# THE INFLUENCE OF LIFESTYLE, PERCEIVED CONVENIENCE, AND PROMOTION ON  THE DECISION TO USE QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS)

**Endyastuti Pravitasari[1], Annisa Fauziyah[2*]**

Faculty of Economics, Business and Social Sciences, University of 17 August 1945 Jakarta, Indonesia[1,2]

endy.pravitasari@uta45jakarta.ac.id[1], annisaannisa02@gmail.com[2]

## ABSTRACT

This study aims to determine the effect of lifestyle, perceived convenience, and promotion on the decision to use the Indonesian Standard Quick Response Code (QRIS). Indonesia has already developed a QR Code-based transaction system that can be used for digital payments and is known as QRIS (Quick Response Code Indonesian Standard). This research is a quantitative study with a total of 349 respondents QRIS users in Indonesia who are over 17 years old. Sampling used a convenience sampling of  nonprobability sampling technique by distributing questionnaires on social media. Data processing using SPSS software. This result shows that there are positive significan influence between lifestyle on the decision to use, positive influence between perceived convenience on  the decision to use, and  positive influence between promotions on  the decision to use. This research is hoped to be able to support the growth and acceptance of QRIS as an increasing popular digital payment tool in Indonesia.

**Keywords:** *Decision Making; Fintech; QRIS*

## INTRODUCTION

Financial technology (Fintech) change a transaction that was once a physical form into a digital form (Rizka Safitri & Miftah Andriansyah, 2020). Fintech continues to develop and creates an electronic form of money known as e-money which is a product that stores a certain amount of money in electronic media that can be owned by someone (Hidayati, Siti; Nuryanti, Ida; Firmansyah, Agus; Fadly, Aulia; Darmawan, 2006). Electronic transactions have also undergone significant evolution, giving birth to new methods for electronic transactions, one of which is the QR Code or Quick Response Code system. The QR Code is useful as a store of information about each website that you want to access via the QR Code method (Nurdyputra & Rudy, 2022). In Indonesia, the QR Code has received a positive response from consumers because it only takes a short time to make a transaction. Currently, Indonesia has developed a QR Code based transaction system that can be used for electronic payments. This system is known as QRIS (Quick Response Code Indonesian Standard). The use of QRIS is getting more and more popular these days. QRIS allows users to make transactions practically and quickly via smartphones using QR barcodes. The government is also intensifying its use QRIS in an effort to reduce the use of paper money and streamline transactions.

The use of QRIS as a transaction medium is also supported by various merchants. Based on Bank Indonesia report by (Haryono, 2023), until February 2023 there were 24.9 million merchants using QRIS. The number of QRIS users are 30.87 million and the number of recorded transactions reached 12.28 trillion rupiah with a transaction volume of 121.8 million. This figure has increased compared to the August 2022 period with 20 million traders and a number of transactions worth 9.66 trillion rupiah and a transaction volume of 91.7 million times.

That way, QRIS becomes a lifestyle. Lifestyle is an important factor that influences individual behaviour. Lifestyle also reflects consumption patterns, how people use time and money, which are not permanent, change rapidly according to changes in they life. Lifestyle changes will change a person's consumption patterns (Dian & Prajanti, 2019). Lifestyle is a series of activities of a person that is reflected in his daily life in carrying out life activities based on activities, interests, opinions (Dewi et al., 2020). Basically, lifestyle is an individual's pattern of managing aspects of their time and finances (Kusnandar & Kurniawan, 2018). Many individuals spend their time and money buying things they don't need. Others are willing to spend more just

to shop at locations that give them reputation or prestige. This can happen because of certain attractions that cause impulse buying. impulse buying is something that encourages potential customers to act because of the appeal of certain sentiments or passions (Manurung & Yana, 2019). This phenomenon is increasingly linked to the development of fintech, such as QRIS, which facilitates the experience of shopping with digital payment methods. Additionally, QRIS often provides various attractive benefits, such as exclusive offers, discounts, or cashbacks that push consumers to make more purchases to get additional benefits. This is confirmed also by (Salim & Fermayani, 2021) and (Kusnanto et al., 2020) which states that price discounts influence consumers to make impulse purchases.

