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Research Article

The Influence of Perceived Ease of Use and Perceived Benefit on QRIS User Satisfaction in Pontianak City

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ABSTRACT

The adoption of QRIS in Pontianak has continued to grow in line with changing payment patterns among the community. This study aims to analyze the influence of perceived ease of use and perceived benefit on QRIS user satisfaction. A quantitative method with an associative design was employed, involving 100 respondents selected through purposive sampling. Data were collected using a 5-point Likert scale questionnaire and analyzed through validity and reliability testing, classical assumption tests, and multiple linear regression analysis. The results indicate that all instruments were valid and reliable, the data were normally distributed, and no multicollinearity was detected. Regression analysis produced a correlation coefficient (R) of 0.708 and a coefficient of determination (R^2) of 0.502. The F-test confirmed that both independent variables simultaneously have a significant effect on satisfaction ($F = 48.806$; $p < 0.001$). Partial tests showed that perceived ease of use ($\beta = 0.401$; $p < 0.001$) and perceived benefit ($\beta = 0.274$; $p = 0.002$) each exert a significant positive influence. In conclusion, QRIS user satisfaction is determined by the perceived ease of use and perceived benefits. The practical implication emphasizes the need for service providers to continuously improve accessibility, security, and the added value of transactions. Future research is recommended to incorporate additional variables such as trust or service quality and to extend the scope of study areas for broader generalization.

Keywords: Perceived Ease of Use; Perceived Benefit; Satisfaction

1. INTRODUCTION

The development of digital payment technology in Indonesia is evident not only at the national level but also increasingly visible at the regional scale. West Kalimantan Province serves as a clear example of an area that has responded positively to this transformation. In recent years, the adoption of QRIS in this region has grown significantly, driven by extensive socialization efforts and the strengthening of digital infrastructure by service providers and relevant authorities.

According to data from Bank Indonesia (2025), the number of QRIS users in West Kalimantan increased from 349,582 in 2022 to 648,535 in 2023, marking a growth of 85.6%. This upward trend continued in 2024, reaching 716,677 users, an annual increase of 10.5%. Such growth reflects the rapid adoption of QR code–based payment technology in the region and highlights the positive reception of society, who increasingly view this method as practical, efficient, and aligned with modern transaction needs.

Changes in consumer preferences can also be observed by comparing cash and non-cash transactions over time. In West Kalimantan, the use of non-cash payment instruments, particularly QRIS, has consistently increased and gradually begun to dominate transaction patterns. Although cash payments still exist, the tendency to shift toward digital methods has strengthened year after year. Data from Bank Indonesia (2025) indicate that both cash and non-cash transactions grew between 2022 and 2024, but the growth rate of non-cash transactions was far more significant, mainly due to the massive utilization of QRIS, which offers ease, security, and efficiency to users.

This phenomenon signals a transformation in payment behavior among the people of West Kalimantan. While cash previously dominated, preferences are now gradually shifting toward digital systems. This shift not only reflects the adoption of technology in everyday economic activities but also indicates increasing literacy and public trust in digital financial services.

Ease of use is one of the key factors influencing the acceptance of digital payment technology. Davis (1989) defines perceived ease of use as an individual's belief that a system can be used without significant effort or difficulty. Similarly, Davis & Granić (2024) argue that it refers to the extent to which a person believes that using a system requires minimal physical or mental effort. QRIS was designed to ensure transactions are simple, understandable, and practical. Widiyanti (2020) explains that ease of use is perceived when a technology is clear, straightforward, and easy to operate. In line with this, Tahar et al. (2020) highlight that accessible features and intuitive interfaces strengthen positive perceptions that a

technology is user-friendly. However, perceived ease of use remains relative: users familiar with digital services may find QRIS highly efficient, while new users might still perceive steps such as opening an app, selecting menus, and scanning a QR code as somewhat complex.

The concept of perceived benefit emphasizes the belief that a technology provides tangible advantages for its users. Mimba (2016) in Wiyono (2021) states that systems are more likely to be adopted when they are perceived to enhance performance. Similarly, Kim et al. (2023) describe perceived benefit as a positive evaluation of the value or advantages expected from a product or service. Guo et al. (2023) further explain that such benefits arise from attributes inherent in the system as well as consequences experienced by the user. In the context of digital payments like QRIS, benefits are not limited to transaction speed but also include convenience, security, and efficiency. Effendy (2020) classifies perceived benefits into three dimensions: economic value, convenience, and process effectiveness. Users tend to continue using QRIS when they perceive advantages such as faster transactions, freedom from handling change, and reduced physical contact. Conversely, if QRIS fails to deliver added value compared to cash, it is less likely to be considered beneficial.

