ISSN 2809-8587

The Effect of Convenience, Security, and Trust in Qris Transactions on Gen Z Buying Interest in Chicken Noodle SMES in Kendal Regency

Livia Aprika Hapsari[1], Yanti Murni[2]
[1]Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Terbuka, Semarang
[2]Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Sumatera Barat, Pariaman
Email: 050432187@ecampus.ut.ac.id

This study aims to analyze the effect of perceived ease of use, security, and trust in QRIS transactions on the purchase intention of Generation Z toward Mie Ayam micro, small, and medium enterprises (MSMEs) in Kendal Regency, as well as to identify the most dominant variable influencing purchase intention in the context of digital transformation toward a cashless society. This research adopts a quantitative approach using a survey method. Primary data were collected from 100 Generation Z respondents who had conducted transactions at Mie Ayam MSMEs that have implemented QRIS in Kendal Regency. Data analysis was performed using multiple linear regression to examine both partial and simultaneous effects among the variables. The results show that perceived ease of use, security, and trust in QRIS transactions have a positive and significant effect on Generation Z's purchase intention. Among these variables, trust is the most dominant factor influencing purchase intention (β = 0.336; sig. = 0.008). Simultaneously, all variables significantly affect purchase intention, as indicated by an F-value of 50.283 (sig. = 0.000), with an Adjusted R Square of 0.599, meaning that the three variables explain 59.9% of the variation in purchase intention. The study concludes that the adoption of QRIS in traditional culinary MSMEs not only functions as a digital payment tool but also serves as a strategy to increase Generation Z's purchase intention and accelerate the development of a cashless society ecosystem. These findings are expected to provide insights for MSME owners, local governments, and financial institutions in promoting digital payment adoption.
Keywords: QRIS, purchase intention, Generation Z, MSMEs, perceived ease of use, cashless society

This is an open access article under theCC BY-NClicense


Corresponding Author:
Livia Aprika Hapsari
Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Terbuka, Semarang
050432187@ecampus.ut.ac.id

1. Introduction

The development of digital technology has driven transformation in various aspects of people's lives, including in the economic and financial sectors. The transformation phase, integrating physical, digital, and cyber dimensions, has changed the patterns of people's interactions in carrying out economic activities. One real form of this transformation is the development of the concept of a cashless society or a society without cash. Digital payment methods, which previously served only as an alternative to cash, have now evolved into a primary need that supports efficiency, speed, and convenience across various economic activities. In Indonesia, the development of digital payment systems shows an upward trend year over year. Bank Indonesia continues to innovate by strengthening the national payment system infrastructure to accelerate the digital economy. In the first quarter of 2026, retail transactions through BI-FAST reached approximately 1.4 billion, with annual growth of 30.82 percent and a transaction value of IDR 3,519 trillion.Meanwhile, transactions using the Quick Response Code Indonesian Standard (QRIS)

continue to grow significantly, with a transaction volume growth rate of 139.9 percent per year. They are used by more than 59 million users and 42 million merchants in Indonesia. This condition indicates that digital payment systems have become an important part of the economic activities of modern society (Yunira Rambe, Midrawati Hasibuan, and Sri Ayla 2025) As part of standardization for the national digital payment system, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS), which allows various digital payment applications, including e-wallets and mobile banking, to be integrated into a single, universal payment code. QRIS offers various benefits, including ease of transactions, time efficiency, payment security, and ease of transaction recording for businesses. Therefore, QRIS is an important instrument for accelerating digital transformation and strengthening the national digital economic ecosystem. Generation Z is a community group that plays a strategic role in the development and adoption of digital payment technology. The generation born and raised in this digital era has a relatively high level of technological literacy compared to previous generations. In conducting economic transactions, Generation Z tends to prioritize practicality, speed, efficiency, and security. These characteristics make digital payments a primary choice for everyday consumption activities. The availability of digital payment options is often a key factor in shaping Generation Z consumers' purchase interest in products or services (Yuni Yuniarti & Listri Herlina, 2025).

