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The Influence of Trust and Transaction Security on Interest in Using The QRIS Payment System

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ABSTRACT

This study aims to determine the effect of trust and transaction security on interest in using the QRIS payment system (study on QRIS users in Bandung City). The development of technology and payment systems today has encouraged innovations, including the use of QRIS as an increasingly popular digital payment method. In this case, understanding the interaction between trust, security, and interest in use is very important. This study uses quantitative methods with a population of QRIS users in Bandung City. The sample was obtained purposively by distributing a 5-point Likert scale questionnaire to 200 respondents. Data analysis includes validity, reliability, descriptive statistics, classical assumptions, multiple linear regression, hypothesis testing, and coefficient of determination testing. The results showed that the research instruments were valid and reliable. There is a strong correlation between trust variables and security variables on interest in using, with a contribution of 41.8%. This observation shows that trust and security have a positive and significant influence on interest in using the QRIS payment system in Bandung City. The managerial implications of the results of this study suggest that digital payment service providers, such as banks and financial technology companies, should prioritize improving the security and systems that users trust. This can be done by increasing information transparency, educating about digital transaction security, and strengthening consumer data protection systems. These steps will increase user interest and loyalty to QRIS payment systems and encourage wider adoption of QRIS in society.

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Introduction

Digital payment systems in Indonesia are experiencing very high growth. (Santoso & Kusuma, 2023). One of the main factors for the growth of digital payment systems is the introduction of the Quick Response Code Indonesia Standard (QRIS) by Bank Indonesia. Digital payment systems such as QRIS are available for non-cash payments that aim to simplify the digital transaction system in Indonesia. In addition, they can increase efficiency, speed, and convenience in making transactions. The system allows people to make payments through one standardized QR code without having to have different applications. (Kadim & Sunardi, 2023).

Data results according to Jayadi (2024) Shows that the volume of transactions using QRIS as a payment method has reached 689.07 million users in November 2024. The data shows that there is high public interest in digital payment systems. This phenomenon is not only proof of the progress of financial technology in Indonesia, but it also reflects significant changes in user behavior. In this case, QRIS users are important so that people can switch from cash-based transactions to more modern transactions, namely digital transactions.

In addition, some studies also support these findings. Such as research by Khafifah & Diana (2024) Shows that the level of financial literacy, attitudes towards finance, and digital lifestyle are important factors to encourage a person to adopt a technology-based financial system. In this case, a positive attitude towards Islamic financial technology also influenced people's digital financial behavior. The results of this study strengthen the theory that trust and security are determining factors in the acceptance of modern payment technology. (Ryandono, Wijayanti, et al., 2025). That is, the higher the trust and security felt by users, the more likely users are to use the technology on an ongoing basis. (Rahman et al., 2022).

In line with this, research by Sebayang & Rahmawati (2023) Proves that perceptions of trust and security influenced interest in using QRIS, especially for halal Micro, Small, and Medium Enterprises (MSMEs) in Medan City. In this study, the trust factor is proven to increase user comfort and loyalty. This then contributes to user interest in continuing to use digital systems such as QRIS in the long term. In addition, according to Fadlillah et al. (2021) Also emphasized that security is a crucial aspect that encourages Bank Indonesia-assisted MSME players in Solo to adopt QRIS as a transaction system.

Furthermore, research by Azaria et al. (2024) Explains that in the context of financial decision making, especially among Generation Z, perceptions of risk and digital security are a major consideration. Generation Z, born in the digital era, is very responsive to issues related to information security and data privacy. Therefore, creating a digital payment system that is safe and easy to use is a major factor in increasing the adoption rate of digital payment systems such as QRIS.

Based on empirical studies, trust and security are very important factors that can influence user interest in adopting a digital payment system such as QRIS. Although several theoretical models explain technology adoption behavior, one widely used theoretical framework is the Technology Acceptance Model (TAM) developed by Davis (1989). This TAM theory highlights perceived usefulness and perceived ease of use as the main factors that shape user attitudes. However, in the context of digital payment systems, trust and security play a very important role due to the importance of protecting personal data and transactions. (Yudha et al., 2024).

The use of QRIS has now become common among Indonesians. One of the areas where people are accustomed to using the QRIS payment system is Bandung City. Research according to Siregar et al. (2024) States that people in Bandung City have a fairly high level of QRIS adoption. This is reinforced by a statement by the Head of the Bandung City Regional Revenue Management Agency (BPPD), Iskandar Zulkarnain, who stated that he hopes that more and more people in Bandung City will know and utilize the features offered by

the QRIS payment system. (Portal Jabar Kota Bandung, 2024). Therefore, maintaining and protecting the trust and security factors in the use of QRIS is very important to maintain public interest in digital transactions.