The combination of ease of use and perceived benefit ultimately shapes user satisfaction. Sasongko (2021) defines satisfaction as a feeling that arises when individual needs or expectations are fulfilled. Nasfi et al. (2020) emphasize that satisfaction results from an individual's perception during or after interactions with a service, while Syarif & Widodo (2020) highlight that satisfaction may manifest as either joy or disappointment, depending on the match between expectations and outcomes. In the case of QRIS, satisfaction extends beyond the ability to complete payments—it is also reflected in a user-friendly interface, seamless transactions across merchants, and the convenience of storing payment records. Any disruption in these aspects may negatively impact the overall experience. In Pontianak, a city experiencing rapid growth in its digital economy, user satisfaction is a critical indicator of successful adoption. Satisfied users are more likely to remain loyal and recommend QRIS to others, while negative experiences can reduce trust and spread unfavorable perceptions among the community.

Based on the above background, the main research problem is whether perceived ease of use and perceived benefit significantly affect QRIS user satisfaction in Pontianak City. Accordingly, this study aims to examine and analyze the influence of these two variables on the satisfaction level of the community in using QRIS as a digital payment system.

2. RESEARCH METHOD

This study employed an associative research design, which aims to examine the relationship between two or more variables (Siregar, 2020). The purpose of this study was to test the effect of perceived ease of use and perceived benefit on QRIS user satisfaction in Pontianak City. The data consisted of both primary and secondary sources. Primary data were collected through questionnaires distributed to QRIS users in Pontianak City, consistent with the definition of a questionnaire as a written set of questions answered by respondents (Sugiyono, 2019). Secondary data were obtained from official publications, including the volume and value of QRIS transactions in Indonesia (2020–2024), the number of registered QRIS providers as of February 2025, as well as data on users, merchants, and cash and non-cash transactions in West Kalimantan.

The population of this study was QRIS users in Pontianak City. The sample size was determined using Purba's formula in Sujarweni (2015) with a 5% significance level (Z = 1.96) and a 10% margin of error, resulting in a minimum of 96 respondents; therefore, 100 respondents were used. The sampling technique applied was purposive sampling, with criteria: respondents over 18 years old and having used QRIS in more than three transactions. The research variables consisted of independent variables, namely perceived ease of use (X1) and perceived benefit (X2), and the dependent variable, QRIS user satisfaction (Y) (Sugiyono, 2019). The instrument employed a five-point Likert scale ranging from "Strongly Agree (5)" to "Strongly Disagree (1)" (Sugiyono, 2019).

Data analysis included instrument testing, classical assumption tests, and hypothesis testing. Validity was tested using item-total correlation, where an item is valid if r calculated > r table (Sahir, 2021), while reliability was tested with Cronbach's Alpha, with an instrument considered reliable if alpha > 0.60 (Sahir, 2021). Normality was tested using Kolmogorov-Smirnov (sig. > 0.05), linearity using the Test of Linearity (sig. < 0.05) (Sahir, 2021), and multicollinearity by tolerance (> 0.10) and VIF (< 10) (Ghozali, 2018). Relationships among variables were analyzed using multiple linear regression with the equation**: $Y = \alpha + bX1 + bX2 + e$**. Where Y = QRIS user satisfaction, X1 = perceived ease of use, X2 = perceived benefit, α = constant, b = regression coefficient, and e = error (Ghozali, 2018). Furthermore, the correlation coefficient (R) and determination coefficient (R^2) were calculated to measure the strength of relationships and explanatory power (Sugiyono, 2019). Hypothesis testing was conducted using the F-test to examine simultaneous effects and the t-test to examine partial effects, with significance set at $p < 0.05$ (Sahir, 2021). According to Davis & Venkatesh in Sumiyati & Zabella (2023), perceived ease of use is measured through four indicators: clear and understandable interaction, minimal effort required, ease of use, and the ability of the system to operate according to user needs. Pekerti & Briliana (2016) state that perceived benefit is reflected in three indicators: time availability, clarity of product information, and references from previous consumer experiences. Meanwhile, Tjiptono in Indrasari (2019) explains that user satisfaction is measured by three indicators: expectation conformity, willingness to reuse, and willingness to recommend the service to others.