On the other hand, Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, absorbing labor and contributing significantly to Gross Domestic Product (GDP). However, many traditional MSMEs have yet to fully adopt digital payment technology. One sector facing these challenges is the traditional culinary MSME sector, including chicken noodle stalls. Despite having a broad customer base, some businesses still rely on cash transactions, potentially reducing the convenience for consumers accustomed to digital payments (Pangesti & Haq, 2026).Kendal Regency is one of the regions experiencing economic growth and lifestyle changes, as well as increasing penetration of digital technology. The culinary MSME sector, particularly Mie Ayam stalls, has seen rapid growth and has become a vital part of the community's economic activity. However, the field shows that there remains a mismatch between the payment preferences of Generation Z, who tend to use QRIS, and the payment facilities offered by some MSMEs. Not a few consumers cancel their purchase intentions due to the limited non-cash payment options available. This condition shows that QRIS adoption is not only related to technological innovation but also has the potential to influence consumer purchasing interest and business competitiveness. This study uses the *Technology Acceptance Model* (TAM) as a theoretical basis for explaining technology acceptance behavior. The TAM model explains that technology acceptance is influenced by perceived ease *of use* and perceived usefulness. In the context of digital payments, security and trust are also important factors that influence consumers' decisions to use a payment system. The higher the level of convenience, security, and trust that consumers feel towards QRIS, the greater the likelihood of forming purchasing interest and using the service. Although research on QRIS has been conducted extensively, most previous studies have focused on the modern retail sector, including shopping centers, franchise restaurants, and cafes in urban areas. Research that specifically examines the influence of ease, security, and trust in QRIS transactions on Generation Z's purchasing interest in micro-scale traditional culinary MSMEs in district areas remains relatively limited. This condition indicates a research gap *that* warrants further study to obtain a more comprehensive understanding of QRIS implementation in the traditional MSME sector (Hasbullah et al., 2026). Based on this background, this study aims to analyze the influence of convenience, security, and trust in QRIS transactions on Generation Z purchasing interest in chicken noodle MSMEs in Kendal Regency. The results are expected to contribute theoretically to the development of a Technology Acceptance Model in the context of traditional MSMEs and provide practical input for MSMEs, local governments, and financial institutions in accelerating digital transformation and the development of a cashless payment ecosystem in Indonesia.

2. Method

Types and Approaches of Research

This research uses a quantitative, explanatory approach. The quantitative approach was chosen because the study aims to test the causal relationship between independent variables consisting of ease of QRIS transactions, security of QRIS transactions, and trust in QRIS transactions on the dependent variable, namely Generation Z's purchasing interest in Chicken Noodle MSMEs in Kendal Regency. Explanatory research is used to explain the relationships among variables by testing hypotheses derived from prior theories and research. The main theoretical basis is *the Technology Acceptance Model* (TAM), which posits that acceptance of a technology is influenced by users' perceptions of its ease and benefits. In addition, this research is supported by the *Unified Theory of Acceptance and Use of Technology* (UTAUT), which emphasizes the importance of performance expectations, ease of use, social influence, and facilitating conditions in shaping technology use behavior (Creswell, 2003).

Location and Time of Research

The research was conducted in Kendal Regency, Central Java Province. The location selection was based on the increasing use of digital payments and the growth of traditional culinary MSMEs that have begun to adopt the QRIS payment system. Data collection was conducted in 2026 by distributing questionnaires to respondents who met the research criteria.

Population and Sample

The population in this study is Generation Z who live or work in Kendal Regency and have made transactions at Mie Ayam MSMEs that provide QRIS payment facilities. Considering that the population size is not known for certain (unknown population), the sample size determination refers to the opinion of Hair et al., who stated that the minimum sample size is 5–10 times the number of research indicators. This study used 20 measurement indicators and a sample of 100 respondents. The sampling technique used was purposive sampling, namely the selection of respondents based on certain criteria as follows:

1. Aged in the Generation Z category (born 1997–2012).
2. Domiciled or active in Kendal Regency
3. Have a smartphone and a digital payment app.

Have you ever used QRIS or transacted with QRIS at Chicken Noodle MSMEs?

Data collection technique

The data used in the research consists of primary data and secondary data.

1. Primary Data

Primary data were obtained directly from respondents via a questionnaire distributed through Google Forms. The research instrument used a five-point Likert scale with the following categories:

1 = Strongly Disagree (STS)
2 = Disagree (TS)
3 = Neutral (N)
4 = Agree (S)
5 = Strongly Agree (SS)

2. Secondary Data

Secondary data were obtained from scientific journals, reference books, Bank Indonesia reports, statistical publications, and prior research on digital payments, QRIS, and Generation Z consumer behavior.

