THESIS

THE EFFECT OF QRIS APPLICATION SERVICES, EASE OF APPLICATION USERS, TRUST, AND RISK ON ONLINE PURCHASES

(Case Study of Students of Faculty of Economics and Business Unhas)

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FACULTY OF ECONOMICS AND BUSINESS
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MAKASSAR
2023

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as one of the requirements for obtaining
Bachelor of Economics degree

drafted and submitted by

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to

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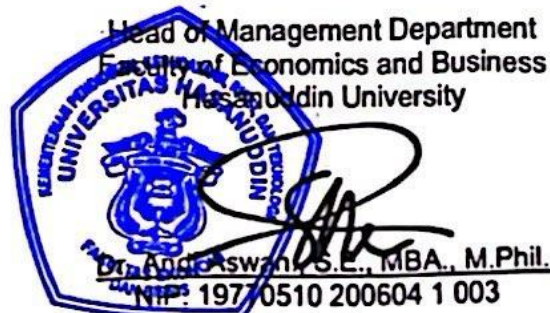has been inspected and approved for testing

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(Case Study of Students of Faculty of Economics and Business Unhas)

is my own work and to the best of my knowledge in this thesis manuscript there are no scientific works that have ever been submitted by others to obtain an academic degree at a university, and no work or opinion has ever been written or published by others, except those that are written quoted in this manuscript and mentioned in citation sources and bibliography.

If in the future it turns out that in this thesis manuscript it can be proven that there are elements of plagiarism, I am willing to accept sanctions for these actions and be processed in accordance with applicable laws and regulations (Law No. 20 of 2003, article 25 paragraph 2 and article 70).

Makassar, 13 December 2023

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INTRODUCTION

Praise the author to Allah SWT for His blessings and gifts so that researchers can complete a thesis entitled "**The Effect of QRIS Application Services, Application User Convenience, Trust, and Risk of Online Purchases**". This thesis is the final project to achieve the title of Serjana Ekonomi (S.E) at the Department of Accounting, Faculty of Economics and Business, Hasanuddin University.

The author would like to thank all parties who have helped complete this thesis. The author's acknowledgments are given to:

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With the limited insight and knowledge possessed, researchers realize that this thesis is far from perfection, therefore, researchers expect constructive criticism and suggestions from various parties. Hopefully this research can be useful for people who use it.

Makassar, 22 October 2023

Aldiansyah

ABSTRACT

The Effect of QRIS Application Services, Application User Convenience, Trust, and Risk on Online Purchases on (Case Study of Students of Faculty of Economics and Business Unhas)

Aldiansyah
Dian A.S Parawansa
Andi Aswan

The aim of this research is to analyze the influence of QRIS application services on online purchases, the influence of ease of application users on online purchases, the influence of trust on online purchases and the influence of risk on online purchases. To achieve this goal, data collection techniques were used through distributing questionnaires, with data analysis techniques using multiple linear regression analysis. The research results found that the QRIS application service had a positive and significant effect on online purchases, the ease of using the application had a positive and significant effect on online purchases, trust had a positive and significant effect on online purchases, and risk had a negative but significant effect on online purchases among students. Faculty of Economics and Business, Hasanuddin University Makassar.

Keywords*: QRIS application services, ease of application users, trust, risk and purchase*

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CHAPTER I

INTRODUCTION

1.1 Background

The development of technology, communication and information today is slowly changing all human activities. Any kind of work can be done efficiently and effectively due to the presence of technology. One of the technological features that is the prima donna of the community is the digital media feature or known as the internet. The presence of the internet is what brings significant changes to all human activities. Even in today's digital era, everything can be done through internet platforms such as communicating, shopping, discussing, and many more jobs that utilize these internet features.

The ongoing development of information and communication technology offers conveniences for humans in line with rapid technological developments. Technological advances in this payment system have also shifted the role of cash to become cashless which is more efficient and economical (Parastiti et al., 2015). The cashless payment system or can be called electronic money is developing with increasingly advanced system technology making users and service providers of electronic money payment systems continue to improve the payment system to make it easier for consumers to use.

Bank Indonesia issued a national QR Code called QRIS (Quick Response [QR] Code Indonesian Standard) with the aim of simplifying electronic digital financial transactions. QRIS is a QR Code standard for payments through server-based electronic money applications, electronic wallets, or mobile banking, which has been officially activated since January 1, 2020. The inauguration of the use of

QRIS as a QR payment medium for the use of electronic money is a tangible form of government support for the revolution of the Indonesian payment system in the digital era like now. The launch of QRIS is a mandatory QR-based payment facility for all QR payment applications in Indonesia (Bank Indonesia, 2019).

The implementation of QRIS as a payment method has encouraged the creation of an integrated payment system through standardization of payment QR codes (Daughter *et al.,* 2022). Bank Indonesia recorded that data on QRIS usage during the pandemic experienced a very significant increase, namely by 316% in January 2021. This is in line with the increase in the value of transactions through electronic money which reached 57.7% from year to year. The advantages offered by QRIS are an attraction for the public to use through user decisions or online purchase decisions.

Purchasing decision is a consumer's understanding of the wants and needs of a product by assessing from existing sources by setting purchase goals and identifying alternatives so as to make a decision to buy accompanied by behavior after making a purchase. According to Resa & Andjarwati (2019) Purchasing decisions are consumers carrying out computer activities or exchanges using computers as a connecting device, which through a network connected to a computer consumers can interact with virtual stores and retailers who sell services or products via the internet.

To improve online purchase decisions, one of the things that needs to be considered is the QRIS application service, according to the presentation Tjiptono (2017:268) Quality of service is centered on efforts to meet customer wants or needs and the accuracy of delivery to meet customer desires. Service is an activity held by the organization regarding the needs of consumers and will cause its own

impression, with good service, consumers will feel satisfied, thus service is very important in an effort to attract consumers to use the products or services offered (Indrasari, 2019:57). Research Sudirman (2019) and Prasetya (2022) shows that service has a positive and significant influence on consumer purchasing decisions.