The experiences of using QRIS that are practical, efficient, and without obstacles create a perceived convenience. Perceived convenience is a structure between time and location that refers to flexibility which is expected to increase the feeling of comfort for consumers in doing something Raja & Widoatmodjo, (2020). A trust can be realized if a product or service is sufficient for the desires and needs of consumers, so that consumers become satisfied with it. Convenience can arise if consumers are satisfied. This sense of comfort and trust make it difficult for consumers to let go of a brand and change it to another brand (Maharama & Kholis, 2018). When the customers feel convenient about services they will try to repurchased. They enjoy the convenience of shopping through digital platforms and enjoy safe and fast payment features such as QRIS. The use of financial technology that provides additional benefits, such as discounts and cashback, also increases consumer satisfaction. This statement is supported by (Astria, 2021) which states that perceived convenience affects repeat purchases in e-commerce. Other research conducted by (Wardana et al., 2022) states that the perspective of convenience influences consumers to use e-wallets.

In the modern lifestyle, perceived convenience has an important role in consumer decision-making. So, promotion is one of the effective tools to influence the convenience perception. Promotion is a way to inform, invite, influence, and two way communication of information between groups that play a role (Jamaludin et al., 2015). Promotion can also be said as a component of marketing activities for goods or services that aim to provide information, persuade, and influence consumers (Handoko, 2017). According to (Listyawati, 2016), promotion is a producer's tactic for sending messages to groups, as well as the process of communicate about their products. Through promotions related to QRIS, consumers experience additional benefits such as special discounts, cashback, or exclusive offers that encourage them to use QRIS as a payment method. Consumers who feel they get more value through QRIS promotions are likely to choose QRIS as their first choice in transactions, therefore increasing positive perceptions about the convenience, practicality, and benefits provided by QRIS. This statement is reinforced by research by (Adinda, 2022) which states that promotions can influence individuals to use QRIS. Other research conducted by (Abdillah et al., 2021) and (Acelian & Basri, 2021) states that promotions influence consumers to use digital wallets.

From the statement above, a problem can be identified whether the consumptive lifestyle, convenience when using financial technology, and promotions that offer more benefits can influence people to make decisions to use QRIS. It is interesting to explore whether these three things can be a strengthening factor for consumers to decide to use QRIS.

The purpose of this study is to find whether lifestyle, perceived convenience, and promotion affect consumer decisions in using QRIS. Fintech that continues to grow makes Indonesians increasingly depend on QRIS as a payment method. To maximise QRIS utilisation, it is necessary to understand how individual lifestyles contribute to QRIS usage as well as how perceived convenience and promotions influence QRIS usage decisions. This research will provide a deeper understanding of these factors so that stakeholders can optimise QRIS promotions to suit consumer needs. In addition, this research also makes an important contribution to consumer understanding of the benefits and advantages of QRIS as a safe, practical and profitable payment alternative. Thus, this research has importance in supporting the growth and adoption of QRIS as an increasingly popular digital payment tool in Indonesia. This study uses

promotion, perceived convenience, and promotion as independent variables that have never been combined in previous studies related to the decision to use. This study also uses convenience sampling technique which is a non probability sampling method.

## RESEARCH METHOD

This study used quantitative approach which was conducted for 2 months through social media (whatsapp, telegram, and twitter). The population in this study are all QRIS users in Indonesia who are over 17 years old. This study used a convenience sampling technique. Convenience sampling is a non probability sampling approach that applies where existing units are selected (Sedgwick, 2013). The use of convenience sampling is due to facilitate sample collection, because the population is spread throughout Indonesia which is difficult to cover entirely. The totalled sample of this study 349 respondents based on isaac and michael table. The data used in this research consists of empirical data collected through measurement. Primary data was obtained through questionnaires distributed by researchers, while secondary data was obtained from various references such as books and literature journals that were relevant to the research.

The data analysis to be carried out as follows:
1. Descriptive Analysis Test

    Descriptive analysis test is statistics used to analyze data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalizations (Muhson, 2006). This descriptive analysis is used to describe the characteristics of the research by describing the research object and arranging the frequency distribution using data from the questionnaire that has been given to the respondents.

