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THE INFLUENCE OF PERCEPTION OF USEFULNESS AND EASE OF USE ON USER DECISIONS OF QRIS DIGITAL PAYMENT APPLICATION SERVICES IN GORONTALO CITY (STUDY AT RECHA FARMA GORONTALO PHARMACY)

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Abstract

This study aims to determine the effect of perceived usefulness on the decision of users of the QRIS digital payment application service in Gorontalo City. The sampling technique is non-probability sampling with a total of 96 respondents. Data collection was carried out through observation and the distribution of questionnaires, which were collected using the Cochran formula. Data analysis was performed using simple linear regression analysis, processed with the help of SPSS. The results of this study indicate that perceived usefulness has a positive and significant effect on user decisions. Based on the results of the study, the public considers that QRIS digital payments are easy to learn to use, the system is easy to apply, so it does not require more effort in its use. Meanwhile, the convenience felt by the people of Gorontalo City directly encourages their decision to continue using QRIS in daily payments.

Keywords: Perceived Usefulness, User Decision, QRIS Digital Payment

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INTRODUCTION

The development and progress of technology are very rapid and cannot be avoided. One of these technological developments is the use of the internet (Djamaly et al., 2024). According to a survey by the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia in 2024 have reached 221.56 million people, growing very rapidly from 2022-2023, with a growth percentage of 2.67%. This number covers 78% of the total population of Indonesia. (Indonesiabaik.id, 2024).

The development of the internet is used as a medium for transacting with other people and using it to expand networks (Alam & Witono, 2025). Interaction between people through the internet media makes the media one of the benefits for a business (Alamsyah & Safitri, 2024). Currently, many businesses have used the internet as a potential medium for conducting business transactions. A number of steps continue to be taken, including expanding the digital payment ecosystem. Bank Indonesia introduced QRIS (Quick Response Code Indonesian Standard). QRIS is a QR code that has been standardized by Bank Indonesia, so it can be used in various payment applications, such as OVO, GoPay, Dana, ShopeePay, and m-banking. With QRIS, payments become more practical and easier (Sihaloho et al, 2020).

The payment method through the Quick Response Code Indonesian Standard (QRIS) can be accessed by several levels of society because it only requires a smartphone to scan the QR code that has been widely implemented by various business actors. However, there are other obstacles, especially among the elderly and disabled, who have difficulty using the Quick Response Code Indonesian Standard (QRIS) as a payment method. Because not all people

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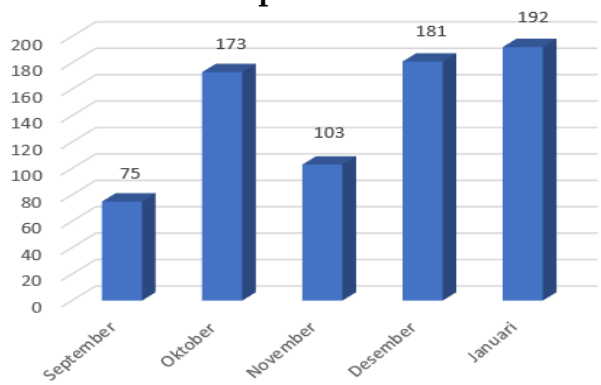
understand how to use digital wallet applications, so some people cannot enjoy the convenience of payments through the QRIS method.

The growth of MSMEs in Gorontalo Province, one of which is the pharmaceutical and medicine sector, is reflected in the presence of the Recha Farma Pharmacy, located at Jalan Gelatik No. 89 Heledulaa, Kota Timur District, Gorontalo City which provides medicine needs. Based on observations in the field, many consumers have used QRIS to make transactions at the Recha Farma Pharmacy, indicating that the practicality of digital payments has been welcomed by users. The presence of QRIS shows the Pharmacy's adaptation to modern transaction trends, while providing a more comfortable shopping experience for consumers. The following is transaction data using QRIS at the Recha Farma Pharmacy in the last three months, which reflects the growth of QRIS users in Gorontalo.

QRIS User Transaction Data Graph at Recha Farma Gorontalo Pharmacy



Source: Recha Farma Pharmacy (2025)

Based on the data explained in the image above, it can be concluded that consumer decisions in making transactions through the QRIS non-cash digital payment application fluctuated in the period from September 2024 to January 2025. This fluctuation is influenced by external factors, such as changes in

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consumer behavior or seasonal factors that affect transaction volume, but still shows a stable and significant tendency.