With this background, this research is expected to enrich scientific studies in the realm of digital marketing management. This research also aims to provide deeper insight into the various factors that influence the use of non-cash payment technology in Indonesia. To obtain empirical data, researchers will distribute questionnaires digitally using the Google Forms platform. The number of respondents in this study will be adjusted to the target population that has been determined, so that the results can reflect the actual conditions.

Literature Review

Digital Payment

Digital payment systems have become an integral part of global economic transformation, including in Indonesia. One of the important innovations in the digital payment system in Indonesia is QRIS, developed by Bank Indonesia. QRIS aims as a digital transaction tool to increase financial inclusion, accelerate payment system efficiency, and support the growth of the national digital economy (Amri et al.,(Wardhana, 2020, 2021) 2025).

QRIS implementation provides various benefits for MSME players. According to (Satrio et al., 2024) Show that the use of QRIS helps MSMEs in increasing operational efficiency, expanding market reach, and simplifying the recording of financial transactions. In addition, QRIS also increases convenience and security in transactions for consumers, which in turn can encourage increased customer loyalty. (Adirestuty et al., 2025; Zaki et al., 2024b).

However, the adoption of QRIS cannot be separated from a challenge, as described by Rachman et al. (2024) Identified several barriers to QRIS implementation, such as low digital literacy among the public, as well as concerns regarding the security and privacy of user data. In addition, the lack of support from local governments and not yet optimal cooperation between financial institutions, industry, and the community are also inhibiting factors in the spread of QRIS evenly throughout Indonesia. (Suprayogi et al., 2025; Zaki et al., 2024a).

Trust

Trust is a measure of how confident a person or group is that they will behave according to expectations, such as the belief that they will act in a consistent, reliable manner. (Mendo et al., 2023; Pratama et al., 2020; Ryandono et al., 2022). In addition, McKnight et al. (2002) Also stated that trust is a belief that allows a person to become a technology user after considering the characteristics of the technology. Oktaviar et al. (2024) Emphasized that trust is a major factor in driving the adoption of digital payment systems, because the success of a system depends heavily on the extent to which users trust its security. With trust, users will not only use the system but will also tend to maintain its use and recommend it to others. (Loestefani et al., 2022).

In the development of the Technology Acceptance Model (TAM), Venkatesh et al. (2012) In TAM 3 inserted trust was inserted as an additional variable that affects Perceived Usefulness and Perceived Ease of Use. Trust in technology drives the perception that the technology is useful and easy to use, thereby increasing user interest. (Mayer et al. (1995) Measure trust through three main dimensions, namely: ability, benevolence, and integrity.

H1: Trust has a positive and significant effect on interest in using the QRIS payment system in Bandung City.

Security

Security in digital transactions is a crucial aspect in the world of business and digital services. According to Badotra & Sundas (2021)Maintaining security means protecting the entire transaction process from cyber threats. Research procedures must be designed to maintain data confidentiality and protect users from leakage, fraud, and abuse. (Qosim et al., 2023; Ryandono, Widiastuti, et al., 2025). The Technology Acceptance Model (TAM) by Davis (1989) Can be used to understand user acceptance of transaction security, where perceived convenience and benefits are affected by the level of security. Mayer et al. (1995) Added that trust between users and service providers is also an important basis for creating security. Linck, Pousttchi et al. (2006) Measure transaction security through two main dimensions, namely: Confidentiality, which is keeping data accessible only to authorized parties, and Integrity, which is ensuring data is not manipulated during transactions.

H2: Security has a positive and significant effect on interest in using the QRIS payment system in Bandung City

Technology Acceptance Model (TAM)

According to Davis (1989) In the Technology Acceptance Model (TAM) theory, a person's interest in using technology, referred to as Behavioral Intention to Use, is a tendency or intention of individuals to use a certain technology. This interest does not just appear, but is influenced by two main factors, namely perceptions of usefulness (Perceived Usefulness) and perceptions of ease of use (Perceived Ease of Use). PU refers to the extent to which a person believes that the technology will improve their performance, while PEU relates to the level of ease felt when using the technology. These two factors then shape users' attitudes, which ultimately determine their interest in using the technology. In their development, To & Trinh (2021) Added that interest in technology use can be measured through two main dimensionsThe first is a sense of enjoyment, which is the degree to which a person feels satisfaction and happiness when interacting with the technology. This positive experience plays an important role in shaping interest in trying and continuing to use the technology. Second, Behavioral Intention, which is a person's willingness or tendency to use the technology in the future. This dimension reflects the proactive attitude of individuals in accepting and adopting new technology.