2. Classic Assumption Test

    The classical assumption test is a requirement that must be met before conducting multiple linear regression analysis. In this study, 3 kinds of classical assumption tests were: normality test with acceptable value $>0.05$, multicollinearity test with acceptable value of VIF $< 10$ and Tolerance $>0.1$, and heteroscedasticity test with acceptable Chi Square value $<$ Chi square table.

3. Multiple Linear Regression Analysis

    Multiple linear regression analysis aims to identify and measure the effect of independent variables or predictors on the dependent variable. The model of the multiple regression equation by (Uyanık & Güler, 2013) as follows:

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + e$$

Y: Decision to Use,
a: Constanta,
$B_1$ : Regression Coefficient Of Variable
$X_1$, $B_2$ : Regression Coefficient Of Variable
$X_2$, $B_3$: Regression Coefficient Of Variable
$X_3$, $X_1$: Lifestyle,
$X_2$ : Perceived Convenience,
$X_3$ : Promotion.

4. Partial Test (T Test)

    This test was conducted with the aim of evaluating the significance level of each independent variable to the dependent variable (Handoko, 2017). Adequate value of partial test is $<0.050$

5.  Simultaneous Test (F Test)

This test was conducted with the aim of evaluating the significance level of each independent variable to the dependent variable (Handoko, 2017). Adequate value of simultaneous test is <0.050.

6.  Correlation Coefficient and Determination Coefficient

Correlation coefficient analysis is used to compare the measurement results of two different variables with the aim of identifying the relationship between the two variables. The coefficient of determination aims to measure how much the ability of the independent variable is in explaining the dependent variable (Yuni, 2017).

## RESULT AND DISCUSSION

### Descriptive Analysis

In this study has 349 respondents with different characters of gender, occupation, region and age.
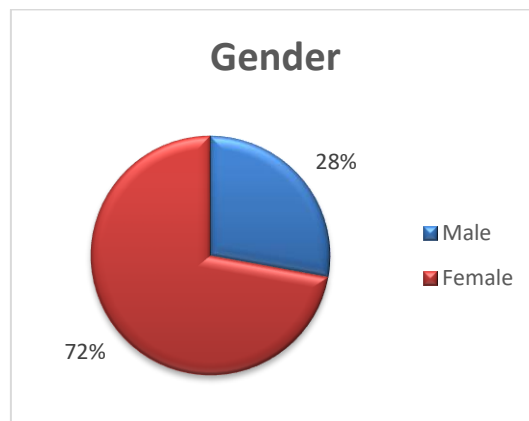


**Figure 1**
**Responden Characteristics By Gender**

Figure 1 shows that the respondents consisted of 72% females and 28% males. This study was dominated by female respondents, which is related to the lifestyle of women who are more consumptive than men. According to (Evianah & Nuraini, 2023) women are more likely to behave consumptively because women are very fond of shopping. Also women's intention to use E-Payment features is higher compared to men (Islami & Simamora, 2023).
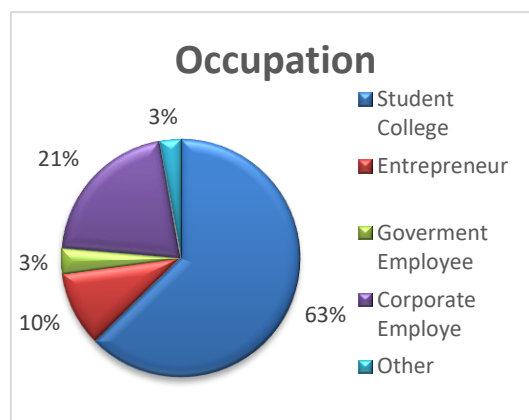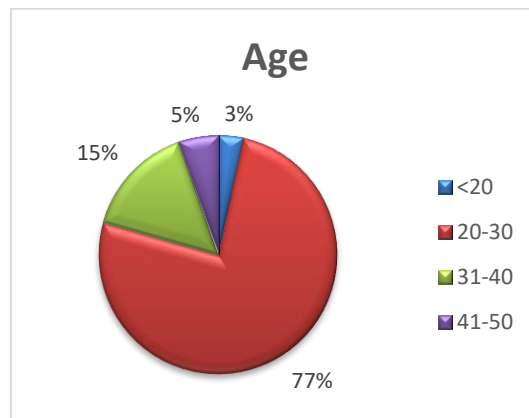


