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THE EFFECT OF TRANSACTION EASE AND DIGITAL PAYMENT SYSTEM USING QRIS ON PURCHASING DECISIONS AT THE AL-AMIN BAKERY MSME

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Abstract

The evolution of digital payment systems has prompted MSMEs to offer transaction methods that are practical, fast, and aligned with consumer needs. Transaction convenience and the use of QRIS are believed to influence purchasing decisions, yet the specific impact of each factor requires empirical verification. This study aims to analyze the influence of transaction convenience and the QRIS-based digital payment system on purchasing decisions at the Al-Amin Bakery MSME. A quantitative, associative research approach was employed, involving 90 respondents selected via purposive sampling from a total population of 864 consumers. Data were collected using Likert-scale questionnaires and analyzed through validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, the coefficient of determination, t-tests, and F-tests using SPSS version 26. The results indicate that transaction convenience has a positive and significant effect on purchasing decisions, whereas the QRIS-based digital payment system does not have a significant effect. However, when considered together, transaction convenience and the QRIS-based digital payment system exert a significant influence on purchasing decisions. These findings suggest that transaction convenience plays a more pivotal role in driving purchasing decisions than the use of the QRIS-based digital payment system.

Keywords: Ease of Transaction, Digital Payment System Using QRIS, Purchase Decision

INTRODUCTION

The development of digital technology has driven changes in payment systems and consumer behavior in Indonesia. This change is evident in the growing use of digital payments, which offer faster, more practical, secure, and efficient transaction processes. Bank Indonesia explains that the Quick Response Code Indonesian Standard (QRIS) is a QR Code payment standard developed to facilitate payment transactions based on the principles of speed, ease, affordability, security, and reliability. QRIS is also an instrument supporting transaction digitalization and economic inclusion, including for micro, small, and medium enterprises (MSMEs) (Bank Indonesia, 2025). This development indicates that digital payment systems are increasingly becoming a part of people's transaction activities.

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Ease of transaction is a crucial factor in determining consumer acceptance of digital payment technology. A payment system that is easy to understand, easy to use, and does not require a complicated process can provide consumers with convenience in completing transactions. From a theoretical perspective, this condition can be explained through the Technology Acceptance Model (TAM) developed by Davis (1989). This theory explains that perceived ease of use is one of the main factors influencing a person's acceptance of a technology. The easier a technology is to use, the more likely a person is to accept and use it. In the context of digital payments, ease of transaction can create a more comfortable experience for consumers and ultimately drive purchasing decisions. This is in line with Daniswara et al. (2025), who showed that perceived ease of use of digital payments influences consumer purchasing decisions.

One form of digital payment innovation developing in Indonesia is the Quick Response Code Indonesian Standard (QRIS). QRIS is a QR Code-based payment standard that allows various payment service providers to use a single QR code. Thus, consumers do not need to adjust the payment code to the specific application they use. Bank Indonesia states that QRIS provides benefits for consumers because transactions can be carried out practically without having to carry cash, while for merchants, QRIS can help reduce cash management, eliminate the need to provide change, and make transaction recording more automatic (Bank Indonesia, 2025). These conditions make QRIS one of the payment alternatives that has the potential to increase transaction efficiency in MSMEs.

Purchasing decisions are the process by which consumers make choices about purchasing a product based on specific needs, desires, and considerations. In the development of digital transactions, purchasing decisions are not only related to product quality and price but can also be influenced by consumer experience during the transaction process. Ease of payment and the availability of payment methods that suit consumer needs can be considerations in determining purchasing decisions. In the context of QRIS payments, Tondok and Nasaruddin (2026) stated that perceived ease of use of QRIS has a positive and significant effect on consumer purchasing decisions. These results indicate that the easier it is for consumers to use a digital payment system, the more likely it is that the system will support purchasing decisions. Furthermore, Wibowo et al. (2025) also showed that QRIS use influences consumer purchasing decisions in digital payment transactions.

Despite the growing popularity of digital payments, QRIS (Quick Response Reduction) usage in consumer transactions is not yet fully optimized. Al-Amin Bakery, an MSME, has provided QRIS as an alternative payment method for consumers. However, in practice, some consumers still prefer cash payments when making purchases. This situation suggests that the availability of digital payment facilities does not necessarily directly encourage all consumers to use them. Consumers still have specific considerations when choosing their payment method for transactions.

The use of cash payments in everyday transactions can also present several challenges, such as limited change and relatively long transaction times. In contrast, QRIS allows consumers to make payments through their payment applications by scanning a code and confirming the payment. Bank Indonesia states that the use of QRIS provides convenience because consumers can use various payment instruments through a single QR code, while merchants benefit from more practical transactions and automatic transaction recording (Bank

Indonesia, 2025). Therefore, theoretically, the use of QRIS can provide a more efficient transaction experience and support consumer purchasing activities.