H3: Trust and security simultaneously have a positive and significant effect on interest in using the QRIS payment system in Bandung City.

Conceptual Framework

Based on the explanation of the literature study above, to draw some conclusions, the researcher presents several hypotheses, namely, statements that are proposed about the possible relationship between variables. This can be described through a framework of thought as follows:

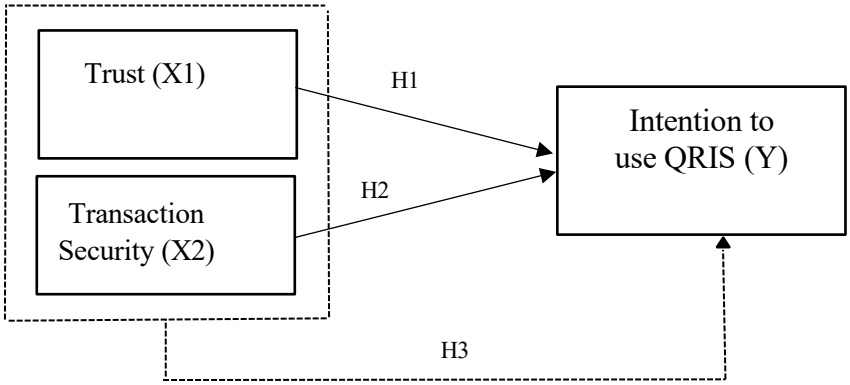

Figure 1. Research Model

Source: Author (2025)

Methodology

This research uses a quantitative approach to test the theory through statistical analysis of data in the form of numbers. (Paramita et al. 2021). The method used is a descriptive method to evaluate the data obtained from respondents. The object of this research includes three variables, namely trust (X1), security (X2), and interest in using (Y). The research targets QRIS users in Bandung. The main data in this study were collected directly from respondents (Sarwono & Handayani, 2021). Participants were chosen based on purposive sampling(Sugiyono,2013), with the criteria that respondents are QRIS users in Bandung City who have used the QRIS payment system for at least one month. All variables are measured using a 5-point Likert scale(Priadana & Sunarsi, 2021). The instrument test includes a validity test, by comparing the calculated r value and the r table at a significance level of 5% (Paramita et al., 2021). Cronbach's Alpha was used to test reliability; scores above 0.7 are considered acceptable, while scores below 0.5 indicate low reliability(Sugiyono, 2020).Data were analyzed using SPSS 27 through descriptive statistics, classical assumption testing, regression analysis, hypothesis testing, and R^2 evaluation.

Results and Discussion

Result

Validity and Reliability Test

The validity test is conducted to ensure the instrument accurately captures the variables relevant to the research goals(Paramita et al. 2021; Sarwono & Handayani, 2021). The validity test is analyzed using the corrected item-total correlation value, where an item can be said to be valid if the value of r count > r table, which means that the item is suitable for use in a study. If the calculated r value is below the r table, then the statement item is considered not to meet the validity requirements and should be removed from the research instrument. Meanwhile, the reliability test aims to determine the extent to which the instrument can provide consistent and reliable results(Sugiyono, 2020).The test was carried out using the Cronbach's Alpha value, where a value of more than 0.70 indicates that the instrument is reliable.

Table 1. Validity and Reliability Test Result

Variable	Item	R Table	R Count	Information	Cronbach's Alpha	Information
Trust (X1)	X1P1	0.349	0.779	Valid	0.894	Reliable
	X1P2	0.349	0.770			
	X1P3	0.349	0.790			
	X1P4	0.349	0.803			
	X1P5	0.349	0.728			
	X1P6	0.349	0.732			
	X1P7	0.349	0.791			
	X1P8	0.349	0.684			
Security (X2)	X2P1	0.349	0.821	Valid	0.893	Reliable
	X2P2	0.349	0.866			
	X2P3	0.349	0.867			
	X2P4	0.349	0.866			
	X2P5	0.349	0.724			
	X2P6	0.349	0.709			
Interest in Using (Y)	YP1	0.349	0.802	Valid	0.870	Reliable
	YP2	0.349	0.759			
	YP3	0.349	0.788			
	YP4	0.349	0.757			
	YP5	0.349	0.812			
	YP6	0.349	0.788			

Source: Primary data processed (2025)

The table above shows that all statement items on the trust, security, and interest in using variables are valid, indicated by the R Count value, which exceeds the R Table value for each item. Furthermore, the Cronbach alpha value for each variable is> 0.70, which results in item reliability on all variables, so it can be said that all variable items in the questionnaire can be used for this study.