Purchase decisions are influenced by the ease of use of the app, as stated by Hasdani *et al.,* (2021) That the ease of using the system is one of the things considered in making online purchases. Convenience will be felt when someone can understand and easily use a system or technology. A system that is considered difficult to use will be considered less useful for its users to do online shopping (Amin &; Hendra, 2020). Research results Lestari and Widyastuti (2019), proving that there is a significant influence of convenience variables on online shopping decisions.

Then trust is very important in influencing consumer decisions in purchasing, this is according to the theory put forward by Lusiah (2018:44) That trust emphasizes the relationship between customers and the company, where the company shows real actions both directly and indirectly to customers and the level of honesty of the company in realizing its promises and customer trust is emphasized through the company's competence in realizing its relationship with customers so that the company's actions can provide benefits to customers. Research Ilmiyah and Krishernawan (2020), the findings show that trust has a positive and significant effect on purchasing decisions.

Furthermore, another factor that influences online purchasing decisions is risk, according to Alghifari and Rahayu (2021) That perception of risk in the minds of consumers when they will decide to make purchases online, greatly affects consumer confidence to make purchasing decisions online. Risk is a state of

uncertainty that a person considers deciding on a purchase or not to make a transaction online. Research conducted by Alghifari and Rahayu (2021) Proving the positive and significant influence of risk perception on online purchasing decisions.

This research was conducted on students of the Faculty of Economics and Business, Hasanuddin University, Makassar, where students by following a more practical and effective lifestyle and adaya fashion needs to look more attractive and fashionable among students, as well as atk needs and so on so as to make it easier for students to make purchases online, to make it easier for students to make transactions or payments is to use services QRIS, however, the problem is that the quality of QRIS services is not as expected by students, lack of trust, and lack of student interest in using the QRIS application. This is due to the lack of knowledge in using the QRIS application in addition to the lack of knowledge about the benefits obtained in using the QRIS application and fear that there will be risks in using QR codes used in the QRIS application, so this affects students' purchasing decisions online.

Based on the background described above, researchers can take an interesting problem to be raised as research, namely with the title is: The Effect of QRIS Application Services, Ease of Application Users, Trust and Risk of Online Purchases (Case Study of Students of the Faculty of Economics and Business Unhas).

1.2 Problem Statement

Based on the background and theory that has been put forward before, the formulation of the problem in this study is:

1. Does the QRIS application service affect online purchases?

2. Does the ease of application users affect online purchases?

3. Does trust affect online purchases?

4. Whether the risk affects online purchases

1.3 Research Objectives

From the background description that has been stated above, the research objectives studied in this study are:

1. To analyze the effect of QRIS application services on online purchases

2. To analyze the effect of application user convenience on online purchases

3. To analyze the effect of trust on online purchases

4. To analyze the effect of risk on online purchases

1.4 Usefulness of Research

The usefulness of the results of this research is divided into two parts, namely theoretical uses and practical uses which can be seen through the description below:

1.4.1 Theoretical usefulness

a. This research can contribute to the development of science by adding to the wealth of research that discusses QRIS services, ease of application users, trust and risks to online purchases.

b. This research is expected to be used as reference material or thoughts in choosing research objects so that it can be useful for researchers who conduct the same research as the author did.

1.4.2 Practical Uses

a. The results of this research are expected to be used as a contribution of thought for QRIS application users in making decisions on using the application in purchasing goods online.

b. The results of this study can provide information and know more about services using the QRIS application that provide benefits and convenience in transacting a payment.

1.5 Systematics of Writing

To find out the overall picture of the content of writing in this study, the author briefly elaborates into five chapters which can be seen through the description below:

Chapter I   INTRODUCTION

This chapter describes the background of the problem to be studied, the problems to be studied include background, problem formulation, purpose and usefulness of research, writing systematics.

Chapter II   ILITERATURE REVIEW

This chapter will explain the literature review which contains theories related to understanding consumer behavior, understanding QRIS, understanding QRIS services, understanding ease of use, dimensions of ease of use, understanding trust,

factors that affect trust, understanding risk, understanding purchase decisions, purchasing decision processes, influences between variables, empirical reviews.

Chapter III RESEARCH METHODS

The third chapter of research methods consists of the type and design of research, place and time of research, population and sample, types and sources of data, sampling techniques, data collection techniques, research variables and operational definitions, research instruments, reliability and validity tests, and data analysis techniques.

Chapter IV RESULTS AND DISCUSSION

In research that tests hypotheses, writing about the results obtained should be divided into two major parts. The first section contains a description of the characteristics of each variable. The second section contains a description of the results of hypothesis testing. In addition, discussion of research findings can be added. The content of the discussion is the justification for why the hypothesis is accepted or rejected.

Chapter V CLOSING

This chapter aims to explain about the conclusion and suggestions which is to build for further review material.

CHAPTER II

LITERATURE REVIEW

2.1 Theoretical and Concept Review

2.1.1 Consumer Behavior

Marketing success, whether in the context of business or non-profit organizations, depends largely on the ability to understand the behavior of the consumers it serves. Prominent management tycoon Peter Drucker once uttered the phrase "*the purpose of business is to create and keep a customer*". Without consumers buying, using, and/or benefiting from a product or service, a business cannot survive for long. Every marketer must understand his consumers, both consumers as individuals and as members of groups (family, friends, sports clubs, and so on).

Marketers need accurate, timely, and reliable information about their consumers and specific skills to analyze and interpret that information to support the design of effective and efficient marketing strategies. This need contributes to the development of consumer behavior as a specific field of study in marketing. In simple terms, the term consumer behavior refers to the behavior exhibited by individuals in buying and using goods or services.

Consumer behavior is the study of individuals, groups, or organizations and the processes they use to select, obtain, use, and discontinue the use of products, services, experiences, or ideas to satisfy needs, as well the impact of those processes on consumers and society (Sumarwan &; Tjiptono, 2019).

Albushairi *et al.,* (2018:3) provides the following definition of consumer behavior.

1. The discipline that studies the behavior of individuals, groups, or organizations and the processes that consumers use to select, use products, services, experiences (ideas) to satisfy consumer needs and desires, and the impact of those processes on consumers and society.

2. Actions taken by consumers to achieve and meet their needs both in the use, consumption, and exhaustion of goods and services, including the decision process that precedes and follows.