**Figure 2**
**Responden Characteristics By Occupation**

As depicted by figure 2 the respondents consisted of 63% as student college, 21% private employees, 10% entrepreneurs, 3% as civil servants, and 3% respondents have other jobs. This is in accordance with the behaviour of students who like the ease and speed of making transactions(Nurdin et al., 2020) states that 'ease to use' has a positive and significant effect on interest in transactions using fintech.
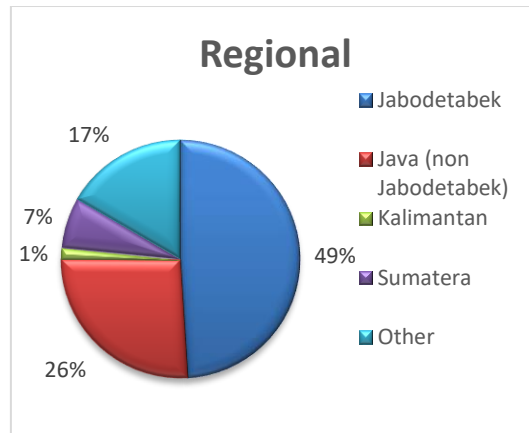


**Figure 3**
**Responden Characteristics By Regional**

According to figure 3, 49% respondents are from Jabodetabek, 26% from Java island outside Jabodetabek, 7% respondents from Sumatra island, 1% respondents from Kalimantan island, and 17 % respondents from outside the area mentioned. The area of origin is dominated by respondents from Jabodetabek which categories as big cities. The citizen are more open to the adoption of new technologies and follow the latest trends.



**Figure 4**
**Responden Characteristics By Age**

Based on figure above. 3% of respondents are under 20 years old, 77% respondents are 20-30 years old, 15% respondets are 31-40 years old, and 5% respondents are 41-50 years. In this study, respondents aged 20-30 years. Respondents are dominated by 20-30 years old who belong to the millennial group who use internet more often and understand financial technology. Internet is one of the vital things for the millennial generation (Hidajat & Aprianty, 2019). Millenials are well-versed interm of tecnology (Pravitasari, Endy; Lin, 2023).

**Classic Assumption Test**
1.   Normality Test

### Table 1 Normality Test

**One-Sample Kolmogorov-Smirnov Test**

|  |  | Unstandardized Residual |
|---|---|---|
| N |  | 349 |
| Normal Parameters[a,b] | Mean | 0E-7 |
|  | Std. Deviation | 2,95895483 |
| Most Extreme Differences | Absolute | ,039 |
|  | Positive | ,039 |
|  | Negative | -,025 |
| Kolmogorov-Smirnov Z |  | ,722 |
| Asymp. Sig. (2-tailed) |  | ,674 |

a. Test distribution is Normal.
b. Calculated from data.

Based on the table, value Asymp. Sig. (2-tailed) on Unstandardized Residual already exceeded 0.05, namely 0.674. In other words, this shows that the data distribution of all variables in this study is normal.

2.   Multicollinearity Test

### Table 2 Multicollinearity Test

**Coefficients[a]**

| Model |  | Collinearity Statistics | |
|---|---|---|---|
|  |  | Tolerance | VIF |
| 1 | Lifestyle | ,545 | 1,836 |
|  | Perceived Convenience | ,473 | 2,113 |
|  | Promotion | ,537 | 1,861 |

a. Dependent Variable: Decision to Use

In the table, VIF values have values less than 10 (VIF < 10), and values tolerance has a value greater than or equal to 0.10 (Tolerance ≥ 0.1). Therefore, it can be concluded that there is no multicollinearity deviation.