Normality Test

Normality tests are conducted to ensure that the data analyzed is distributed normally according to statistical assumptions. This study used a Probability Plot graph to analyze data normality. Data is considered to be normally distributed if the data points are spread along a straight diagonal line on the graph, indicating that the data meets the criteria for normal distribution (Paramita et al., 2021).The following figure shows the data distribution approaching the diagonal line, which indicates that the normal distribution assumption is met.

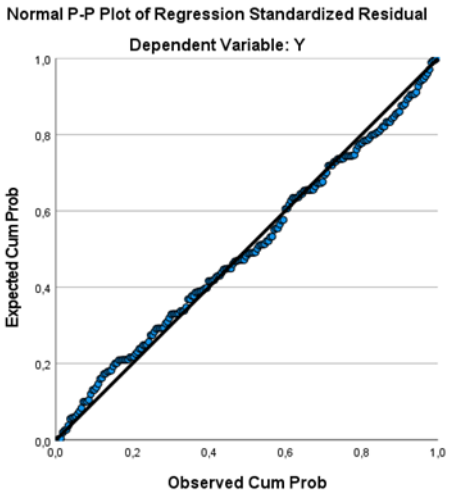

Figure 2. Diagram of Normality Test Results

Source: Primary data processed (2025)

Multicollinearity Test

Multicollinearity test is conducted to determine whether there is a strong relationship between independent variables in the regression model. Ideally, independent variables should not have a high correlation with each other. To detect it, the Variance Inflation Factor (VIF) value and tolerance value are used as indicators of the presence or absence of multicollinearity.According to Paramita et al. (2021) Explains that the VIF value < 10 and the tolerance value> 0.10 indicate that the multicollinearity is not dangerous, or means that it is acceptable, so that it does not have a significant impact on the regression model that has been used.

Table 2. Multicollinearity Test Result

Collinearity Statistics			
Variable	Tolerance	VIF	Information
Trust (X1)	0.710	1.408	No multicollinearity
Security (X2)	0.710	1.408	No multicollinearity

Source: Primary data processed (2025)

The results from the table above show that the VIF value is < 10 and the tolerance value is > 0.10. This indicates that there is no multicollinearity problem in the regression model.

Heteroscedasticity Test

Heteroscedasticity testing is carried out to determine whether there is a difference in the distribution of residuals among observation data in the regression model(Fauziana et al., 2022; Febriyanti et al., 2022; Pratiwi et al., 2022). One way to identify this problem is through a scatterplot graph. If the data points on the graph are spread irregularly and do not show a particular pattern around the zero horizontal line, then it can be stated that the regression model is free from heteroscedasticity symptoms(Riyanto & Hatmawan, 2020).

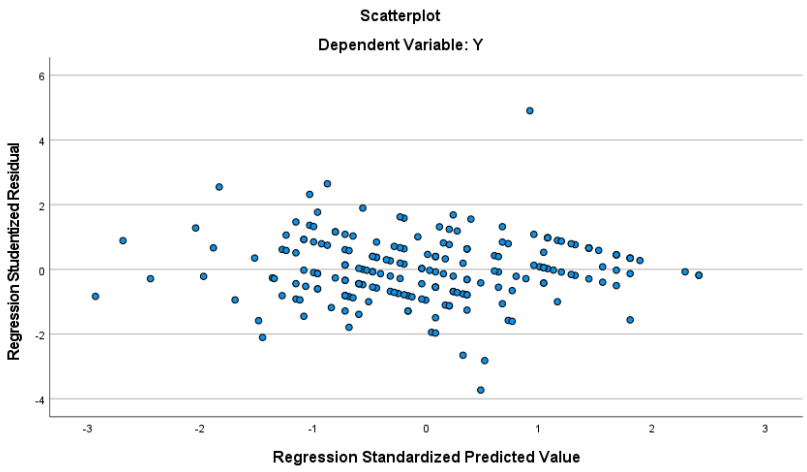

Figure 3. Diagram of Heteroscedasticity Test Results

Source: Primary data processed (2025)

The heteroscedasticity test results above show that the points on the scatterplot graph are scattered above and below the number 0 on the Y axis, and spread randomly and have no clear pattern. This indicates that the regression model is heteroscedasticity.