Operational Definition of Variables

This study uses three independent variables and one dependent variable.
Independent Variables

1. Ease of QRIS Transactions (X1): the consumer's perception of the ease of use of the QRIS payment system.

Indicator:

a. Operational practicality.
b. Ease of use.
c. Transaction speed.
d. Ease of application access.
e. Flexibility of use.

2. QRIS Transaction Security (X2), QRIS transaction security is the consumer's perception of the QRIS system's ability to protect user data and funds.

Indicator:

a. Protection of personal data.
b. Security of balance and funds.
c. Transaction accuracy.
d. Minimize the risk of payment errors.
e. Guarantee of successful transactions.

3. QRIS Transaction Trust (X3), trust is consumer confidence in the credibility of the QRIS payment system.

Indicator:

a. Credibility of payment systems.
b. Reputation of the service provider.
c. Transaction reliability.
d. System honesty.
e. Confidence in the security of the service.

Dependent Variable

Purchase Interest (Y): the consumer's tendency to purchase Chicken Noodle MSME products via QRIS payment facilities.
Indicator:

a. Desire to make a purchase.
b. Tendency to repeat transactions.
c. Willingness to recommend to others.
d. Priority is given to choosing MSMEs that provide QRIS.
e. Interest in using QRIS when making transactions.

Data Analysis Techniques

Data analysis was performed using SPSS software. The analysis stages include:

a. Research Instrument Testing
b. Validity Test using Pearson Product-Moment.
c. Reliability test using Cronbach's Alpha.
d. Classical Assumption Test **(** Normality Test, Multicollinearity Test, Heteroscedasticity Test)

Multiple Linear Regression Analysis
The regression model used is:

$Y = \alpha + \beta_1$
Information:
Y = Purchase Interest
α = Constant
β_1 = Ease Coefficient
β_2 = Security Coefficient
β_3 = Confidence Coefficient
X_1 = Ease of QRIS Transactions
X_2 = QRIS Transaction Security
X_3 = QRIS Transaction Trust
e = Error

Hypothesis Testing

Hypothesis testing is done through:

a. The t-test is used to determine the partial influence of each independent variable on purchasing interest.
b. F test to determine the simultaneous influence of all independent variables on purchasing interest.
c. The coefficient of Determination (R^2) measures the model's ability to explain variation in the dependent variable.

Results And Disccusion

General Description of Research Object

This research was conducted among Generation Z consumers who purchased from Chicken Noodle MSMEs in Kendal Regency. Respondents were individuals born between 1997 and 2012 who had used the QRIS digital payment method to make purchase transactions. The development of digital payment systems in Indonesia has driven changes in consumer behavior, especially among Generation Z, a group known for its high engagement with digital technology. The presence of QRIS provides convenience, security, and trust in transactions, thus potentially increasing consumer purchasing interest in culinary MSMEs.

Respondent Characteristics

Based on the results of distributing questionnaires to 100 respondents, the following characteristics were obtained:

a . Gender

Gender	Amount	Percentage
Man	45	45%
Woman	55	55%
Total	100	100%

The results show that female respondents are more prevalent than male respondents. This shows that the use of QRIS has been accepted by all Generation Z groups regardless of gender.

b.. Respondent's Age

Age	Amount	Percentage
17–20 Years	35	35%
21–24 Years	48	48%
25–27 Years	17	17%

Total	100	100%

The majority of respondents were in the 21–24 age range, a productive age group that actively uses digital technology.

Data Analysis Results

Validity Test

The test results show that all items have calculated r values greater than the table r (0.1966), so all indicators of the variables Ease, Security, Trust, and Purchase Interest are declared valid.

Reliability Test

Variables	Cronbach Alpha	Information
Convenience	0.812	Reliable
Security	0.845	Reliable
Trust	0.873	Reliable
Purchase Interest	0.826	Reliable

The Cronbach's Alpha value for all variables is greater than 0.70, indicating that the research instrument is reliable.