3. RESULTS AND DISCUSSION

3.1 Test Research Instruments

3.1.1 Validity Test

The validity test aims to assess the extent to which the questionnaire instrument is suitable for use. This process is carried out by correlating the scores for each item, then comparing the calculated r value with the table r value. With a sample size of 100 (df = n–2 = 98) and a significance level of 0.05, the table r value obtained is 0.196. The results of the validity test are shown in **Table 1**.

Table 1. Validity Test Results

Variable	Indicator	r value	r table	Description
Perceived Ease of Use (X1)	X1.1	0.827	0.196	Valid
	X1.2	0.839		
	X1.3	0.813		
	X1.4	0.847		
	X1.5	0.810		
	X1.6	0.721		
	X1.7	0.767		
	X1.8	0.770		
	X1.9	0.764		
	X1.10	0.683		
	X1.11	0.735		
Perceived Benefit (X2)	X2.1	0.764	0.196	Valid
	X2.2	0.760		
	X2.3	0.571		
	X2.4	0.705		
	X2.5	0.812		
	X2.6	0.753		
	X2.7	0.757		
	X2.8	0.821		
User Satisfaction (Y)	Y.1	0.777	0.196	Valid
	Y.2	0.846		
	Y.3	0.711		
	Y.4	0.661		
	Y.5	0.691		
	Y.6	0.760		
	Y.7	0.603		
	Y.8	0.635		

Source: Processed Data, 2025

Based on the validity test results for each variable presented in **Table 1**, it is known that all statement items have a calculated r value greater than the table r value of 0.196. Thus, all statement items in each variable are declared valid and suitable for use as instruments in this study.

3.1.2 Reliability Test

The reliability test is used to assess the consistency of the questionnaire instrument. This study applied the Cronbach's Alpha method, with a minimum reliability threshold of 0.60. The test results for each variable are shown in **Table 2**.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Perceived Ease of Use (X1)	0.936	Reliable
Perceived Benefit (X2)	0.883	
User Satisfaction (Y)	0.871	

Source: Processed Data, 2025

Based on the reliability test results for each variable presented in **Table 2**, Cronbach's Alpha > 0.60 is obtained, so it can be concluded that all items in each variable are considered reliable and suitable for use in this study.

3.2 Classic Assumption Test

3.2.1 Normality Test

The normality test is used to determine whether the research data is normally distributed. In this study, the normality test is carried out using the Kolmogorov-Smirnov method through SPSS, and the results are shown in **Table 3**.

Table 3. Normality Test Results

Test	Value
N (Sample)	100
Test Statistic	.045
Asymp.Sig.(2-tailed)	.200[c]

Source: Processed Data, 2025

Based on the normality test results presented in **Table 3**, the Asymp. Sig. (2-tailed) value is > 0.05. Thus, it can be concluded that the data in this study is normally distributed.

3.2.2 Linearity Test

The Linearity test is conducted to determine whether the relationship between the independent and dependent variables is linear. The testing used the Test for Linearity method through SPSS. The test results are presented in **Table 4**.

Table 4. Result of Linearity

Variable	Linearity	Description
User Satisfaction * Perceived Ease of Use	0.000	Linear
User Satisfaction * Perceived Benefit	0.000	

Source: Processed Data, 2025

Based on the results of the linearity test between the variables Perceived Ease of Use (X1) and Perceived Benefit (X2) on the User Satisfaction variable (Y) presented in **Table 4**, a significance value of 0.000 is obtained in the Linearity column. This value is smaller than the significance level of 0.05, so it can be concluded that there is a linear relationship between each variable.

3.2.3 Multicollinearity Test

The multicollinearity test is used to detect high correlations between independent variables in a regression model. This condition can influence the accuracy of coefficient estimates and reduce the reliability of the model. The results of the test using SPSS are shown in **Table 5**.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
Perceived Ease of Use (X1)	.569	1.757
Perceived Benefit (X2)	.569	1.757
Dependent Variable: User Satisfaction		

Source: Processed Data, 2025

Based on the results of the multicollinearity test in **Table 5**, the results can be explained as follows:

1. The Tolerance value for the Perceived Ease of Use (X1) variable is 0.569, which is greater than 0.10. It also has a VIF value of 1.757, which is less than 10.00.
2. The Tolerance value for the Perceived Benefit variable (X2) is 0.569, which is greater than 0.10. It also has a VIF value of 1.757, which is less than 10.00.

Based on the above explanation and referring to the basis for decision making, because both variables show a Tolerance value above 0.10 and a VIF below 10.00. Thus, it can be concluded that there are no symptoms of multicollinearity between the two independent variables in the regression model in this study.