Based on the results of initial observations in the field conducted on the people of Gorontalo city, involving several informants who have used and have not used digital payments. Informants who have used digital payments said that they find it easy, they also said, with digital payments they do not need to carry a lot of cash, and only with a cellphone they can make payments.

On the other hand, for the management of Recha Farma Pharmacy, the use of the QRIS digital payment application can be said to be part of marketing research. This is in accordance with the opinion of Taan, H., (2016), where all forms of exploration of new opportunities in marketing are part of marketing research.

LITERATURE REVIEW

Perception of Benefit

Perceived usefulness is a user's subjective view of the extent to which using a system, such as an electronic payment system, can improve their performance (Lai, 2017). Perceived Usefulness is a person's belief that using an information system will provide benefits for them, which will then improve their performance.(Setyana & Yushita, 2017).

Perceived usefulness is an idea that shows that people think that using a particular technology can improve their performance. All stakeholders can get more benefits from this simplified performance, including faster and more satisfying results compared to the results obtained without technology. The

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benefits in question are the benefits obtained from using the features and capabilities of the product (Afolo & Dewi, 2022).

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User Decision

Decision making is a systematic approach to a problem, collecting facts and data, mature determination of the alternatives faced, and taking action that, according to calculations, is the most appropriate action (Siagian, 1990). The decision to use a service is an act of selecting various alternatives owned by consumers, where decision-making is a process that begins with the recognition of a problem, which is then solved through the use of a service (Tjiptono, 2010).

RESEARCH METHOD

This research is descriptive quantitative, namely, research that in data collection uses primary data (questionnaires) containing statements about the variables studied. The target population in this study was consumers of Apotek Recha Farma Gorontalo, as many as 96 people. Data collection techniques used questionnaires. The analysis methods used were validity test, reliability test, normality test, simple linear regression analysis, determination test, (R2), and partial test (t test).

RESULTS AND DISCUSSION

Respondent Profile

In this study, 96 respondents were collected from the results of distributing questionnaires. Data from the questionnaire involving various demographic backgrounds and knowledge about the research topic will be analyzed. The focus is on identifying patterns of responses to the variables studied. The analysis will explore the correlation between respondent characteristics and responses in the questionnaire, showing the influence of characteristics on their views. This

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strengthens the research results and provides deeper insight into the topic being studied.

Validity Test

Validity test is used to measure the validity if the statement of a questionnaire is said to be valid. A statement is considered valid if the calculated r value is greater than the r table (0.361) at a significance level of 5% with degrees of freedom (df) = N-2.

Table 1.
Validity Test Results

Variables	Statement	Information
Perceived Usefulness (X)	All statements given by respondents showed values that exceeded 0.361	VALID
User Decision (Y)		

Source: Processed primary data (2025).

Based on the test results using SPSS, the validity of the variables of perception of usefulness and user decisions shows that all respondents' statements have a value above 0.361. Thus, all statement items in the questionnaire are declared valid.

Reliability Test

Reliability testing is conducted to determine how far the measurement results remain consistent. A statement is said to be reliable if each variable has a Cronbach's Alpha value that exceeds 0.6. Therefore, it is concluded that the items related to each variable can be said to be reliable.

Table 2.
Reliability Test Results

	Cronbach Alpha	Limitation	Information
Perception of Usefulness	0.885	0.6	Reliable
User Decision	0.925	0.6	Reliable

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Source: Primary data processed in 2025.

Based on the test results using SPSS, the reliability of the variables of perception of usefulness and user decisions shows that all respondent statements have a value above 0.6. Thus, all statement items in the questionnaire are declared reliable.

Data Normality Test

The normality test is a classical assumption test for data normality testing. Based on the data normality test with the Kolmogorov-Smirnov test, it shows that the Asymp. Sig (2-tailed) value is greater than 0.05. So, it shows that the data distribution in this study is normally distributed.

Table 3
Data Normality Test Results
One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	7.91871636
Most Extreme Differences	Absolute	.070
	Positive	.070
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Primary data sources processed (2025).

Based on the table above, it can be seen that the Asymp.sig value (2-tailed) is 0.200. Because this value is greater than the significance level $\alpha = 0.05$, it can be concluded that the data is normally distributed.