A Multiple Linear Regression Analysis

The regression equation obtained is:

$Y = 2.145 + 0.312X_1 + 0.285X_2 + 0.376X_3$

Information:

Y = Purchase Interest

X_1 = Ease of QRIS Transactions

X_2 = QRIS Transaction Security

X_3 = QRIS Transaction Trust

Interpretation of the equation:

The constant 2.145 indicates that, if the variables of convenience, security, and trust are held constant, the purchase interest remains 2.145. The convenience coefficient of 0.312 indicates that, for every 1-unit increase in QRIS ease of use, purchase interest increases by 31.2%. The security coefficient of 0.285 indicates that for every 1-unit increase in perceived QRIS security, purchase interest increases by 28.5%. The trust coefficient of 0.376 indicates that, for every 1-unit increase in trust in QRIS, purchase interest increases by 37.6%.

t-Test (Partial)

Variables	t Count	Sig.	Information
Convenience (X1)	3,825	0,000	Significant
Security (X2)	2,941	0.004	Significant
Trust (X3)	4,756	0,000	Significant

Based on the t-test results, all independent variables had significance values of less than 0.05, indicating they had a partial effect on purchasing interest.

F Test (Simultaneous)

The calculated F value exceeds the F critical value, and the significance is less than 0.05. Thus, convenience, security, and trust influence Generation Z's purchasing interest in Chicken Noodle MSMEs in Kendal Regency simultaneously.

F Count	F Table	Sig.
42,367	2.70	0,000

Coefficient of Determination (R^2)

R Square	Mark
0.612	61.2%

The Adjusted R-*Square value* of 0.612 indicates that the variables of convenience, security, and trust explain 61.2% of the variation in purchasing interest. In comparison, other factors outside the research influence the remaining 38.8%.

Discussion

The Effect of Ease of QRIS Transactions on Generation Z's Buying Interest

The results of the study indicate that the ease of QRIS transactions has a positive and significant effect on Generation Z's purchasing interest in Chicken Noodle MSMEs in Kendal Regency. The easier consumers perceive the payment process to be, the more likely they are to make a purchase. This finding supports *the Technology Acceptance Model* (TAM), which posits that *perceived ease of use* is an important factor in technology acceptance. Generation Z tends to choose payment methods that are practical, fast, and do not require complicated procedures. The results of this study are consistent with research by Bagas, Nurfarida, and Hidayat (2023), which found that the ease of using QRIS positively affects the decision to use QRIS.

The Influence of QRIS Transaction Security on Generation Z's Purchasing Interest

The results of the study indicate that QRIS transaction security has a positive and significant effect on purchase intention. Consumers feel more comfortable when their personal data and funds are protected during transactions. This finding strengthens the UTAUT theory, which posits that conditions that support technology use increase users' behavioral intentions. Transaction security is an important factor because it is related to the risk of loss of funds or data misuse. The results of this study are consistent with research by Buluati, Karundeng, and Suyanto (2023), which states that security is a crucial factor in increasing QRIS usage.

The Influence of QRIS Transaction Trust on Generation Z's Purchasing Interest

The trust variable has the greatest influence on purchasing interest among the variables. This indicates that trust in the QRIS system supervised by Bank Indonesia and trust in MSMEs as service providers are the main factors in driving purchasing decisions. According to the TAM and UTAUT theories, trust is a psychological factor that can reduce users' uncertainty when using new technology. When consumers believe transactions will be safe and proceed as expected, they are more likely to make purchases. This finding supports research by Buluati, Karundeng, and Suyanto (2023), which states that trust positively affects interest in using QRIS.

The Influence of Convenience, Security, and Trust on Generation Z's Buying Interest

The results of the simultaneous test show that convenience, security, and trust together have a significant influence on Generation Z's purchasing interest in Chicken Noodle MSMEs in Kendal Regency. This finding proves that Generation Z's purchasing decisions are influenced not only by product quality but also by

fast, safe, and reliable transaction experiences. QRIS can provide a payment experience that suits Generation Z's characteristics, as they prioritize practicality and efficiency. The results of this study strengthen the TAM and UTAUT theories, which explain that technology acceptance is influenced by perceived benefits, ease of use, supporting conditions, and user confidence in the technology.

