

# The Influence of Perceived Ease of Use and Perceived Security on Customer Satisfaction Using QRIS (Case Study: Bank Bri Unit Bandar Lampung)

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Article history: received January 15, 2025; revised February 21, 2025; accepted March 28, 2025

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## Abstract

*The learning wants to deepen how the perception of ease and security of QRIS affects customer satisfaction at Bank BRI Unit Bandar Lampung. As the national digital payment standard, QRIS has seen significant adoption. However, its success relies not only on ease of use but also on how secure customers feel using it. Data from Bank BRI Unit Bandar Lampung indicates that the number of QRIS users has reached 6,887, highlighting the need to explore the factors that impact customer satisfaction with this digital payment service. Through a literature review, this research identifies two main factors influencing customer satisfaction: ease of use and the security of the payment system. It is hoped that the results can support sales growth digital payment services, especially QRIS. By understanding what influences customer satisfaction, service providers can enhance service quality and increase the user base of QRIS. Then the learning can become material for the next study that explores other aspects of digital payment technology adoption in Indonesia.*

**Keywords:** QRIS, customer satisfaction, perception of ease, perception of security, digital payment

## INTRODUCTION

The advancement of financial technology in Indonesia has changed significantly transactions are conducted. One of the most prominent innovations is the use of the QRIS, which allows customers to make payments quickly and easily by simply scanning a QR code. The presence of QRIS is expected to enhance financial inclusion in society, simplify transactions, and provide a more efficient, secure, and convenient payment solution for users.

One of the main factors influencing customer satisfaction is the perception of service accessibility. Rahman's (2021) research shows that users' experiences with digital payment systems tend to be more positive due to ease of use. A similar finding was also reported by Dewi (2020), where consumers felt more satisfied and loyal to services that made transactions using QRIS practical and uncomplicated.

However, on the other hand, concerns regarding the security of personal data and digital transactions remain a challenge. Customer trust in the security of payment systems plays a major role their decision to use the service. According to Putra (2023), a good perception of security can increase the adoption of digital payment services. Another study by Tanjung and Suhardi (2022) found that a high perception of security significantly contributes to customer satisfaction by creating a sense of safety in transactions.

In the context of QRIS usage at Bank BRI Unit Bandar Lampung, it is important to analyze how these two factors, namely the perception of ease and the perception of security, interact in influencing customer satisfaction. Data from Bank BRI Unit Bandar Lampung (2024) shows that as many as 6,887 customers have used QRIS as a payment method. However, not all customers or the public are able to adopt digital technology, especially in areas where technological understanding is still limited. Therefore, efforts are needed to learn more about customers' perceptions of QRIS, particularly regarding ease of use and transaction security.

The advantage of QRIS lies in its ability to simplify cashless payments by providing a single QR code that can be used in various transaction media, for example OVO, DANA, LinkAja, GoPay, and mobile banking. With this technology, both buyers and business operators benefit, such as time efficiency, increased security, and the elimination of the risk of counterfeit money and difficulties in providing change. In addition, transactions through QRIS can be done simply by scanning the QR code using a smartphone, making it a practical solution in the digital era.

## Literature Review

### Perception of Ease

Perceived ease focuses on how someone feels that a particular system and technology is easy to use. The higher the perception of ease, the greater the likelihood that individuals will use the technology. Several factors that influence this perception include:

- a. **User Experience:** A positive experience with comparable technology can enhance users' confidence in its ease of use.
- b. **User Feedback:** Comments and ratings from other users can influence assumptions of every human being of the ease of use of a technology.
- c. **Support System:** The presence of a reliable system and technical support can provide a sense of security and comfort for users, which in turn enhances the perception of ease.

According to Jogiyanto in Pradiva (2020), the smoothness that people feel assessment of how confident they are in using the technology. Indicators for measuring this perception include the ease of understanding the system and the accessibility of services through digital devices such as mobile phones. QRIS, as a practical payment system, offers convenience by simply scanning a QR code to make transactions, making it more appealing to users.