However, the relationship between transaction convenience, QRIS usage, and purchasing decisions still needs to be empirically proven, particularly in MSMEs. Previous research suggests that digital payment convenience and QRIS usage can be related to purchasing decisions, but the results and research contexts vary. Daniswara et al. (2025) emphasized the importance of digital payment convenience in influencing purchasing decisions, while Tondok and Nasaruddin (2026) found a positive and significant influence of perceived QRIS ease of use on purchasing decisions. Meanwhile, Wibowo et al. (2025) showed that QRIS usage influences purchasing decisions. The differences in research contexts and the limited number of studies specifically examining the effect of transaction convenience and digital payment systems using QRIS on purchasing decisions in MSMEs indicate a research gap that requires further study.

Based on these conditions, this study has a novelty by simultaneously examining the influence of transaction convenience and digital payment systems using QRIS on consumer purchasing decisions at the Al-Amin Bakery MSME. This study not only looks at transaction convenience as a factor related to consumer behavior, but also examines whether the existence and use of a digital payment system using QRIS influences purchasing decisions, both partially and simultaneously. This study aims to analyze the influence of transaction convenience and digital payment systems using QRIS on purchasing decisions at the Al-Amin Bakery MSME. The results of the study are expected to contribute to the development of consumer behavior studies and digital payment systems and provide input for MSMEs in increasing transaction convenience and optimizing the use of QRIS as a payment alternative for consumers.

IMPLEMENTATION METHOD

This study uses a quantitative approach with an associative method to analyze the effect of transaction convenience and a digital payment system using QRIS on purchasing decisions at the Al-Amin Bakery MSME. The study was conducted at the Al-Amin Bakery MSME with the research object being consumers who made purchases and used or were aware of the payment facilities available at the Al-Amin Bakery. The study population was 864 consumers, while a sample of 90 respondents was determined using a purposive sampling technique in accordance with the criteria established in the study.

Data collection was conducted through the distribution of a questionnaire designed based on indicators for each research variable: transaction convenience, the QRIS digital payment system, and purchasing decisions. All statements in the questionnaire were measured using a Likert scale. Before being used as a research instrument, the questionnaire was first tested for validity and reliability to ensure that each statement item accurately and consistently measured the research variables.

The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 26. The analysis stages included the classical assumption test, which consisted of the normality test, multicollinearity test, and heteroscedasticity test, then continued with multiple linear regression analysis to determine the effect of independent variables on the dependent variable. Furthermore, a determination coefficient test (Adjusted R Square) was conducted to determine the contribution of ease of transactions and the QRIS digital payment system in explaining variations in purchasing decisions. Hypothesis testing was carried out using a partial test (t test) to determine the effect of each independent variable and a simultaneous test (F test) to determine the effect of ease of transactions and the QRIS digital payment system together on purchasing decisions at the Al-Amin Bakery MSME.

RESULTS AND DISCUSSION

This study involved 90 consumers of Al-Amin Bakery selected using *purposive sampling technique*. Based on the characteristics of the respondents, there were 43 male respondents (47.8%) and 47 female respondents (52.2%). Based on age, 16 respondents (17.8%) were under 20 years old, while 74 respondents (82.2%) were aged 20–50 years.

Thus, the number of respondents by gender was relatively balanced, with the majority of respondents in the 20–50 age group. Prior to hypothesis testing, the research instrument underwent validity and reliability testing, as well as classical assumption testing. The test results indicated that the instrument was suitable for further analysis. The heteroscedasticity test revealed a significance value of 0.792 for the ease of transaction variable and 0.927 for the QRIS digital payment system, both of which are greater than 0.05, indicating no heteroscedasticity.

Table 1. Results of Multiple Linear Regression Analysis

Variables	Regression Coefficient (B)
Constant	19,220
Ease of Transaction (X_1)	0.582
QRIS Digital Payment System (X_2)	0.147

Source: Data processed using SPSS (2026)

The results of multiple linear regression analysis produce the equation:

$$\mathbf{Y = 19.220 + 0.582X_1 + 0.147X_2 + e}$$

The regression coefficients indicate that the variables of transaction convenience and the QRIS digital payment system have a positive influence on purchasing decisions. The coefficient of transaction convenience of 0.582 indicates that increased transaction convenience is followed by increased purchasing decisions. Meanwhile, the coefficient of the QRIS digital payment system of 0.147 indicates that increased use of the QRIS digital payment system also has a positive influence on purchasing decisions, assuming other factors remain constant.

Table 2. Hypothesis Test Results

Variables	Sig.	Decision
Ease of Transaction (X_1)	0.001	Significant
QRIS Digital Payment System (X_2)	0.488	Not significant
F test	0.001	Significant

Source: Data processed using SPSS (2026)

Based on Table 2, it is known that the transaction convenience variable has a significant influence on purchasing decisions, with a significance value of 0.001, less than 0.05. Therefore, the first hypothesis is accepted. These results indicate that the easier the transaction process is perceived by consumers, the higher their purchasing decisions at Al-Amin Bakery.

