIS is shaped by consumers' perceptions of the system's ease of use, effectiveness, and alignment with their lifestyle.

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It represents the final step in a consumer's evaluation process regarding the adoption of a new technology.

2.5 Previous Research

Several previous studies have shown a strong relationship between ease of use, effectiveness, lifestyle, and technology adoption. Dewi (2020) found that both perceived ease of use and effectiveness significantly influenced users' intentions to adopt QRIS. Hikmah (2021) emphasized the role of digital lifestyle as a major factor driving the adoption of digital wallets, particularly among younger users. Meanwhile, Sari (2022) validated that the UTAUT model is effective in explaining the decision to adopt QR code- based payment systems among millennials. These studies support the variables used in this research and provide a solid empirical foundation.

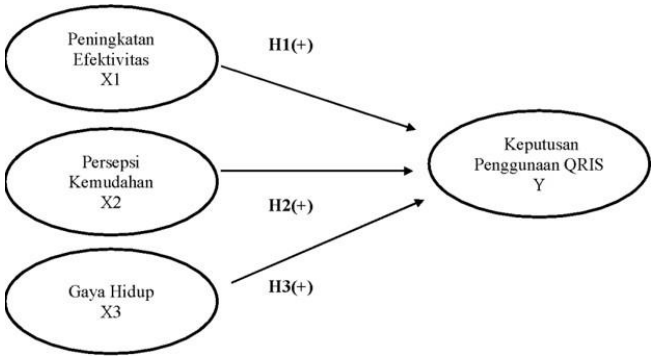
2.6 Theoretical Framework

The theoretical framework in this study illustrates the relationship between three independent variables—effectiveness, perceived ease of use, and lifestyle—and one dependent variable, which is the decision to use QRIS. This framework is constructed based on TAM, UTAUT, and relevant consumer behavior theories discussed earlier. It guides the formulation of the research hypotheses and the empirical testing process.

2.7 Research Hypotheses

Based on the literature review and theoretical framework, the following research hypotheses are formulated: H1: Effectiveness has a significant influence on the decision to use QRIS; H2: Perceived ease of use has a significant influence on the decision to use QRIS; H3: Lifestyle has a significant influence on the decision to use QRIS.

Figure 2.2 Conceptual Framework



3. RESEARCH METHODS

This study employs a quantitative approach and utilizes primary data collected through structured questionnaires distributed to respondents who are consumers of Circle K outlets in Surabaya. The research population consists of QRIS users aged 17 years and above who have made purchases at

Circle K. A total sample of 100 respondents was selected using purposive sampling based on specific criteria. The data were analyzed using Structural Equation Modeling (SEM) with Partial Least Square (PLS) with the help of SmartPLS, to measure the influence of effectiveness, perceived ease of use, and lifestyle on the decision to use QRIS. To ensure validity and reliability, classical assumption tests and instrument testing were conducted before hypothesis testing using t-tests, F- tests, and coefficient of determination (R^2).

3.1 Operational Definitions and Variable Measurement

This study employs two main types of variables: a dependent variable and several independent variables. The dependent variable is the decision to use QRIS, which is influenced by various factors including financial, technological, and consumer preference aspects. Based on Kotler and Armstrong (2013), the decision to use is measured through four indicators: confidence after obtaining product information (Y1.1), choosing to use the product because it is liked (Y1.2), usage that aligns with needs (Y1.3), and usage based on recommendations from others (Y1.4). The independent variables consist of: Effectiveness Improvement (X1), derived from the performance expectancy construct in the UTAUT model (Venkatesh et al., 2003), with indicators adopted from Sarah (2020): functionality and usefulness (X1.1), and fulfillment of needs (X1.2); Perceived Ease of Use (X2), based on the effort expectancy concept from UTAUT. Indicators follow Jogiyanto (2011) as cited in Mukhtisar et al. (2021): ease of learning (X2.1), simplicity (X2.2), ease of operation (X2.3), and flexibility (X2.4); Lifestyle (X3), measured based on the scale developed by Puranda and Madiawati (2017): activities (X3.1), interests (X3.2), and opinions (X3.3).