3.   Heterocedasticty Test

The heteroscedasticity test aims to identify whether there is an unequal variability of the residuals between one observation and another in the regression model. Following are the results of heteroscedasticity testing using the white method:

### Table 3 Heterocedasticity Test

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,215[a] | ,046 | ,021 | 11,90984 |

a.   Predictors: (Constant), Lifestyle, Perceived Convenience, Promotion, Lifestyle$^2$, Perceived Convenience$^2$, Promotion$^2$, Lifestyle * Perceived Conenience, Perceived Convenience * Promotion, Promotion * Lifestyle

Based on the data, the results of calculate Chi Square count = 349 x 0.046 = 16.054. The data obtained on the Chi Square table with df = 9 with a significance of 5% is 16.915. So it can be concluded that the calculated Chi Square value < Chi square table means that there are no symptoms of heteroscedasticity.

**Multiple Linear Regression Analysis**

**Table 4 Multiple Regression Analysis**

**Coefficients<sup>a</sup>**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6,158 | 1,810 | | 3,402 | ,001 |
| | Lifestyle | ,156 | ,053 | ,126 | 2,953 | ,003 |
| | Perceived Convenience | ,541 | ,038 | ,646 | 14,162 | ,000 |
| | Promotion | ,140 | ,054 | ,112 | 2,614 | ,009 |

a. Dependent Variable: Decision to Use

The table displays the multiple linear regression equations used in this study. The equation is as follows:

$$Y = 6.158 + 0.156X_1 + 0.541X_2 + 0.140X_3$$

From the regression equation, it can be explained as follows:

1. When the Lifestyle variable, Perceived Convenience, and promotions remain stable or have a value of zero, then the level of consumer satisfaction will remain at 6,158 units.
2. If the Lifestyle variable increases by 1 unit, then there is an increase of 0.156 units in Decision to Use level. In other words, every 1 unit increase in the Lifestyle variable contributes to an increase in the Decision to Use by 0.156 units.
3. If the Perceived Convenience variable increases by 1 unit, then there is an increase of 0.541 units in the Decision to Use level. In other words, every 1 unit increase in the Perceived Convenience variable contributes to an increase in Decision to Use by 0.541 units.
4. If the Promotion variable increases by 1 unit, then there is an increase of 0.140 units in the Decision to Use rate. In other words, every 1 unit increase in the Promotion variable contributes to an increase in Decision to Use of 0.140 units.

**Partial Test (T Test)**

**Table 5 Partial Test**

**Coefficients<sup>a</sup>**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6,158 | 1,810 | | 3,402 | ,001 |
| | Lifestyle | ,156 | ,053 | ,126 | 2,953 | ,003 |
| | Perceived Convenience | ,541 | ,038 | ,646 | 14,162 | ,000 |
| | Promotion | ,140 | ,054 | ,112 | 2,614 | ,009 |

a. Dependent Variable: Decision to Use

From the results listed in the table, it is stated that:

1. The significance value of the Lifestyle variable is 0.003, which is less than the α value at 0.050. Therefore, it can be concluded that lifestyle has an positive and significant impact on the level of decision to use. This statement supports Foster et al. (2022) who stated that lifestyle has a significant positive effect on decisions to use electronic money and Abdillah et al. (2021) who stated that Lifestyle can influence a person's decision to use a digital wallet. Increase the cosumers lifestyle consumers can increasing the decision to

use QRIS. The use of QRIS, opinion about QRIS and the interest of consumers as lifestyle indicators can improve the decision to use.

2. The significance value of the Perceived Convenience variable is 0.000, which is less than the α value at 0.050. Therefore, it can be concluded that perceived convenience has a positive and significant impact on the level of decision to use. This statement supports research conducted by Raja & Widoatmodjo (2020), states that convenience has a positive significant influence on the use financial technology digital wallet. The government can improve the technology related to QRIS to be able to increase the sense of comfort in using QRIS. The ease of use, easy to access, benefit offered, convenient transactions and convenience in making decisions as perceived convenience indicators can improve the decision to use.