3. Actions or behaviors carried out by consumers that begin with feeling the needs and wants, then trying to get the desired product, consuming the product, and ending with post-purchase actions, namely feelings of satisfaction or dissatisfaction.

Consumer behavior is all the activities, actions, and psychological processes that drive these actions at the time before buying, when buying, using, spending products and services after doing the above or evaluating activities (Kurniawan, 2020:43).

Consumer behavior is the behavior shown by consumers in choosing and deciding on several alternative products or services to be subsequently purchased and owned. Consumer behavior includes consumer decisions about what to buy, whether to buy or not, when to buy, where to buy and how to buy, how to get goods and how to pay for them (cash or credit). Consumers here are divided into two, namely individual consumers and organizational consumers. Consumer behavior is a process. Most marketers now recognize that consumer behavior is, in fact, an ongoing process, not just what happens at the time a consumer hands over money or a credit card and in turn receives the good or service (Irwansyah et al., 2021:4).

2.1.2 Understanding QRIS

Payment mechanisms are required to always follow the needs of the community in the fast, safe and efficient movement of funds. Thus, payment technology innovations are increasingly emerging very rapidly. Bank Indonesia is required to always ensure that every payment system development is always within the corridor of applicable regulations.

QRIS is the unification of various types of QR from various payment system service providers (PJSP) with QR Code. QRIS was developed together with Bank Indonesia to make the transaction process using QR easier, faster and more secure (Nurdin *et al.,* 2021).

On January 1, 2020, Bank Indonesia officially released a standard for the use of Indonesian QR codes under the name QRIS. Merchants who always provide many QR codes from various issuers when customers want to make cashless transactions are the background for the launch of this payment channel. The use of QRIS can be applied to payment applications that have been installed on smartphones and connected to an internet connection. The applications in question are *e-wallets* (from banking and non-banking issuers) which are used as server-based payment instruments that have obtained permission from Bank Indonesia.

QRIS is a payment QR Code standard for Indonesian payment systems developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). Before the implementation of QRIS, merchants had to provide several payment applications in their stores. Consumers who pay cashlessly, must ensure that their payment application must be available to merchants. However, with the implementation of QRIS, merchants do not need to prepare many payment applications, only provide one QR Code in stores and QR Codes can be scanned

by consumers with various payment applications in *Smartphones* (Azzahroo &; Estiningrum, 2021)

Bank Indonesia carries the theme "UNGGUL" from the QRIS. The meaning of "UNGGUL" is:

1. Universal. Universal here means that QRIS can be used by all levels of society and can be used domestically and abroad.

2. Easy. Transactions can be done easily and securely in one hand.

3. Profit. QRIS is very efficient, with just one QR code it can be used for all applications.

4. Immediately. Payment systems can be done quickly and instantly.

According to Hutagalung *et al.,* (2021) Standardizing QR Codes with QRIS provides many benefits, including:

1. For payment app users:

   a. Fast and current.

   b. No more hassle carrying cash.

   c. No need to worry about whose QR is attached.

   d. Protected because all PJSP QRIS operators are definitely licensed and supervised by Bank Indonesia.

2. For Merchants:

   a. Sales have the potential to increase because it can accept any QR-based payment.

   b. Improve branding.

   c. Current.

   d. It is more practical because it is enough to use one QRIS.

   e. Reduce cash management costs.

f. Avoid counterfeit money.

g. No need to provide change.

h. Transactions are recorded automatically and can be viewed at any time.

i. Separate money for business and personal.

j. Facilitate reconciliation and potentially prevent fraud from accounting for cash transactions.

k. Build credit profile information to make it easier to obtain credit in the future.

2.1.3 Definition of QRIS Services

Services in general is any activity intended or aimed at providing satisfaction to customers, through this service customer wants and needs can be met. In Indonesian Dictionary it is explained that service is an effort to serve the needs of others, while serving is helping prepare (helping what someone needs). In essence, service is a series of activities that are processes. As the service process takes place routinely and continuously covering the entire life of people in the community, the process of meeting needs through the activities of others.

Service is an activity organized by the organization regarding the needs of consumers and will cause its own impression, with good service, consumers will feel satisfied, thus service is very important in an effort to attract consumers to use the products or services offered (Indrasari, 2019:57).

Service refers to the term service in English is service. Service is defined as activities carried out by a person or group of people on a certain basis where the level of satisfaction can only be felt by the person serving or served, depending on the ability of the service provider to meet user expectations. The nature of service is a series of processes of service activities that take place regularly and

continuously covering the entire life of the organization in the community. The process activity in question is the relationship of needs between recipients and givers of needs can accept each other well without any complaints of service dissatisfaction (Djafri, 2018:19).

Tjiptono (2017:3) states that in simple terms, the term service maybe it can be interpreted as "doing something for others". There are at least three words that can refer to the term, namely service, service, and service. As a merit, *service* generally reflects physical intangible products or specific industry sectors, such as education, health, telecommunications, transportation, insurance, banking, hospitality, construction, trade, recreation, and so on. As a service, the term *service* implies everything that a certain party does (individual or group) to another party (individual or group). One example is customer service (Customer Service). Meanwhile, the word service refers more to the context of repairs, such as motorcycle service, car service, AC service (Air Conditioner), electronic equipment service, and so on.

Service is an activity or series of activities that are invisible that occur as a result of interactions between consumers and employees or things provided by service delivery companies intended to solve consumer problems (Sihombing &; Dewi, 2019:157).

According to Parasuraman, in (Lopiyoadi, 2016: 182) states that there are five determinants of service quality, namely:

1. Reliability the company's ability to provide services in accordance with what has been promised accurately and reliably.

2. Responsiveness, a policy to help and provide fast and appropriate service to consumers (customers) with clear information delivery.

3. Assurance, knowledge, courtesy, and the ability of company employees to foster consumer (customer) trust in the company.

4. Empathy, which is giving sincere and individual or personal attention to consumers.

5. Physical evidence (tangibles), the company's ability to show its existence to outside parties.

Thus, the service giving organization can increase customer satisfaction, which in turn customer satisfaction can create customer loyalty or loyalty to the service provider organization that provides satisfactory quality.