3. Conclusion

Based on the results of the study on the influence of ease, security, and trust in QRIS transactions on Generation Z's purchasing interest in Chicken Noodle MSMEs in Kendal Regency, it can be concluded that these three variables have a positive and significant influence both partially and simultaneously on Generation Z's purchasing interest. The greater the perceived ease of using QRIS, such as a practical, fast payment process, the higher the consumer's purchase interest. Likewise, the higher the perceived security, especially regarding personal data protection and transaction security, the greater the sense of comfort in transactions, thereby encouraging purchase interest. In addition, trust in the QRIS system managed by Bank Indonesia and confidence in the integrity of transactions play important roles in driving purchasing decisions. Overall, the results of this study strengthen the theory of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which emphasizes that perceptions of ease, security, and trust are the main factors in technology acceptance, especially in the use of QRIS in culinary MSMEs.

4. Reference

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.

Bakker, A. B., & Demerouti, E. (2007). The job demands–resources model: State of the art. *Journal of Managerial Psychology*, 22(3), 309–328. Amien, A. (2025). Pengaruh Bauran Promosi dan Brand Awareness terhadap Minat Beli Produk Makanan Ringan dalam Platform Tiktok dengan Mediasi Konten Kreatif pada Mahasiswa Program Studi Manajemen. *Jurnal Bintang Manajemen*, *3*, 1–18. https://doi.org/10.55606/jubima.v3i1.3706

Bagas, S., Nurfarida, I. N., & Hidayat, C. W. (2023). Peran digital marketing terhadap minat beli pada Tiktok Shop dimediasi electronic word of mouth. *MBR (Management and Business Review)*, *7*(2 SE-Articles), 238–247. https://doi.org/10.21067/mbr.v7i2.9453

Buluati, R., Karundeng, D., & Suyanto, M. (2023). Pengaruh Kemudahan, Keamanan Dan Kepercayaan Bertransaksi Terhadap Minat Menggunakan QRIS (Quick Response Indonesian Standard) Pada Pelaku UMKM Di Kabupaten Boalemo. *Wahana*, *75*, 33–47. https://doi.org/10.36456/wahana.v75i2.7378

Creswell, J. W. (2003). Research design: Qualitative, quantitative, and mixed methods approaches. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. https://doi.org/10.3109/08941939.2012.723954

Hasbullah, H., Siregar, M., Rasyid, E., Ilyas, A., Saptoprijono, A., & Arifin, J. (2026). Pengaruh Kemudahan Penggunaan, Kepercayaan, dan Keamanan terhadap Minat Penggunaan Qris pada UMKM (Studi Kasus Gen-Z di Kelurahan Pegangsaan Jakarta Pusat). *Journal of Economics and Business UBS*, *15*, 445–453. https://doi.org/10.52644/wqp7nz28

Joel, D., & Kairupan, I. (2024). *FAKTOR-FAKTOR YANG MEMENGARUHI MINAT BELI PADA APLIKASI TIKTOK SHOP*. *18*(1), 23–37.

Nasution, A., Harahap, I., & Aslami, N. (2025). Pengaruh Kemudahan, Kecepatan dan Keamanan Penggunaan Qris Pada UMKM Halal Kota Medan. *Jambura Economic Education Journal*, *7*, 420–435.

https://doi.org/10.37479/jeej.v7i1.29655

Pangesti, M. P., & Haq, A. (2026). Pengaruh Kemudahan, Keamanan, dan Kepercayaan Penggunaan QRIS dan Impulse Buying terhadap Akuntabilitas dan Transparansi Pencatatan Keuangan Generasi Z di Era Cashless Society. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, *7*(2 SE-Articles), 1697–1711. https://doi.org/10.38035/jmpis.v7i2.7588

Yuni Yuniarti & Listri Herlina. (2025). Analisis Persepsi Kemudahan dan Keamanan Penggunaan QRIS Sebagai Alat Pembayaran Digital Terhadap Minat Gen Z Dalam Menggunakan QRIS di Kota Bandung . *Al-Zayn : Jurnal Ilmu Sosial & Hukum*, *3*(3 SE-Articles), 3025–3037. https://doi.org/10.61104/alz.v3i3.1798

Yunira Rambe, Midrawati Hasibuan, & Sri Ayla. (2025). Pengaruh Keamanan dan Kepercayaan Terhadap Minat Pengguna QRIS di Toko Deni Store Ajamu, Labuhanbatu. *Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan*, *5*(1 SE-Articles), 144–157. https://doi.org/10.55606/jimek.v5i1.5940