3. The significance value of the Promotion variable is 0.009, which is less than the α value at 0.050. Therefore, it can be concluded that promotion has a positive and significant impact on the level of decision to use. This statement supports research conducted by Abdillah et al. (2021) who stated that Promotion has a positive significant on decision to use digital wallets and research conducted by Alistriwahyuni (2019) who stated that Sales promotions have a positive significant influence on purchasing decisions using digital wallets. The government can create creative and interested promotions to get more consumers to make easier decisions to use QRIS. Frequency, quality, targeted and timely of promotion as promotion indicators can improve the decision to use.

**Simultaneous Test (F Test)**

The F test is used to test whether the independent variables of lifestyle, perceived convenience, and promotions simultaneously influence the dependent variable on the decision to use. Following are the results of the test:

**Table 6 Simultaneous Test**

**ANOVAª**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 5911,804 | 3 | 1970,601 | 223,132 | ,000[b] |
| | Residual | 3046,884 | 345 | 8,832 | | |
| | Total | 8958,688 | 348 | | | |

a. Dependent Variable: Decision to Use
b. Predictors: (Constant), Lifestyle, Perceived Convenience, Promotion

The data in the table shows that the significance value is 0.000 which is smaller than the α value of 0.050, thus it can be concluded that lifestyle, perceived convenience, and promotions simultaneously influence the decision to use.

**Correlation Coefficient and Determination Coefficient**

The following is the result of the correlation coefficient and determination coeffiecient between lifestyle, perceived convenience, and promotion on decision to use:

**Table 7 Correlation Coefficient and Determination Coefficient**

**Model Summaryᵇ**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,812[a] | ,660 | ,657 | 2,972 |

a. Predictors: (Constant), Lifestyle, Perceived Convenience, Promotion
b. Dependent Variable: Decision to Use

From the table above, it known that the value of the correlation coefficient (R) of lifestyle, perceived convenience, and promotion of the decision to use is 0.812. This shows that it has a very strong relationship.

It is known that the R-Square is 0.660 which states that the influence of lifestyle, perceived convenience, and promotion variables on decision to use variabel is 66%. In this context, it can be concluded that the influence of lifestyle, perceived convenience and promotion on the decision to use is 66%. 34% of decisions to use QRIS are influenced by other factors such as financial literacy, ease of use, trust, and cultural factors (Palupi et al., 2022; (Wirda Seputri; Muhammad Yafiz, 2022).

## CONCLUSION

Based on the description of the research results above, it can be concluded that lifestyle has a significant influence on the decision to use QRIS. The magnitude of the influence reached 15.6%. This means that lifestyle has an important role for consumers in increasing the decision to use QRIS.

Perceived convenience has a significant influence on the decision to use QRIS. The magnitude of the influence reached 54.1%. This means that perceived convenience has a very important role for consumers in increasing their decision to use QRIS. The influence value of 54.1% is a large number in providing influence. This can make perceived convenience a factor that must be increased more than other factors.

Promotion has a significant influence on the decision to use QRIS. The magnitude of the influence reached 14%. This means that Promotion has an important role for consumers in increasing the decision to use QRIS.

Lifestyle, perceived convenience, and promotion simultaneously have a significant influence on consumers' decision to use QRIS with a figure of 66%. While the remaining 34% is influenced by other variables not listed in the study. Based on these results, it can be concluded that the objectives of this study were achieved. That is, there is a significant influence between lifestyle, perceived convenience and promotion on QRIS usage decisions. This research is expected to be a reference related to factors that can increase QRIS usage in the future.

The weakness of this study is that the respondents are still dominated by students and come from the Jabodetabek area. For further research, it can expand the distribution of questionnaires, so that it can reach all of Indonesia. Also, it can take another factors of decision to use likely perceived ease of use, perceived of security, knowledge of fintech, and consumtif lifestyle.  Other than that, future research can also use different dependent variables such as repeated use of QRIS. This research is expected to support the growth and adoption of QRIS as an increasingly popular digital payment tool in Indonesia.