2.1.4 Definition of Ease of Use

Concept *perceived ease of use* indicates the degree to which a person believes that the use of information systems is easy and does not require much effort from the user to be able to use it. Ease of use is the degree to which one believes that information technology is easy to understand. The intensity of use and interaction between users with the system can also show ease of use. Frequently used systems show that they are better known, easier to operate and easier to use by users (Setyowati &; Respati, 2017).

According to Vinasti *et al.,* (2022) The perception of ease of use as a guide to a system that is made is intended not to make users feel difficult but to facilitate someone in their work, meaning that a system is made so that the work done becomes easier than not using the system.

Users of information technology believe that information technology is more flexible, easy to understand and easier to use than its ease of use features. The ease with which individuals believe that using the system does not require much effort. These external factors are like system devices designed to make easier to

use. One of the factors that causes users to approve or reject the system is its relationship with the use of the system. Users tend to use or not use apps that they believe will help them get work done.

Ease of use can save time and energy spent on learning systems and technologies because users trust that systems and technologies are easy to understand. The power of use and interaction between the user and the system can also indicate ease of use. The more commonly used systems show that they are better known and easy to use and use their users (Farokha &; Rivai, 2022).

Ease of use is the level of user expectations of the effort that must be spent to use a system. This can be interpreted that ease of use is the extent to which someone believes that using technology will be free from effort. One's perception of the ease of using a system is the degree to which one believes that using the system will be error-free and effortless. The easier a system is to use, the less effort someone has to do so that it can improve one's performance when using the technology (Wirakanda &; Agustina, 2022).

According to The Word (2019) Some indicators used to measure ease of use, namely:

1. Easy to learn

   This section confirms that an application has usage rules so that it can make it easier for users to use the application.

2. Controllable

   This section explains that an application must give authority and discretion to use its users.

3. Flexible

   An application that provides convenience is an application that can be used in different time and place conditions.

4. Easy to use

A good application can be operated by the user and does not have bugs or operations that will hamper the use of the application.

5. Clear and understandable

Applications that have a perception of ease of use will provide clear and straightforward output. In addition, the output can also be understood by all users with different levels of knowledge.

2.1.5 Dimensions of Ease of Use

Ease of use or ease of use is a person's belief about the *ease of* using a technological system on certain objects. Where the use of a technology is easy without any difficulties and can facilitate its work. A technology is made to improve performance on an activity. Therefore, technology is made so that its operation is easy to understand and use without making users feel difficult.

Sun and Zhang in S *et al.,* (2022) Describe the dimensions of perceived convenience as follows:

1. Easy to learn, that is, where a system can be learned easily.

2. Easy to understand, that is, where a system is clear and easy to understand.

3. Easy to use, i.e. where the system can be easily used.

4. Adding skills, which is where the use of a system will increase the skills of its users.

As for Venkatesh and Davis in (Suhendar &; Asmala, 2022) Divide the perceived dimension of ease of use into the following:

1. Individual interaction with the system is clear and understandable.

2. It doesn't require a lot of mental effort.

3. Easy to use system

4.   Easy to *get the system to do what he/she wants to do*.

2.1.6 Definition of Trust

A growing business is a business based on trust and a trusted company/marketer is a company/marketer that invests in sustainable and prolonged business continuity. Trust is the foundation of business. Creating and building consumer trust is one of the most important factors in creating consumer loyalty. However, consumer trust is not just able to be obtained by companies / marketers easily. The more trusted a company or marketer, the more successful the business is.

Consumer trust can be understood as the willingness of one party to accept the risk of the actions of another based on the expectation that the other party will perform an important action for the party who trusts it, regardless of the ability to supervise and control the actions of the trusted party. Trust is an assessment of a person's relationship with others who will carry out certain transactions in accordance with expectations in an environment full of uncertainty (Priansa, 2017:116).

According to Adhari (2021:8) Trust is the belief that someone will find what one wants in an exchange partner. Trust involves a person's willingness to behave a certain way out of the belief that his partner will deliver what he or she expects and an expectation that one has that someone else's word of promise or statement can be trusted.

Trust emphasizes the relationship between customers and the company, where the company shows concrete actions both directly and indirectly to customers and the level of success of the company in realizing its promises. The formation of customer trust is emphasized through the company's competence in

realizing its relationship with customers so that the company's actions can provide benefits to customers (Lusiah, 2018:44).

Trust only exists when one party is confident in a cooperative relationship that is reliable and has integrity. Trust is the belief that a person will find what he wants in others, and not what he fears. Trust involves a person's willingness to behave a certain way out of the belief that partner. He will give the satisfaction he expects and an expectation that one generally has that other people's words, promises, or statements can be trusted (Sari &; Yasa, 2020:23).

According to Haryanto (2020:17), there are at least six definitions of belief (Trust) as follows:

1. Trust is the belief that a person's words or promises can be trusted and will fulfill their obligations in an exchange relationship.

2. Trust will occur when someone has confidence in an exchange with a partner who has integrity and can be trusted.

3. Trust is a person's willingness to be sensitive to the actions of others based on the expectation that others will perform certain actions on the person who trusts them, without depending on his or her ability to supervise and control them.

4. Trust is a psychological area that is the concern to accept what is based on expectations of attention or good behavior from others.

5. Trust is the willingness to make oneself sensitive to the actions taken by people he trusts based on a sense of trust and responsibility.

6. Trust is an assessment of a person's relationship with another person who will make certain transactions according to the expectations of his confidant in an environment full of uncertainty.

Trust is defined as the willingness of another party to be vulnerable to the actions of another party based on the expectation that the other will perform certain actions that are essential to the trust, regardless of the ability to monitor or control the other party (Shah, 2021:119).

The indicators used to measure confidence according to (Priansa, 2017:121) are as follows:

1. Ability

   Refers to the competence and characteristics of producers in providing products, as well as serving consumers well.

2. Benevolence

   It is the willingness of producers to provide mutually beneficial satisfaction between themselves and consumers to the maximum accompanied by good faith.

3. Integrity

   Relating to the consistency of producers' behavior or habits in carrying out their business operations properly. The information and quality of the products offered are in accordance with the facts.