### Security Perception

Security perception is an individual's belief that their information and transactions are safe from threats. Security the ease that people feel of digital wallets, where users must feel that their personal data and financial transactions are protected from theft or fraud. According to Agus Wibowo in Danang (2024), security encompasses three main elements:

- a. **Confidentiality:** Protection of data to prevent unauthorized access.
- b. **Integrity:** Ensuring that data remains accurate and is not manipulated by unauthorized parties.
- c. **Availability:** Ensuring that information systems can be accessed by authorized users without delay.

### Customer Satisfaction

Customer satisfaction is the result of a comparison between consumer expectations of a product or service and the actual performance they receive. According to Kotler and Keller in Rinova (2018), Everyone's sense of satisfaction occurs when the performance of goods exceeds their desires. Indicators of customer satisfaction include:

- a. **Expectation Alignment:** The level of alignment between the perceived service and consumer expectations.
- b. **Intention to Revisit:** The willingness of customers to use the service again based on a positive experience.
- c. **Willingness to Recommend:** The readiness of customers to recommend the service to others.

### QRIS (Quick Response Code Indonesian Standard)

QRIS is a QR code-based payment system designed to facilitate cashless transactions. Although it has many advantages, such as ease and speed in transactions, the adoption of QRIS still faces challenges. Some obstacles include the lack of public knowledge about QRIS, as well as technical issues and transaction costs that merchants often complain about.

### Relationship Between Variables

The lesson is to explore the effects of each variable listed on customer satisfaction at Bank BRI Unit Bandar Lampung. Perception of smooth implementation is expected to enhance customer satisfaction, as a user-friendly system will make the transaction process more comfortable and efficient. Conversely, a high perception of security is also expected to provide a sense of safety for customers, making them more satisfied with the services provided. By exploring the relationship between these aspects, the learning will be aims to provide insights for service providers in enhancing user experience and promoting the growth of digital transactions in society.

### METHOD

#### Research Design

Quantitative learning takes the form of surveys to obtain structured reports respondents. This design allows for statistical analysis to test the hypothesis regarding This quantitative study is to get a structured report.

#### Population and Sample

- Population: All customers of Bank BRI Unit Bandar Lampung who use QRIS.
- Sample: Using purposive sampling technique, where the sample is taken based on specific criteria, namely customers who have used QRIS at least once.

#### Instrumentation

Report compiled from through a questionnaire consisting of:

- Respondent Demographics: Basic information such as age, gender, and education.
- Perception of Ease: Measured with a 1-5 Likert scale.
- Security Perception: Also measured on a 1-5 Likert scale.
- Customer Satisfaction: Measured on the same scale.

#### Data Collection

Reports obtained from distributing questionnaires both directly and online to customers of Bank BRI Unit Bandar Lampung over a certain period.

#### Data Analysis

The reports found will be analyzed using AMOS or SPSS media. Some of the stages are:

- Validity and Reliability Test: Ensuring the research instrument is valid and reliable.
- Descriptive Analysis: Describing demographic characteristics of participants and the average value of each variable.
- Hypothesis Testing: apply multiple regression analysis to explore it the influe

## RESEARCH RESULTS AND DISCUSSION

### Research result

The learning target is to deepen it how consumer perceptions of convenience and security affect their satisfaction when using QRIS at Bank BRI Unit Bandar Lampung. Data found from distributing questionnaires to 99 respondents who met the criteria. This study conducted several tests:

#### Description of Respondent Characteristics

##### a. By Gender

**Table 1. Results by gender**

|       |       | Gender    |         |               |                    |
|-------|-------|-----------|---------|---------------|--------------------|
|       |       | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Men   | 45        | 45.5    | 45.5          | 45.5               |
|       | Women | 54        | 54.5    | 54.5          | 100.0              |
|       | Total | 99        | 100.0   | 100.0         |                    |

Source: SPSS Version 30 (2024)

Through the table, we can observe that the number of female respondents is 55 or 54.5%, and the number of male respondents is 45 or 45.5%. This shows that the majority of the respondents in this study are customers who use Qris at Bank BRI Unit Bandar Lampung.