## REFERENCES

Abdillah, J. V. A., Ajijah, J. H., Nuryati, D., & Sudrajat, A. (2021). Pengaruh Gaya hidup dan Promosi Terhadap Keputusan Penggunaan Dompet Digital Dana di Kabupaten Karawang. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntasi)*, *5*(1), 447–463. Google Scholar

Acelian, R. M., & Basri, H. A. (2021). Analysis of Sales Promotion, Perceived Ease of Use and Security on Consumer Decisions to Use DANA Digital Wallet. *International Journal of Innovative Science and Research Technology*, *6*(1), 1436–1441. Google Scholar

Adinda, M. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Gen-Z Dalam Penggunaan Quick Response Code Indonesian Standard (Qris) Sebagai Teknologi Pembayaran Digital. *Contemporary Studies in Economic, Finance and Banking*, *1*(1). Google Scholar

Astria, N. (2021). *Intensitas Pembelian Ulang Melalui E-Commerce*. *1*(1), 31–42. Google Scholar

Dewi, E., Tarigan, S., Sabrina, H., & Syahputri, Y. (2020). *The Influence of Lifestyle and Sales Promotion on Online Purchase Decisions for Home-Cooked Culinary during COVID-19 in Medan City , Indonesia*. *7*(October), 140–144. Google Scholar

Dian, S., & Prajanti, W. (2019). *Predicted Purchasing Decisions from Lifestyle , Product Quality and Price Through Purchase Motivation*. *8*(1), 1–11. Google Scholar

Evianah, E., & Nuraini, D. (2023). Dampak Instagram Terhadap Perilaku Konsumtif Dalam Berbelanja Online Antara Laki –Laki dan Perempuan. *Forum Manajemen*, *21*(1), 87–95. Google Scholar

Handoko, B. (2017). Pengaruh Promosi, Harga Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Pada Titipan Kilat JNE Medan. *Jurnal Ilmiah Manajemen Dan Bisnis*, *18*(1), 61–72. https://doi.org/10.30596/jimb.v18i1.1098 Google Scholar

Haryono, E. (2023). *BI Terus Edukasi Masyarakat dan Pedagang/Merchant agar Terhindar dari Upaya Penyalahgunaan QRIS*. Google Scholar

Hidajat, K., & Aprianty, R. D. (2019). Pengaruh Electronic Word of Mouth Terhadap Purchase Intention Melalui Consumer Trust Pada Online Shop Fashion Wanita di Media Sosial Instagram (StudiPada Generasi Milenial di DKI Jakarta). *Journal For Business And Entrepreneurship*, *3*(2). Google Scholar

Hidayati, Siti; Nuryanti, Ida; Firmansyah, Agus; Fadly, Aulia; Darmawan, I. Y. (2006). *Kajian Operasional E Money*. Google Scholar

Islami, P., & Simamora, V. (2023). E-Customer Review, E-Customer Rating, E-Payment: Perbedaan Perspektif Konsumen Berdasarkan Gender. *Cakrawala Repositori IMWI*, *6*(3), 107–113. Google Scholar

Jamaludin, A., Arifin, Z., & Hidayat, K. (2015). Pengaruh Promosi Online Dan Persepsi Harga Terhadap Keputusan Pembelian (Survei Pada Pelanggan Aryka Shop Di Kota Malang). *Jurnal Administrasi Bisnis (JAB)/Vol*, *21*(1). Google Scholar

Kusnandar, D. L., & Kurniawan, D. (2018). Literasi Keuangan dan Gaya Hidup Ibu Rumah Tangga Dalam Membentuk Perilaku Keuangan Keluarga di Kota Tasikmalaya. *Seminar Nasional Dan Call for Paper Sustainable Competitive Advantage (SCA) 8 Purwokerto*, *1*(8), 1–12. Google Scholar

Kusnanto, D., Haq, A. A. F., & Fahmi, I. S. (2020). Pengaruh potongan harga terhadap pembelian impulsif pada pengguna aplikasi grab (grabfood). *Jurnal Manajemen*, *12*(1), 1–9. Google Scholar

Listyawati, I. H. (2016). Peran Penting Promosi dan Desain Produk Dalam Membangun Minat Beli Konsumen. *Jbma*, *3*(1), 62–70. Google Scholar