2.1.7 Factors Influencing Trust

Trust is the willingness of one party to trust another based on the expectation that the other party will perform actions that are important to the party who has trusted him. Consumer confidence does not arise from a short process. Trust will arise after going through various processes and if trust has been formed, there will be efforts to build better cooperative relationships. According to Mayer *et al.,* deep (Son, 2020) There are three factors that make up a person's trust, namely ability, kindness and integrity, namely:

1. Ability

   Capability refers to the competence and characteristics of the seller/organization in influencing and authorizing a specific territory. In this case, how the seller is able to provide, serve, and secure the transaction from interference from other parties. This means that consumers get a guarantee of satisfaction and security from the seller in making transactions. Ability includes competence, experience, institutional validation, and ability in science.

2. Benevolence

   Kindness is the seller's willingness to provide mutually beneficial satisfaction between himself and consumers. The profit obtained by the seller can be maximized, but customer satisfaction is also high. Sellers are not only pursuing maximum profit, but also have great attention in realizing consumer satisfaction. Benevolence includes attention, empathy, confidence, and acceptance.

3. Integrity

   Integrity relates to how the seller behaves or habits in running his business. The information provided to consumers is true in accordance with the facts or not. The quality of the products sold is trustworthy or not. Integrity can be seen from the point of fairness, fulfillment, loyalty, directness, relatedness, and reliability.

   Trust is very beneficial and important to build relationship, although being a trusted party is not easy and requires joint efforts. Priansa (2017) Revealing the following factors contributes to the formation of trust, among others:

1. Shered Value Sharing

   Values are fundamental to the formation of trust. Parties in a relationship who have similar behaviors, goals and policies will affect the ability to develop trust.

2. Interdependence

   Dependence on others implies vulnerability. To reduce risk, the unbelieving party will build a relationship with a trustworthy party.

3. Quality of Communication

   Open and regular communication, whether formal or informal, can set expectations straight, solve problems, and ease uncertainty in exchanges. Communication carried out to generate trust must be done regularly and of high quality or in other words, must be relevant, timely, and reliable.

4. Non Opportunistic Behavior

   Opportunistic behavior can limit the occurrence of exchanges. Long-term relationships based on trust require the participation of all parties and actions that increase the desire to share benefits in the long run.

2.1.8 Definition of Risk

   The term risk is commonly used in our daily lives, generally we intuitively understand what is meant. Scientifically, the understanding of risk still varies. There are many definitions of risk. Risk can be interpreted as a form of uncertainty about a situation that will occur later with decisions taken based on various considerations at this time. Risk is events that have the potential to occur may cause losses to a company. Risk arises due to an element of uncertainty in the future, irregularities, something unexpected happens, or something unexpected does not happen.

   According to Maralis &; Triyono (2019:4) Risk can be defined risk, namely:

1. Risk is a condition that leads to a specific set of outcomes, where results can be obtained with possibilities already known to the decision maker

2. Risk is variation in profits, sales, or other financial variables, and

3. Risk is the possibility of a financial problem affecting a company's operating performance or financial position, such as economic risk, political uncertainty and industry problems.

In various decisions taken and activities carried out, there will definitely be risks. Likewise, in business activities, risk will always be in the way. But often people put these risks aside, so they don't have the preparation to face the risks. In general, the concept of risk is always associated with uncertainty in the future. Risk is a consequence, as a damapak of dissatisfaction that has a detrimental impact on someone (Elliyana &; Sulistiyono, 2021:148).

Yulianto (2020:20) The concept of risk has two distinct aspects: the "opportunity" aspect in which the focus is on the probability of being acquired, and the "hazard" aspect which emphasizes the severity of the negative consequences. Further, risk is defined as the amount at stake, the magnitude of the goal to be achieved, the penalties that may be imposed for non-achievement, and the magnitude of commitment to achieve the goal.

According to Sciffman and Kanuk in (I'tishom *et al.,* 2020) defines risk perception as the uncertainty faced by consumers when they cannot foresee the impact of their purchasing decisions. Risk perception is also defined as a subjective assessment by a person of the likelihood of an accident and how worried the individual is about the consequences or impact of the event.

Risk perception is defined by Sutedjo (2021) as a consumer's perception of uncertainty and negative consequences that may be received for the purchase of a product or service. Risk perception is one of the important components in information processing carried out by consumers. Consumers are increasingly

encouraged to seek additional information when faced with purchasing products with high risk. The risk of perception becomes higher when:

1) Little information is available about the product.

2) The product is a new product.

3) Such products have complex products.

4) Low consumer confidence to evaluate the brand.

5) The high price of products.

6) Such products are important to consumers.

2.1.9 Types of Risk

Risk is the potential loss of consumers made in online shopping, it is a combination of a sense of uncertainty with the value obtained by consumers in shopping. According to (Karami &; Wismiarsi, 2016) There are several types of risks when making purchases online, including:

1. Financial risk

   Financial risk is the perception of the value of money that can be lost in an online shop or a risk needed to produce an item in order to function properly.

2. Product risk

   Product risk is a condition when the product purchased by consumers cannot function or is not as expected in use or physical form.

3. Time risk

   Time risk is a consumer view of time wasted replacing damaged goods in online shopping. Time risk is the potential for losing time when the wrong decision to shop. Poor quality of products or services is the most avoided by all consumers.

4. Delivery Risk

    In an online shop has a great potential for losing their products during the delivery process to consumers and there is also a risk of product damage in the shipping process and wrong delivery after the shopping process by consumers.

    As for the types of risks used according to Liau Xio in (Haryani, 2019) are as follows:

1. Financial Risk, which is a financially related loss that may be experienced as a consequence of purchasing a product.

2. Social Risk, which is social risk related to consumer concerns about what people think about the purchase of a product that has been made.

3. Performance Risk. That is performance risk related to consumer concerns about whether a product will function as expected.

4. Time and Convenience Risk, which is a risk associated with fear of loss from loss or wasted time due to the purchase of a product.

5. Physical Risk. Namely risks associated with concerns about product safety and potential harm to yourself or others as a result of using a product.

6. Psychological Risk, which is a risk associated with concerns about the possibility of loss of self-image due to the purchase or use of a product due to incompatibility of the product with the consumer's personality or with how consumers perceive themselves.