3.2 Sampling Technique

The target population in this research includes consumers of Circle K outlets in Surabaya who have used QRIS. Since the exact population size is unknown, non-probability sampling was applied using purposive sampling, with criteria such as: minimum age of 17, at least four QRIS transactions in the last three months, and prior use of QRIS at Circle K Surabaya (Sugiyono, 2018b). Based on the rule of thumb for multivariate analysis (10 times the number of indicators), the required sample size is 72. This was rounded up to a total of 75 respondents.

3.3 Data Collection Methods

Data was collected using both: Primary data, gathered directly from respondents using questionnaires (Sugiyono, 2018c), Secondary data, obtained from literature, journals, books, and institutional sources such as Bank Indonesia, the Financial Services Authority (OJK), and internal data from Circle K Surabaya.

3.4 Validity and Reliability Testing

Validity testing determines whether questionnaire items accurately reflect the intended variables. The correlation between each item score and the total score is evaluated, with significance levels of $p \leq 0.05$ considered valid. Reliability testing was performed using the Cronbach Alpha method in

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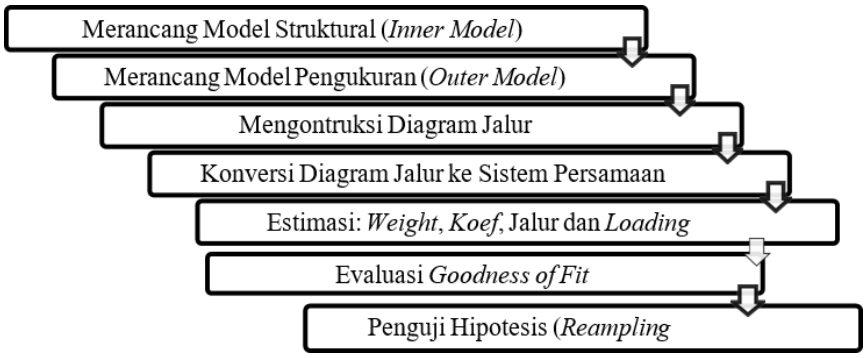
SmartPLS, where an alpha coefficient ≥ 0.7 indicates high consistency and reliability (Ghozali, 2016, in Sugiyono, 2018a).

3.5 Data Analysis Technique

This study employs Partial Least Square – Structural Equation Modeling (PLS-SEM), suitable for small samples and data not normally distributed (Wold, 1985). The model includes: Outer Model: measures the relationship between latent variables and their indicators, Inner Model: shows causal relationships between latent variables, Weight Estimation: generates latent variable scores. Analysis was conducted using SmartPLS software, with a systematic approach:

Figure 3.1 PLS Path Model



The PLS analysis process involves: designing the structural model, designing the measurement model, drawing a path diagram, converting into equations, estimating parameters using the least squares method, evaluating model fit (R^2, Q^2), and testing hypotheses using bootstrap resampling (Geisser & Stone, 1974)

3.6 Evaluation of the Outer and Inner Models

Convergent validity is met if each indicator's loading value is ≥ 0.5 (Fornell & Larcker, 1981). Discriminant validity is evaluated through cross-loading and by comparing the AVE square root to inter-variable correlations. Composite reliability must be ≥ 0.7 to confirm the reliability of grouped indicators. For inner model evaluation, the predictive relevance is assessed using R^2 and Q^2 values. A Q^2 value > 0 indicates good predictive relevance (Hair et al., 2017).

3.7 Hypothesis Testing

Hypotheses were tested using bootstrapping, with 500 resamples. A relationship is considered statistically significant if t-value ≥ 1.96 or p-value ≤ 0.05. The hypotheses tested in this research are: H1: Effectiveness improvement has a positive effect on the decision to use QRIS (Sarah, 2020; Rachmawati & Trisnaningsih, 2023). H2: Perceived ease of use has a positive effect on the decision to use QRIS (Jogiyanto, 2011; Mawardi & Prabowo, 2023). H3: Lifestyle positively influences the decision to use QRIS (Ajzen, n.d.; Widya Putri Lumita Sari & Trisnaningsih, 2024).

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4. RESULTS AND DISCUSSIONS

4.1 Description of Research Results

This study involved 75 respondents who are consumers of Circle K in Surabaya and users of QRIS. The first respondent characteristic is based on age, which shows that the majority of QRIS users are between 17–25 years old, totaling 59 people (79%). This is followed by the 26–40 age group with 10 people (13%), and the remaining 6 respondents (8%) are over 40 years old. This indicates that QRIS is mostly used by younger people who are generally more adaptive to technology.