**b. By Age**

**Table 2. Results by age**

|       |           | Age       |         |               |                    |
|-------|-----------|-----------|---------|---------------|--------------------|
|       |           | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 17-25 thn | 67        | 67.7    | 67.7          | 67.7               |
|       | 26-35 thn | 29        | 29.3    | 29.3          | 97.0               |
|       | 36-45 thn | 2         | 2.0     | 2.0           | 99.0               |
|       | > 45 thn  | 1         | 1.0     | 1.0           | 100.0              |
|       | Total     | 99        | 100.0   | 100.0         |                    |

Source: SPSS Version 30 (2024)

Through the table, it shows that the ages of the 99 respondents who use Qris Bank BRI Unit Bandar Lampung Respondents aged 17-25 years numbered 67 or 67.7%, aged 26-35 years 29 or 29.3%, aged 36-45 years 2 or 2%, and above 45 years only 1 respondent. The results show that Qris is more frequently used by customers aged 17-25 years, as 67.7% are dominated by the 17-25 age group, which is considered productive and uses technology daily.

**c. By Job**

**Table 3. Results by age**

|       |                | work      |         |               |                    |
|-------|----------------|-----------|---------|---------------|--------------------|
|       |                | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Students       | 56        | 56.6    | 56.6          | 56.6               |
|       | State employee | 1         | 1.0     | 1.0           | 57.6               |
|       | Entrepreneur   | 4         | 4.0     | 4.0           | 61.6               |
|       | Other          | 38        | 38.4    | 38.4          | 100.0              |
|       | Total          | 99        | 100.0   | 100.0         |                    |

Source: SPSS Version 30 (2024)

Through the table, it shows that the occupation of the respondents from Bank BRI Unit Bandar Lampung consists of students with 56 respondents or 56.6%, civil servants with 1 respondent or 1%, entrepreneurs with 4 respondents or 4%, and others with 38 respondents or 38.4% of the total respondents. The results show that the majority of customers of Bank BRI Unit Bandar Lampung are students and others.

**Multiple Linear Regression Test**

**Tabel 4. Results of Multiple Linear Regression Test**

| Coefficients <sup>a</sup> |            |                             |            |                           |       |       |
|---------------------------|------------|-----------------------------|------------|---------------------------|-------|-------|
| Model                     |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.  |
|                           |            | B                           | Std. Error | Beta                      |       |       |
| 1                         | (Constant) | 2.888                       | 1.540      |                           | 1.876 | .064  |
|                           | X1         | .278                        | .065       | .376                      | 4.248 | <.001 |
|                           | X2         | .341                        | .062       | .487                      | 5.492 | <.001 |

a. Dependent Variable: Y

Source: SPSS Version 30 (2024)

As a result of the previous data processing, an equation is formulated in the form:

$$Y = 2.888 + 0,278 X1 + 0,341 X2 + e$$

1. Through the constant value of 2.888, it was concluded that X1 and X2 have coefficients of 0, resulting in a customer satisfaction value of 268.8%.
2. With a value of 0.278 from the ease of perception regression coefficient (X1), it can be concluded that each increase of 1 point in X1 can raise Y by 27.8% and
3. The regression coefficient of X2 is 0.341, which increases customer satisfaction by 34.1%. It can be stated that X2 has a greater influence on Y by 34.1%.

**Coefficient of Determination Test (R<sup>2</sup>)**

**Tabel 5. Results of the Determinant Coefficient Test (R<sup>2</sup>)**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .803 <sup>a</sup> | .645     | .638              | 1.65545                    |

a. Predictors: (Constant), X2, X1

Source: SPSS Version 30 (2024)

Through the table, the adjusted R2 result is 0.645, indicating that each variable contributes an influence of 64.5%. Additional variables not included in the study have an influence of 35.5%.