2.1.10 Definition of Purchase Decision

The buying process begins when the buyer knows a desire or a desire or a need. For this reason, marketers will analyze various problems which in this case

are needs and wants, the analysis of needs and wants is aimed primarily at knowing the existence of unmet and satisfied needs and wants.

In the alternative evaluation process, consumers compare various options that can solve the problem at hand, where consumers will form beliefs, attitudes and intensities regarding the product alternatives considered. Evaluation of alternatives arises because of the many alternative choices. How complicated the alternative evaluation process carried out by consumers depends on the decision-making model that consumers undergo.

Purchasing decision is a consumer's understanding of the wants and needs of a product by assessing from existing sources by setting purchase goals and identifying alternatives so as to make a decision to buy accompanied by behavior after making a purchase. Marketers buy and what role each person plays to get the product, it's quite easy to recognize who's making the decision (Yuliza et *Al.* 2022:5).

Online purchasing decisions according to Resa & Andjarwati (2019) That is, consumers carry out computer activities and exchanges using computers as a connecting device, which through a network connected to a computer consumers can interact with virtual stores and retailers who sell services or products via the internet. Wardoyo &; Andini (2017) Explain what is meant by online shopping, namely transaction or purchase activities that use internet media, both in the form of goods and services. These activities can be carried out using the following means: Online window shopping at Web or e-commerce the intended one. After that, buyers can choose the desired and available items by clicking on the items to be purchased. Then the buyer will be directed to the payment procedure that has been provided by e-commerce And after that the buyer will make a transfer

according to the nominal that has been agreed before, then the seller will send the goods via courier courier service or post after confirming related to payment.

According to Irwansyah *et al.,* (2021:13) Purchasing decision is a consumer decision-making process on purchases that combines knowledge to choose two or more alternative products available influenced by several factors, including quality, price, location, promotion, convenience, service and others. Decision making by consumers to purchase products or services begins with awareness of the fulfillment of needs or desires and realizing the next problem, then consumers will carry out several stages which ultimately arrive at the post-purchase evaluation stage.

The decision-making process is strongly influenced by consumer behavior. This process is a form of solving consumer problems in order to meet their needs or desires. Consumer decision-making is an integrating process that combines knowledge to evaluate two or more alternative behaviors and choose one of them.

Consumer purchasing decisions are the final process of solving consumer problems. In the determination of purchasing decisions marketers are interested in the choice of brand that the consumer will buy, the characteristics of the buyer and the process of making a purchase decision. Marketers try to understand what happens in consumer consciousness from the presence of outside stimuli to arrive at the purchase decision. Through market stimuli (products, prices, places and promotions) and other stimuli (economic, political and others) before determining consumer purchases are influenced by other factors such as social, personal culture and psychological factors (Ayuningtyas, 2022:62).

Indrasari (2019:70) Defines a consumer's purchase decision as selection against two or more alternative options, in other words, alternative options must be

available to a person when making a decision. Conversely, if the consumer has no alternative to choice and is actually forced to make certain purchases and certain actions, then that situation is not a decision.

According to Kotler and Armstrong in (Wibowo &; Priansa, 2017:300) explains that a consumer's decision to purchase a product includes:

1. Product Selection

   Consumers can make the decision to buy a product or use the money for other purposes.

2. Brand Selection

   Consumers have to make a decision about which brand to buy. Each brand has its own differences.

3. Reseller Selection

   Consumers have to make decisions about where a product is purchased.

4. Time of Purchase

   Consumers can make decisions about when to make a purchase.

5. Purchase Amount

   The consumer can make a decision about how much product he will buy at any given moment.

2.1.11 Purchase Decision Process

Buying decisions are problem-solving activities carried out by individuals in the selection of appropriate behavioral alternatives from two or more behavioral alternatives and are considered the most appropriate actions in buying by first going through the stages of the decision-making process. Thus, a consumer in making a buying decision has several stages, namely: (Firmansyah, 2018:27):

1. Problem Recognition

   The purchase process by consumers begins when the buyer recognizes a need or problem. Such needs can be generated by internal or external stimuli. Internal stimuli, occurring in one of a person's general needs (such as hunger and thirst) have reached a certain threshold and begin to become boosters.

2. Information Search

   After consumers are aroused by their needs, consumers will be encouraged to seek more information. People are more sensitive to product information. Information search can be active or passive, internal or external, active information search can be in the form of visits to several stores to make price comparisons and product quality. Such external search information can be:

   a. Personal sources, such as opinions and attitudes from friends, acquaintances, family

   b. Free sources such as consumer groups

   c. Marketing sources such as advertising

   d. Sources of hands-on experience such as directly visiting the store, trying the product in person

   e. Trending sources today

3. Alternative Evaluation

   After searching for as much information as possible about many things, then consumers must make an assessment of some of the alternatives that exist and determine the next steps. Evaluations reflect beliefs and attitudes that influence their buying behavior. Belief is a picture of a person's thoughts about the image of something.

4. Purchase Decision

   After these steps are carried out, it is time for the buyer to determine the decision making whether to buy or not. If the decision concerns the type of product, the form of the product, the brand, the seller, the quality and so on. Consumers can make several sub-decisions, including brand, supplier, quantity, implementation time and payment method.

5. Post-Purchase Behavior

   Marketers must pay attention to consumers after making a product purchase. After purchasing a product, consumers will experience some level of satisfaction or no satisfaction. It is possible that the buyer has dissatisfaction after making a purchase, because perhaps the price of the goods is considered too expensive.

   According to Syafarudin (2018:22) The decision-making process (to buy or not to buy) by consumers includes the activities of:

1. Needs recognition, the stage at which consumers recognize problems or needs.

2. Information Search, the stage where consumers are moved to seek additional information, consumers may simply increase attention or may also seek information actively.

3. Alternative evaluator, the stage in which consumers use information to evaluate alternative brands within a set of options.

4. Purchase decision, the stage at which the consumer actually makes a purchase of the product.

5. Post-purchase behavior, the stage in which consumers take further action after purchase based on their satisfaction or dissatisfaction.