Table 4.1 Respondent Characteristics Based on Age

Age	Number of Respondents	Percentage
17 -25 Years Old	59	79%
26 – 40 Years Old	10	13%
< 40 Years Old	6	8%
Total	75	100%

In terms of gender, more female respondents (41 people or 55%) participated than male respondents (34 people or 45%). This suggests that women dominate as QRIS users in Circle K Surabaya.

Tabel 4.2 Respondent Characteristics Based on Gender

Gender	Number of Respondents	Percentage
Male	34	45%
Female	41	55%
Total	75	100%

The frequency of QRIS usage in the past three months reveals that 73% of respondents have used QRIS more than 10 times, while 27% have used it between 4 and 10 times. These results suggest that QRIS is used intensively by Circle K customers.

Table 4.3 Respondent Characteristics Based on QRIS Usage Activity (in the Last 3 Months)

Usage Frequency	Number of Respondents	Percentage
4 – 10 Kali	20	27%
Lebih dari 10 Kali	55	73%
Total	75	100%

4.2 Variable Description

a. Effectiveness Improvement (X1)

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The effectiveness improvement variable was measured with two indicators. The first indicator states that respondents feel more confident using QRIS after knowing information about it. A total of 41% gave the highest score (5 – strongly agree), followed by 28% who scored 4. The second indicator shows that respondents choose QRIS because they enjoy using it, with 46% scoring 5 and 24% scoring

4. This indicates that most respondents have a positive perception of QRIS effectiveness.

b. Perceived Ease of Use (X2)

Perceived ease of use was measured by four indicators. First, 49% of respondents agreed that using QRIS meets their needs. Second, 66% stated they use QRIS due to recommendations from others. Third, 57% of respondents feel QRIS is functional and beneficial. Lastly, 62% agreed that QRIS fulfills their digital payment needs. All these indicators support the perception that QRIS is easy and efficient to use.

c. Lifestyle (X3)

The lifestyle variable was measured through three indicators. First, 62% of respondents believe that QRIS is easy to learn. Second, 55% feel that QRIS makes payments simpler. Third, 44% agree that QRIS is easy to operate. These results show that respondents' digital-oriented lifestyles play a role in their decision to use QRIS.

d. QRIS Usage Decision (Y)

The decision to use QRIS was assessed using three indicators. First, 62% of respondents believe that QRIS makes payments more flexible. Second, 53% feel that QRIS simplifies transactions at Circle K. Third, 44% agreed that QRIS increases their shopping interest. These findings suggest that QRIS provides a convenient transaction experience and encourages shopping activity.

4.3 Analysis and Hypothesis Testing

a. Outer Model: Validity and Reliability Testing

Convergent validity was assessed using outer loading values, all of which exceeded 0.70—for example, indicator X1.1 scored 0.938 and X2.2 scored 0.878. The Average Variance Extracted (AVE) values for all constructs also met the minimum threshold of 0.50, such as 0.829 for X1 and 0.693 for Y. This indicates the measurement tools are valid.

Table 4.4 Average Variance Extracted (AVE) Values

Variable	Average Variance Extracted (AVE)
X1_Effectiveness Improvement	0,829
X2_Perceived Ease of Use	0,681
X3_Lifestyle	0,708
Y_QRIS Usage Decision	0,693

Discriminant validity was met according to the Fornell-Larcker criterion, with each construct's square root of AVE being greater than inter-construct correlations. Reliability tests using Cronbach's Alpha

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and Composite Reliability also showed values > 0.70— for example, X2 (Perceived Ease) had an alpha of 0.846 and composite reliability of 0.894, confirming good consistency and reliability.

Table 4.5 Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
X1_Effectiveness Improvement	0,798	0,906
X2_Perceived Ease of Use	0,846	0,894
X3_Lifestyle	0,796	0,879
Y_QRIS Usage Decision	0,852	0,900

b. Inner Model: Model Fit and Predictive Accuracy

The model was tested using R-square, Q^2, SRMR, and NFI. The R^2 value of 0.506 indicates a moderate model fit, meaning 50.6% of the variance in the decision to use QRIS is explained by the independent variables (X1, X2, X3), with the remaining 49.4% influenced by other variables. The Q^2 value of 0.323 confirms good predictive capability. The SRMR value of 0.091 (< 0.10) shows the model has a good fit, supported by the NFI value of 0.711, which is close to the ideal score of 1.