In contrast, the QRIS digital payment system variable had a significance value of 0.488, greater than 0.05. Therefore, the QRIS digital payment system did not significantly influence purchasing decisions, and the second hypothesis was rejected. These results indicate that the presence or use of QRIS is not yet a significant factor in determining consumer purchasing decisions at Al-Amin Bakery.

The simultaneous test results showed a significance value of 0.001, less than 0.05. Thus, the third hypothesis was accepted, and ease of transactions and the QRIS digital payment system simultaneously had a significant influence on purchasing decisions at Al-Amin Bakery.

Adjusted R Square value of 0.295 indicates that the variables of transaction convenience and the QRIS digital payment system are able to explain 29.5% of the variation in purchasing decisions at Al-Amin Bakery, while the remaining 70.5% is influenced by other factors outside the variables studied.

DISCUSSION

The results of the study indicate that ease of transaction has a positive and significant effect on purchasing decisions at the Al-Amin Bakery MSME. This finding indicates that the easier it is for consumers to understand and carry out the transaction process, the greater their tendency to make a purchase. Ease in understanding payment methods, making payments independently, following payment steps, and obtaining information regarding successful transactions can provide consumers with comfort during the purchasing process. The test results show a significance value of 0.001, thus the ease of transaction is proven to have a significant effect on purchasing decisions.

These findings align with Davis's (1989) Technology Acceptance Model (TAM), which explains that perceived ease of use is a crucial factor in technology acceptance. In the context of this study, transaction convenience is a more significant determinant of consumer purchasing decisions than the QRIS digital payment system. These findings also support Daniswara et al.'s (2025) research, which showed that perceived ease of use of digital payments influences consumer purchasing decisions.

In contrast to the transaction convenience variable, the digital payment system using QRIS did not significantly influence purchasing decisions at the Al-Amin Bakery MSME. The test results showed a significance value of 0.488, which is greater than 0.05, so the hypothesis regarding the influence of the QRIS digital payment system on purchasing decisions was not proven. Although Al-Amin Bakery has provided QRIS as an alternative payment method, the availability of this facility has not been a primary consideration for consumers in determining purchasing decisions. This indicates that consumers can still make purchases without making QRIS use a primary factor in determining their choices.

The insignificant influence of the QRIS digital payment system also indicates that consumer purchasing decisions at Al-Amin Bakery are more related to factors other than the use of digital payment methods. Therefore, the provision of QRIS as a payment facility does not directly increase purchasing decisions without other supporting factors. This finding differs from research by Tondok and Nasaruddin (2026) and Wibowo et al. (2025), which demonstrated the influence of QRIS use or convenience on purchasing decisions. These differences in results may indicate that the influence of QRIS on purchasing decisions can vary depending on consumer characteristics and research objectives.

Simultaneously, transaction convenience and the QRIS digital payment system significantly influenced purchasing decisions at the Al-Amin Bakery MSME. The F-test results showed a significance value of 0.001, indicating that both variables jointly influenced purchasing decisions. This finding suggests that consumer purchasing decisions are not solely related to transaction convenience or the QRIS payment system separately, but rather result from the combination of both factors in the transaction process.

The Adjusted R Square value of 0.295 indicates that the ease of transactions and the QRIS digital payment system can explain 29.5% of the variation in consumer purchasing decisions at the Al-Amin Bakery MSME, while the remaining 70.5% is influenced by other factors outside the research model. This indicates that although the ease of transactions and QRIS have a role in the research model, there are still other factors that have the potential to influence consumer purchasing decisions, such as price, product quality, service, location, promotions, and other consumer factors that can be considered in further research.

CONCLUSION

This study concludes that ease of transaction has a positive and significant effect on purchasing decisions at the Al-Amin Bakery MSME, while the digital payment system using QRIS has no significant effect on purchasing decisions. Simultaneously, ease of transaction and the QRIS digital payment system have a significant effect on consumer purchasing decisions at the Al-Amin Bakery MSME. This finding indicates that ease of transaction is a more important factor in driving purchasing decisions than the use of the QRIS digital payment system. Therefore, Al-Amin Bakery is expected to continue to improve the ease and convenience of the transaction process and optimize the available digital payment facilities to provide a better transaction experience for consumers. The Adjusted R Square value of 0.295 indicates that ease of transaction and the QRIS digital payment system are able to explain 29.5% of the variation in purchasing decisions, while the remaining 70.5% is influenced by other factors outside the research model. Further research is recommended to develop the research model by adding other variables that have the potential to influence purchasing decisions, such as price, product quality, service, promotion, location, or other factors, so as to provide a more comprehensive understanding of the factors that influence consumer purchasing decisions at MSMEs.

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