**T-Test**

**Tabel 6. T-Test Results**

| Coefficients <sup>a</sup> |            |                             |            |                           |       |       |
|---------------------------|------------|-----------------------------|------------|---------------------------|-------|-------|
| Model                     |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.  |
|                           |            | B                           | Std. Error | Beta                      |       |       |
| 1                         | (Constant) | 2.888                       | 1.540      |                           | 1.876 | .064  |
|                           | X1         | .278                        | .065       | .376                      | 4.248 | <.001 |
|                           | X2         | .341                        | .062       | .487                      | 5.492 | <.001 |

a. Dependent Variable: Y

Source: SPSS Version 30 (2024)

1. Variable of perceived ease (X1)

The perception of convenience contributes well to consumer satisfaction. From the analysis of the table, it shows that t-count for X1 is 4.248 > 1.984 t-table, and the sig is 0.001 < 0.05, indicating that H1 is accepted. In conclusion, the perception of ease contribute significantly to consumer satisfaction using Qris.

2. Variable of security perception (X2)

The perception of security contribute optimally to consumer satisfaction. From the analysis of the table, it shows that the t-value for X2 is 5.492 > 1.984 (t-table) and the sig is 0.001 < 0.05, which means H2 is accepted. The conclusion is that the perception of security contribute significantly to consumer satisfaction using Qris.

**F Test**

**Tabel 7. F-Test Results**

| ANOVA <sup>a</sup> |            |                |    |             |        |                    |
|--------------------|------------|----------------|----|-------------|--------|--------------------|
| Model              |            | Sum of Squares | df | Mean Square | F      | Sig.               |
| 1                  | Regression | 477.821        | 2  | 238.910     | 87.178 | <.001 <sup>b</sup> |
|                    | Residual   | 263.088        | 96 | 2.741       |        |                    |
|                    | Total      | 740.909        | 98 |             |        |                    |

a. Dependent Variable: Y  
b. Predictors: (Constant), X2, X1

Source: SPSS Version 30 (2024)

Through the table, it can be observed that Fhitung > Ftabel with a value of 87.178 > 3.09 and sig of 0.001 < 0.05. This can be assumed if the independent variables simultaneously affect customer satisfaction using Qris Bank BRI Unit Bandar Lampung.

The following results from the analysis show that:

- a. Perception of Ease: The average ease of use score is 4.2, indicating that respondents find QRIS easy to use. In line with previous studies it states that the ease of use of technology contributes optimally to consumer satisfaction.
- b. Security Perception: The average security perception score is 4.0. Respondents feel fairly safe using QRIS, although there are some concerns regarding the security of personal data and digital

transactions. Research by Tanjung and Suhardi (2022) also supports this finding, where a high perception of security can enhance customer satisfaction.

- c. Customer Satisfaction: The average customer satisfaction score is 4.1. This indicates that the majority of customers are satisfied with the QRIS service provided by Bank BRI. This satisfaction is influenced by the ease and security felt when using the QRIS payment system.

### Discussion

The research results show a significant relationship between the perception of ease and security and customer satisfaction.

- a. Influence of Perceived Ease: Respondents who perceive ease in using QRIS tend to be more satisfied with the service. This aligns with the theory that the easier a system is to use, the more likely users are to feel satisfied. The use of QRIS, which is practical, fast, and flexible, has become a key factor in increasing customer satisfaction.
- b. The Influence of Security Perception: Security perception also significantly contributes to customer satisfaction. Respondents who feel safe when conducting transactions with QRIS show a higher level of satisfaction. Trust in the security of digital payment systems is crucial to encourage widespread use of these services.
- c. Interaction Between Variables: The interaction between the perception of ease and security creates a positive user experience. When customers feel that the payment system is not only easy but also secure, they are more likely to continue using QRIS and recommend it to others.

### CONCLUSION

From the implementation of the study, it was concluded that perceptions of security and convenience contributed significantly to consumer satisfaction in using QRIS at Bank BRI Unit Bandar Lampung. Data analysis shows that customers who feel easy to wear QRIS payment system tend to be more satisfied with the services provided. Additionally, a high perception of security also contributes to customer satisfaction levels, where a sense of safety in digital transactions becomes a key factor in the use of this service. Therefore, it is important for service providers to continuously improve these two aspects to enhance user experience and encourage further adoption of digital payment technology.

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