2.2 Empirical review

Taking previous research aims to obtain comparison and reference materials, in addition, to avoid the assumption of similarity with previous research conducted. So in this literature review, the author lists the results of previous research, as seen in the table below:

Table 2.1 Previous Research

No	Researcher Name	Research Title	Analysis Methods	Research results
1.	Sudirman, (2019)	The Effect of Price and Service on Consumer Purchasing Decisions on Online Shops	Multiple linear regression	The results showed that: 1) price has a negative and significant effect on consumer decisions of students of the Faculty of Economics and Islamic Business IAIN Sultan Amai Gorontalo to make online buying and selling transactions. 2) Service has a positive and significant influence on student consumer purchasing decisions
2.	Yuliza and Yeneti (2022)	The influence of trust, convenience and risk perception on online purchasing decisions	Multiple linear regression	The results showed that trust partially had a positive and insignificant effect on purchasing decisions, convenience partially had a positive and significant effect on purchasing decisions, and risk perception partially had a positive and significant effect on purchasing decisions
3.	Ningsih *et al.,* (2021)	The influence of perceived benefits, perceived ease of use, and perceived risk on the decision to use electronic money (QRIS) on students	Multiple linear regression	The results of the partial test concluded that the three independent variables partially had a significant effect on the decision to use QRIS-based electronic money.
4.	Prasetya (2022)	The influence of service quality, trust, convenience, security and risk perception on online purchase decisions on the Shopee site	Multiple linear regression	The results showed that: 1) there was a positive and significant influence of service quality variables on online purchasing decisions,

No	Researcher Name	Research Title	Analysis Methods	Research results
				2) there is a positive and significant influence of trust variables on online purchase decisions, 3) there is a positive and significant influence of convenience variables on online purchase decisions, 4) there is a positive and significant influence of security variables on online purchase decisions, 5) there is a negative and significant influence of risk perception variables on online purchase decisions on the Shopee site.
5.	Nurdiyanto and Kurniawan, (2020)	The Influence of Trust, Product Quality and Service Quality on E-Commerce-Based Online Purchasing Decisions	Multiple linear regression	The results of the analysis show partially (1) trust affects E-Commerce-based online purchasing decisions, (2) product quality affects E-Commerce-based online purchase decisions, (3) service quality affects E-Commerce-based online purchase decisions.
6.	Salsabila *et al.*, (2021)	The influence of risk perception, benefits, and ease of use on online purchase decisions on the Shopee application	Multiple linear regression	The results showed that risks, benefits and ease of use simultaneously had a significant effect on online purchase decisions at Shopee. While partially the risk has a significant negative effect on online purchase decisions, the benefits have a significant negative effect on online purchase decisions, ease of use has a significant impact on online purchase decisions at Shopee
7.	Palupi (2021)	The Effect of Financial Literacy and Ease of Use on QRIS Transaction Decisions for MSMEs in Beji and Sukmajaya Districts of	Multiple linear regression	Based on the results of the hypothesis test, it shows that simultaneously or partially the variables of financial literacy and ease of use

No	Researcher Name	Research Title	Analysis Methods	Research results
		Depok City.(Putri &; Wibowo, 2022)		have a positive and significant impact on the decision to use QRIS. This indicates that the variables of financial literacy and ease of use can be used as a strategic reference for financial service institutions to improve decisions to use QRIS as a payment system in buying and selling transactions.
8.	Putri and Wibowo (2022)	Analysis of Factors Influencing Consumers in Online Purchase Decisions for Shopee Users in Lakarsantri District	SEM PLS	The results showed that the variables of price perception, service, rating, and ease of use of e-commerce had a significant influence on online purchase decisions on shopee. While on.
9.	Cho (2020)	*Exploring Factors That Affect Usefulness, Ease of Use, Trust, and Purchase Intention in the online Environment*	Multiple linear regression	The results of this study show that perceived usability, perceived ease of use, and trust have a statistically significant influence on behavioral intent to shop online.
10.	Singh, et. al., (2020)	*Determining factors in the adoption and recommendation of mobile wallet services in India: Analysis of the effect of innovativeness, stress to use and social influence*	SEM	Ease of use, usability, perceived risk, attitude, have a significant effect on user intent, which in turn affects user satisfaction and recommendations for using mobile wallet services.
11.	Pillai, et al., (2022)	*Online food delivery services and consumers' purchase intention: Integration of theory of planned behavior, theory of perceived risk, and the elaboration likelihood model*	SEM	The perceived benefits, including convenience, trustworthiness, accuracy of orders, and variety of choices, are positively related to consumer attitudes, which in turn relate to purchasing decisions

Source: Previous Research Results

2.3 Conceptual framework

Technological advances in the payment system shift the role of cash into a more efficient and economical non-cash, known as QRIS, which is a payment medium using electronic money to provide convenience for the community, in this case students. Therefore, to facilitate payment, one of the things that need to be considered is service, according to Peter and Olson (2014: 142) that service is the behavior of sellers to buyers by providing satisfaction to consumers, satisfactory service, will encourage consumers to decide or make product purchases or to make repeat purchases. Then convenience affects purchasing decisions, where if the information system is easy to use, then users will tend to use the information system in shopping online. A system that is considered difficult to use will be considered less useful for its users to do online shopping (Amin &; Hendra, 2020).

Similarly, trust greatly influences online purchasing decisions, transacting online has certainty and information that is not symmetrical. Therefore there must be mutual trust between sellers and buyers (Jayanti, 2015). While risk also affects online purchase decisions, where (Alghifari &; Rahayu, 2021) That risk in the minds of consumers when they will decide to make a purchase online, greatly affects consumer confidence to make purchasing decisions online.