Multiple Linear Regression Analysis

According to Sugiyono (2013), Multiple linear regression analysis is a method to see how two or more independent variables can affect the dependent variable. The main objective is to find out whether there is a functional relationship between two or more independent variables and one dependent variable in order to predict the value. The following is the equation model in this study:

$$\mathbf{Y = 6{,}467 + 0{,}260X1 + 0{,}473X2 + e}$$

Explanation:

1. The constant value of 6.467 indicates that if the independent variables X1 and X2 are zero, then the value of the dependent variable Y is estimated at 6.467. This is the basic value of variable Y before considering the influence of variables X1 and X2.

2. The value of the Trust (X1) regression coefficient is 0.260, which shows a positive and significant relationship with interest in using. It can be understood that every one percent increase in the independent variable will cause an increase of 0.260 in the dependent variable, assuming other variables are constant.

3. The value of the Security regression coefficient (X2) is 0.473, which shows a positive and significant relationship with interest in using. It can be understood that every one percent increase in the independent variable will cause an increase of 0.473 in the dependent variable, assuming other variables are constant.

Table 3. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.467	1.618		3.996	<.001
	Hedonic Shopping	.220	.058	.260	4.089	<.001
	Free Shipping Tagline	.503	0.68	.473	7.437	<.001

Source: Primary data processed (2025)

F Test (Simultaneous Test)

Simultaneous test, or commonly called the F test, is used to see whether the existing regression model is feasible or not. To assess the simultaneous influence of independent factors on the dependent variable, concerning the 5% threshold (Ghozali, 2018).

Table 4. F Test Result

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	662.921	2	331.460	73.775	<.001[b]
	Residual	903.060	201	4.493		
	Total	1565.980	203			

Source: Primary data processed (2025)

Based on the data above, it can be concluded that H0 is rejected and H3 is accepted. The calculated F value of 73.775 is greater than the F table value of 3.040, and the significance value is <.001, which is below the 0.05 significance level. This shows that the multiple linear regression model used in this study can be applied, and the independent variables simultaneously have a significant effect on the dependent variable.

T Test (Partial Test)

The t-test assesses each independent variable's effect. A result of Tcount > Ttable or $p < 0.05$ indicates a significant influence. If the significance value of the T test is> 0.05, it can be said individually that the independent variable does not have a significant effect on the dependent variable. (Ghozali, 2018).

Table 5. T Test Result

Variable	T count	T table	Sig.	Information
Hedonic Shopping	4.089	1.652	< .001	Significant
Free Shipping Tagline	7.437	1.652	< .001	Significant

Source: Primary data processed (2025)

1. The effect of the Trust variable (X1) on Interest in Using (Y): Thus, it can be concluded that H1 is accepted and H0 is rejected, which means that there is a statistically significant relationship between the trust variable (X1) and interest in using (Y).
2. The effect of security (X2) on interest in using (Y): It can be concluded that H2 is accepted and H0 is rejected, meaning that there is a significant relationship between the security variable and the interest in using variable.

Coefficient of Determination Test (R^2)

The coefficient of determination test (Adjusted R2) is used to evaluate how well the model can explain variations in the independent variables. (Ghifara et al., 2022; Wardhana et al., n.d.). A low R^2 value suggests that the independent variables explain only a small portion of the dependent variable's variance, while a value near 1 indicates a strong explanatory power (Ghozali, 2018).

Table 6. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.651[a]	.423	.418	2.120

Source: Primary data processed (2025)

Based on the data above, the coefficient of determination (Adjusted R Squared) is 0.418 or 41.8%. I value. Thus, in this study, it is known that the independent variable contributes an influence of 41.8% to the dependent variable. Meanwhile, the remaining 58.2% is influenced by other variables not included in this study.

Discussion

Effect of Trust on Interest in Using

The results of this study indicate that the trust variable has a positive and significant influence on the interest in using QRIS. A significance value of <0.001 indicates that the relationship between trust and interest in using is statistically strong. A positive regression coefficient explains that the higher the level of user trust in the QRIS payment system, the higher their desire to always use the service. This finding confirms that trust is a crucial element in driving the adoption of digital payment technology.