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Simple Linear Regression Test

Regression analysis is used to measure the strength and direction of the relationship between the dependent variable and the independent variable. The general model of multiple linear regression used is: Y = a + b1 X1 + b2 X2 +e. The results of data analysis using SPSS are the follows:

Table 4.
Simple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.284	6.342		.676	.501		
	Persepsi Kebermanfatan	.923	.080	.767	11.603	.000	1.000	1.000

a. Dependent Variable: Keputusan Pengguna

Primary data sources processed (2025).

Determination Coefficient Test (R2)

The coefficient of determination essentially measures how well a model explains the variation in the dependent variable. The coefficient of determination is between zero and one. An R^2 value close to 1 means that the independent variables provide almost all the information needed to predict the variation in the dependent variable:

Table 5.
Results of the Determination Coefficient Test (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.767[a]	.589	.584	7.961

a. Predictors: (Constant), Persepsi Kebermanfatan

b. Dependent Variable: Keputusan Pengguna

Primary data sources processed (2025).

Based on the table above, it is known that the value of the R2 test in this study is 0.589. This indicates that the perception of usefulness (X) has an influence

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of 58.9% on user decisions (Y). The rest, which is 41.1%, is influenced by other variables outside the variables used in this study.

Partial Test (t-Test)

A partial test (t-test) is used to find out the influence of each independent variable on the dependent variable. The t-test is used to test the partial hypothesis (seeing the influence of each variable X on the variable Y)(Ghozali, 2018). The level of confidence used is 95% or a significance level of 5%.

Table 6.
Partial Test Results (t-Test)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.284	6.342		.676	.501
	Persepsi Kebermanfatan	.923	.080	.767	11.603	.000

a. Dependent Variable: Keputusan Pengguna

Primary Data Source Processed (2025)

Based on the results of the analysis, the t-count value for the variable of perceived usefulness is 11.603, while the t-table value at a significance level of 5% and df is 1.984. Comparison of the two values shows that the t-count value is greater than the t-table value 11.603>1.984). In addition, the significance value of the t-count value is 0.000<0.05). Therefore, it can be concluded that the perception of usefulness has a positive and significant influence on the decision of users of the QRIS digital payment application service at the Recha Farma Gorontalo Pharmacy.

The Influence of Perceived Usefulness on User Decisions

The variable of perceived usefulness has a positive and significant effect on the decision of users of the QRIS digital payment application service at the Recha Farma Gorontalo Pharmacy. This happens because the people of Gorontalo

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city feel that QRIS payments can provide benefits when using them, such as improving user performance. After all, they do not need to use change, increasing user effectiveness, speeding up the payment transaction process, and time efficiency. The public also realizes that QRIS payments can help them manage their finances better, reduce the use of cash, various digital financial services. With these benefits, the public's perception of QRIS payments becomes more positive.

The results of this study are also in line with the theory of (Setyana & Yushita, 2017). Perceived Usefulness is a person's belief that using an information system will provide benefits for them, which will later improve their performance. Another opinion by (Lai, 2017) Perceived usefulness is the subjective view of users regarding the extent to which using a system, such as an electronic payment system, can improve their performance.

The results of this study are in line with research conducted by (Kurniaputra & Nurhadi, 2018), which can be seen from the extent to which someone believes that the use of a technology will improve their work performance. Respondents in this case will analyze and describe what benefits they will get when they decide to use mobile banking products. Other studies by Latief, F., & Dirwan, D. (2020), Akhyar & Sisilia (2023), their research results state that the perception of usefulness has a positive relationship with the decision to use QRIS.

Perceived usefulness has a significant influence on the decision to use QRIS because a person increasingly believes that technology can be used easily or with minimal effort Rahmawati (2023). Therefore, this study concludes that perceived usefulness plays a role in influencing user decisions in using QRIS.

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CONCLUSION

Based on the results of data processing and discussions that have been presented previously regarding the perception of usefulness towards the decision of users of the QRIS digital payment application service at the Recha Farma Gorontalo Pharmacy, it can be concluded that the perception of usefulness has a positive and significant influence on the decision of users of the QRIS digital payment application service at the Recha Farma Pharmacy in Gorontalo. This shows that the benefits of a service are considered in accordance with the expectations or capabilities of the user.

Based on the conclusions outlined above, the researcher provides suggestions for the management of Recha Farma Pharmacy to continue to provide, support and accommodate non-cash payments in order to streamline payments and business financial management and As a digital platform, it is important for employees not to be fixated on just one type of payment method and to be able to adapt to the QRIS payment platform. The optimization of QRIS payments can be an alternative provided by business owners, without having to close digital payment services in cash to minimize the occurrence of financial recording errors.

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