Based on the description above, the conceptual framework can be described as follows:
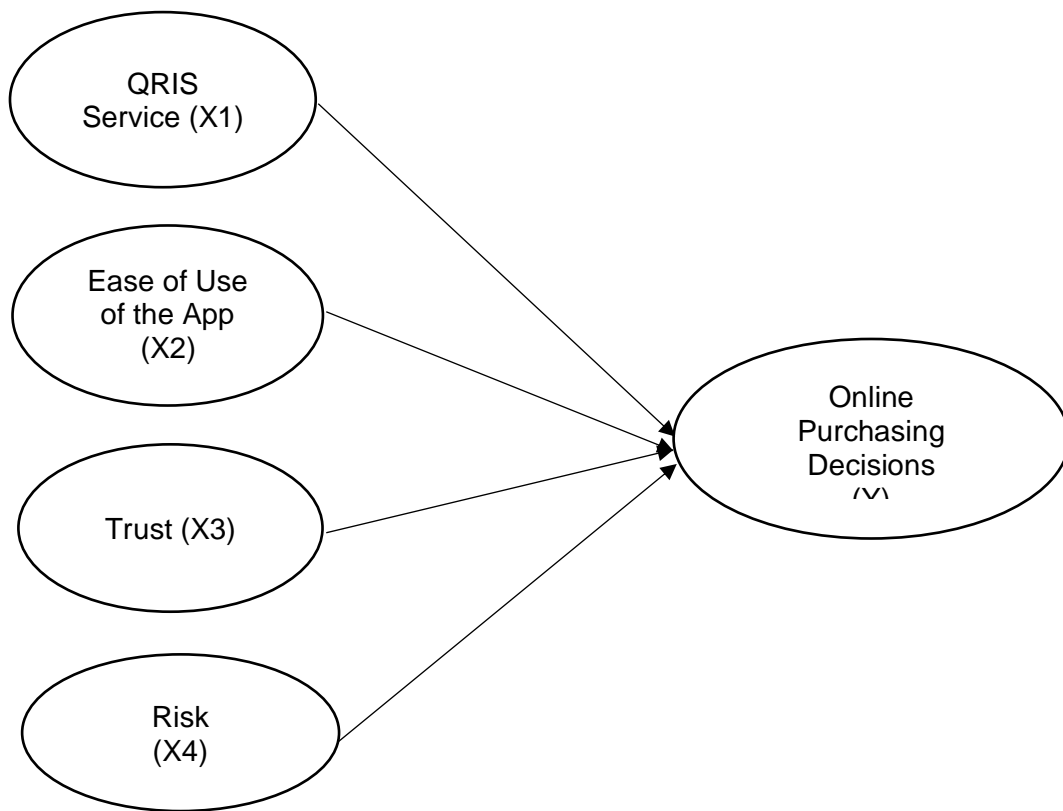
Figure 2.1 Conceptual Framework

2.4 Hypothesis Development

Based on the background and theoretical review that supports the research, the research hypothesis carried out by the author is formulated so that it can be tested for correctness. The following hypotheses proposed by researchers are:

2.4.1 The Effect of QRIS Services on Online Purchasing Decisions

Consumer perception of the company's services whether or not depends on the suitability and desirability of the services obtained by the consumers themselves. If the quality of service felt is greater than expected, consumers will

feel very happy and satisfied, it can even have another positive impact on the company, and vice versa (Andriani, 2021).

Based on the results of research by Sudirman (2019) Service has a positive and significant influence on consumer purchasing decisions. If the quality of service in the online buying and selling system is improved, it will also be followed by an increase in decisions to make purchase transactions. Vice versa, if the quality of service in the online buying and selling system decreases, it will also decrease the consumer's decision to make transactions.

H1 : QRIS service has a positive and significant effect on online purchase decisions

2.4.2 How APP's Ease of Use Affects Online Purchase Decisions

According to Hasdani *et al.,* (2021) The ease of using the system is one of the things considered in making online purchases. Convenience will be felt when someone can understand and easily use a system or technology. Ease of use indicates the degree to which someone believes that the use of information systems which in this case is an online buying and selling site is easy and does not require hard effort from the user to be able to use it. If the information system is easy to use, then users will tend to use the information system in shopping online. A system that is considered difficult to use will be considered less useful for its users to do online shopping (Amin &; Hendra, 2020).

Based on research by Lestari and Widyastuti (2019), the results of the study prove that there is a significant influence of convenience variables on online shopping decisions. These results show that if more convenience is provided, then online shopping decisions will be higher. While in research Fandiyanto *et al.,* (2017) states that convenience does not have a significant effect on online

shopping decisions. That is, the greater the convenience provided, it will not affect shopping decisions by consumers.

H2 : Ease of Use of APP has a positive and significant effect on Online Purchase Decisions

2.4.3 The Effect of Trust on Online Purchasing Decisions

Every consumer has a different level of trust, some have a higher level of trust and some have a lower level of trust. This is due to consumer confidence regarding the belief that a product has various attributes and benefits from these various attributes. Consumer confidence in a product, product attributes describe consumer perception. Transacting online has certainty and information that is not symmetrical. Therefore there must be mutual trust between sellers and buyers (Jayanti, 2015).

Based on research conducted Ilmiyah and Krishernawan (2020), the results showed that trust has a positive and significant effect on purchasing decisions on the Shopee marketplace in Mojokerto. This shows that *Shopee Marketplace* Consumers can trust in terms of online shopping services and transactions. The influence of purchasing decisions is higher if consumer confidence is higher as well. This is not in line with research by Yuliza and Yeneti (2022) which states that trust has no significant effect on online purchase decisions.

H3 : Trust has a positive and significant effect on Online Purchasing Decisions

2.4.4 Effects of Risk on Online Purchasing Decisions

Risk is a hazard, consequence or consequence that can occur as a result of an ongoing process or future event. In addition to providing benefits and convenience, online purchases also have limitations including consumers cannot directly see the goods they will buy or meet directly the seller who offers their products so that they are vulnerable to fraud. The rise of fraud cases that occur in

online buying and selling forums at least increases the risk of assumptions felt by consumers in online purchases. This raises the perception of risk in the minds of consumers when they will decide to make purchases online, the perception of risk that consumers have greatly affects consumer confidence to make online purchase decisions (Rahayu, 2021).

Based on the results of research conducted by Alghifari and Rahayu (2021) Proving the positive and significant influence of risk perception on online purchasing decisions. This means that consumer perception of risk when shopping online influences purchasing decisions, as long as consumers never accept risks and losses, it does not reduce consumer interest in buying products. While the results of research by Salsabila *et al.,* (2021) shows that partial risk has a significant negative effect on online purchasing decisions.

H4 :   Risk has a positive and significant effect on Online Purchasing Decisions