In the context of the Technology Acceptance Model (TAM) theory developed by Davis (1989)A person's interest in using a technology is influenced by the perception of usefulness (perceived usefulness) and ease of use (perceived ease of use). Along with the development of this model, various researchers added trust as an important external factor, especially in the use of financial technology. Trust helps reduce the awareness of risk and uncertainty, often a major barrier to the use of digital systems.

The results of this study are also in line with previous research, where there is a positive relationship between trust and interest in using QRIS. Research according to Ayu & Yuliana (2022) Trust significantly affects the interest of the millennial generation to use QRIS. In addition, research by Pradana & Rahadi (2021) States that trust is one of the dominant factors influencing MSMEs in implementing QRIS as a digital payment system. Likewise, research by Wijaya & Indriani (2021) Explains that trust can increase interest in using digital payment systems by reducing risk perceptions and by increasing user convenience in transactions.

Based on the results of this study, several practical implications can be applied by organizers and related authorities, such as Bank Indonesia, fintech providers, and merchants, to increase public trust in the QRIS payment system. User confidence can be provided by ensuring system transparency, service reliability, and transaction performance consistency. Competent providers and services must actively educate the public about the system using QRIS, so that users do not hesitate to switch to using the digital payment system. Merchants also play an important role in creating a positive experience in the transaction process, especially by ensuring that the QR codes used are official and valid. Therefore, public trust in the system will continue to grow and will have a direct impact on increasing interest in sustainably using QRIS.

Effect of Security on Interest in Using

The results of the regression analysis of this study indicate that the security variable has a positive and significant influence on interest in using QRIS. This is indicated by a significance value of < 0.001, indicating that the relationship between security and interest is statistically very strong. The positive regression coefficient explains that the higher the perceived security of QRIS by users, the greater their desire to use this service. This suggests that the security aspect is a major consideration when deciding to use a digital payment technology such as QRIS.

In the context of the TAM developed by Davis, (1989), External factors, such as security, play an important role in shaping perceptions of usefulness and ease of use, which affect a person's interest in adopting a technology. System security not only directly affects the importance of use, but also strengthens the trust of technology users. With the context of QRIS, if users believe that their transactions are protected from data and fraud risks, then the sense of security will increase comfort and motivate them to continue to use QRIS continuously in various transactions.

The results of this study are reinforced by several previous studies that show a positive relationship between security and interest in using QRIS. According to Naufaldi & Tjokrosaputro (2020), It explains that security significantly affects interest in using QRIS among the public. Meanwhile, Fajar et al. (2024) Found that security perceptions play an important role in shaping student trust in the QRIS payment system. And research by Amin et al. (2011) Explained that concerning mobile payments in Malaysia, perceived security also directly influences interest in using digital services. All these studies highlight the important role of security as a major factor in the adoption of digital payment technology.

Based on the results of some of these findings, some practical implications can be made by QRIS stakeholders such as Bank Indonesia, fintech providers, and merchants. Bank Indonesia needs to define and strengthen security standards for payment systems, including the protection of personal data and the implementation of multiple authentications in a transaction. Fintech as a service provider must continue to innovate in security systems and provide user education regarding QRIS security features. Meanwhile, merchants play an important role in maintaining the authenticity of QR Codes and providing a safe and reliable transaction experience to consumers. By strengthening security in digital payments, public trust in QRIS will increase, which will ultimately encourage wider adoption and use of QRIS in society.

Conclusion

The conclusion of this study shows that QRIS users in Bandung City have a high level of trust and security when transacting. The dimensions of ability and benevolence are the highest aspects of trust, while integrity is the highest aspect of security. Trust and security have a significant effect on the interest of people to use QRIS, reaching a contribution of 41%. 8%, the rest is influenced by other factors. This means that the more users feel trust and security, the greater their interest in continuing to use QRIS.

Although this study has limitations in terms of covering data and regions that only focus on QRIS users in Bandung City, the following recommendations are still relevant for Bank Indonesia to consider to strengthen trust in the QRIS community payment system. These efforts can be made through increasing openness, ongoing education, and branding QRIS as a system officially promoted by the authorities. In addition, the implementation of security technologies such as end-to-end encryption and one-time passwords (OTP) also needs to be optimized to prevent user data leakage. Consistently maintaining security and trust will encourage an increase in the number of users and an increase in the number of QRIS transactions in the long term.

Author's Contribution

Alya Putri Nabila contributed to writing and processing the article data, then Mr. Sri Raharso contributed to correcting the writing and the results of data processing, and Mrs. Ermina Tiorida contributed to checking the writing so that it was well organized.

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Declaration of Competing Interest

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