Maharama, A. R., & Kholis, N. (2018). Pengaruh Kepercayaan, Kemudahan Dan Persepsi Risiko Terhadap Keputusan Pembelian Jasa Gojek Di Kota Semarang Yang Dimediasi Minat Beli Sebagai Variabel Intervening. *Jurnal Ekonomi Dan Bisnis*, *19*(2), 203. https://doi.org/10.30659/ekobis.19.2.203-213 Google Scholar

Manurung, H., & Yana, I. (2019). Pengaruh Keanekaragaman Produk Dan Store Atmosphere Terhadap Impulse Buying Konsumen Dengan Kualitas Pelayanan Sebagai Variabel Moderating. *Journal For Business and Entrepreneurship*, *3*(2). Google Scholar

Muhson, A. (2006). Teknik Analisis Kuantitatif. *Makalah Teknik Analisis II*, 1–7. Google Scholar

Nurdin, Winda Nur Azizah, & Rusli. (2020). Pengaruh Pengetahuan,Kemudahan dan Risiko Terhadap Minat Bertransaksi Menggunakan Finansial Technology (Fintech) Pada Mahasiswa Institut Agama Islam Negeri (IAIN) Palu. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, *2*(2), 199–222. https://doi.org/10.24239/jipsya.v2i2.32.198-221 Google Scholar

Nurdyputra, I. G. N. G. M., & Rudy, D. G. (2022). Keabsahan Transaksi Elektronik Menggunakan Sistem Pembayaran Berbasis Qris (Quick Response Code Indonesian Standard) Di Indonesia. *Kertha Semaya: Journal Ilmu Hukum*, *10*(10), 2373. https://doi.org/10.24843/ks.2022.v10.i10.p15 Google Scholar

Pravitasari, Endy., & Lin, S. (2023). The Impact of Motivation on Collaborative Consumption Through Behavioral Intention in Taiwan. *International Seminar and Call for Paper (ISCP) UTA '45 Jakarta - ISCP UTA'45 Jakarta;*, *3*, 71–82. https://doi.org/10.5220/0011976200003582 Google Scholar

Rizka Safitri, & Miftah Andriansyah. (2020). Analisis Penerimaan Teknologi Keuangan (Fintech) Terhadap Penggunaan Aplikasi Fintech Ovo. *Jurnal Mitra Manajemen*, *4*(4), 538–549. https://doi.org/10.52160/ejmm.v4i4.369 Google Scholar

Salim, A., & Fermayani, R. (2021). Pengaruh Potongan Harga, Promosi Penjualan, Tampilan Dalam Toko Terhadap Keputusan Pembelian Impulsif Konsumen Matahari Departement Store Padang. *Jurnal Menara Ekonomi: Penelitian Dan Kajian Ilmiah Bidang Ekonomi*, *7*(3). Google Scholar

Sedgwick, P. (2013). Convenience sampling. *Bmj*, *347*. Google Scholar

Uyanık, G. K., & Güler, N. (2013). A study on multiple linear regression analysis. *Procedia-Social and Behavioral Sciences*, *106*, 234–240. Google Scholar

Wardana, A. A., Saputro, E. P., Wahyuddin, M., & Abas, N. I. (2022). The Effect of Convenience, Perceived Ease of Use, and Perceived Usefulness on Intention to Use E-Wallet. *Proceedings of the International Conference on Economics and Business Studies (ICOEBS 2022)*, *655*(Icoebs), 386–395. https://doi.org/10.2991/aebmr.k.220602.051 Google Scholar

Wirda Seputri; Muhammad Yafiz. (2022). QRIS Sebagai Alat Transaksi Digital Generasi Z: Analisis Faktor. *Adzkiya: Jurnal Hukum Dan Ekonomi Syariah*, *Vol 10 No 02 (2022): Adzkiya: Jurnal Hukum dan Ekonomi Syariah*, 139–148. Google Scholar

Yuni, F. (2017). Analisis Pemanfaatan Berbagai Media Sosial sebagai Sarana Penyebaran Informasi bagi Masyarakat. *Paradigma - Jurnal Komputer Dan Informatika*, *19*(2), 152. Google Scholar