Table 4.6 Model Fit Test

Variable	R^2	Q^2	SRMR	NFI
Y_QRIS Usage Decision	0,506	0,323	0,091	0,711

c. Hypothesis Testing

All independent variables had a direct, positive, and significant effect on the decision to use QRIS. The effectiveness improvement variable (X1) had a path coefficient of 0.302 with a t-statistic of 2.232 (p-value = 0.026). The perceived ease of use (X2) had a path coefficient of 0.281 with a t-statistic of 2.131 (p-value = 0.034). The lifestyle variable (X3) had a path coefficient of 0.258 with a t- statistic of 2.074 (p-value = 0.039). Since all t-statistics are greater than 1.96 and p-values are less than 0.05, all variables were found to have a significant influence.

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Table 4.7 Path Coefficients

Path Relationship	Path Coefficient (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P Values
X1_Effectiveness Improvement → Y_QRIS Usage Decision	0,302	0,313	0,135	2,232	0,026
X2_Perceived Ease of Use → Y_QRIS Usage Decision	0,281	0,280	0,132	2,131	0,034
X3_Lifestyle → Y_QRIS Usage Decision	0,258	0,266	0,125	2,074	0,039

4.4 Discussion

Effectiveness improvement has a significant and positive impact on the decision to use QRIS. This suggests that respondents who perceive QRIS as effective in facilitating digital transactions are more likely to use it. This finding is in line with previous research by Poncowati and Sutarni (2024) and supports the UTAUT framework, where performance expectancy plays a key role.

Perceived ease of use also positively and significantly influences the decision to use QRIS. These results support the Effort Expectancy theory, which emphasizes that systems perceived as easy to use increase user acceptance and intention. When QRIS is seen as simple and practical, users are more willing to adopt it.

Lifestyle was also found to significantly and positively affect the decision to use QRIS. Although lifestyle is not a direct component of UTAUT, it is often used as an external or moderating variable in technology adoption studies. According to the Theory of Planned Behavior (TPB), lifestyle factors contribute to behavioral intentions and actual behavior. Therefore, individuals with a lifestyle that supports digital adoption are more likely to decide to use QRIS.

5. CONCLUSIONS

Based on the findings of the study titled "Analysis of the Decision to Use QRIS Among Consumers at Circle K in Surabaya, East Java", it can be concluded that three main variables—effectiveness

improvement, perceived ease of use, and lifestyle—have a significant and positive impact on consumers' decisions to use QRIS. First, effectiveness improvement demonstrates that the more confident and comfortable users feel when using QRIS for transactions, the more likely they are to decide to use it. This is supported by data analysis results and aligns with the study by Poncowati and Sutarni (2024), which found a significant and positive relationship between effectiveness and the decision to use QRIS. Second, perceived ease of use also shows a direct and significant influence, meaning that when QRIS is perceived as easy to understand, operate, and in line with user needs, consumers are more inclined to choose it. This result is consistent with the findings of Widya Putri Lumita Sari and Sri Trisnaningsih (2024). Third, lifestyle also plays a key role in influencing the decision to use QRIS, particularly among consumers who are accustomed to digital and tech-savvy lifestyles. This finding supports the Theory of Planned Behavior (TPB) and the research by Putri (2021), which emphasizes that consumer behavior is influenced by attitude, subjective norms, and perceived behavioral control. Therefore, it can be concluded that a combination of increased effectiveness, ease of use, and compatibility with digital lifestyles collectively drives consumers to adopt QRIS at Circle K in Surabaya.

Based on these conclusions, it is recommended that related parties, especially business actors and digital payment system developers such as QRIS, continue to improve the effectiveness of transactions, provide clear education on the benefits of use, and ensure ease of access and system operation. Furthermore, QRIS promotional strategies should be aligned with the increasingly digital lifestyles of modern consumers, especially younger demographics. Future research is also encouraged to explore other variables not examined in this study to broaden the scope and strengthen the objectivity of studies involving digital payment adoption in similar contexts.

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