3.3 Multiple Linear Regression Analysis

Multiple linear regression analysis is used to assess the influence of two or more independent variables on one dependent variable, either simultaneously or partially. This analysis also serves to form a predictive model of the relationship between variables. The regression coefficient results from SPSS are shown in **Table 6**.

Table 6. Multiple Linear Regression Analysis Results

Research Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.063	4.229	.000
Perceived Ease of Use (X1)	.401	5.028	.000
Perceived Benefit (X2)	.274	3.114	.002
Dependent Variable: User Satisfaction			

Source: Processed Data, 2025

Based on **Table 6**, a multiple linear regression coefficient equation can be formulated, with the following results

$$Y = 1.063 + 0.401\ X1 + 0.274\ X2$$

a. The constant (a) is 1.063, which means that if the variables Perceived Ease of Use (X1) and Perceived Benefit (X2) are zero, User Satisfaction (Y) will increase by 1.063.
b. The regression coefficient (b1) value for the Perceived Ease of Use (X1) variable is 0.401 with a positive direction, indicating that every one-unit increase in Perceived Ease of Use will cause an increase of 0.401 in User Satisfaction.
c. The regression coefficient (b2) value for the Perceived Benefit (X2) variable is 0.274 with a positive direction, indicating that every one-unit increase in Perceived Benefit will cause an increase of 0.274 in User Satisfaction.

3.4 Correlation Coefficient Analysis (R)

Correlation coefficients are used to measure the strength and direction of the relationship between variables. This analysis uses the Product Moment method, and the results are shown in **Table 7**.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.708[a]	.502	.491	.56165
Predictors: (Constant), Perceived Benefit, Perceived Ease of Use				
Dependent Variable: User Satisfaction				

Source: Processed Data, 2025

Based on the correlation coefficient test results presented in **Table 7**, a Correlation Coefficient (R) value of 0.708 is obtained. This value indicates that the relationship between the variables of Perceived Ease of Use and Perceived Benefit on User Satisfaction is in the strong category, as the value is in the range of 0.60-0.799.

3.5 Analysis of the Coefficient of Determination R^2

Based on the results of the coefficient of determination (R^2) test shown in **Table 7**, an R-Square value of 0.502 is obtained. This indicates that the variables Perceived Ease of Use and Perceived Benefit are able to explain their influence on User Satisfaction by 50.2% (1x0.502x100%), while the remaining 49.8% is influenced by variables outside the scope of this study.

3.6 Simultaneous Test (F Test)

The simultaneous test (F-test) is used to assess the combined influence of all independent variables on the dependent variable. The results of the test using SPSS are shown in **Table 8**.

Table 8. Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	30.791	15.396	48.806	.000[b]
Residual	30.598	.315		
Dependent Variable: User Satisfaction Predictors: (Constant), Perceived Benefit, Perceived Ease of Use				

Source: Processed Data, 2025

Based on the results of the simultaneous test (F test) in **Table 8**, a calculated F value of 48.806 is obtained, which is greater than the table F value of 3.09, and a significance value of 0.000, which is less than the significance level of 0.05. Therefore, it can be concluded that there is a positive and significant simultaneous effect between the variables of Perceived Ease of Use and Perceived Benefit on User Satisfaction.

3.7 Partial Test (t Test)

The partial test (t-test) is used to assess the influence of each independent variable individually on the dependent variable. The test results using SPSS are shown in **Table 9**.

Table 9. Partial Test Results (t Test)

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.063	4.229	.000
Perceived Ease of Use (X1)	.401	5.028	.000
Perceived Benefit (X2)	.274	3.114	.002
Dependent Variable: User Satisfaction			

Source: Processed Data, 2025

Based on the partial test results (t-test) in **Table 3.9**, the calculated t-value will then be compared with the t-table value. The t-table value is 1.660. The partial t-test results in Table 3.9 can be explained as follows:

1. The calculated t-value for the Perceived Ease of Use variable (X1) is 5.028, which is greater than the t-table value of 1.660, and the significance value is 0.000, which is less than the significance level of 0.05. Therefore, it can be concluded that Ho is rejected and Ha is accepted. This means that Perceived Ease of Use partially has a positive and significant influence on User Satisfaction.
2. The t-value of the Perceived Benefit (X2) variable is 3.114, which is greater than the t-table value of 1.660 and has a significance value of 0.002, which is less than the significance level of 0.05. Therefore, it can be concluded that Ho is rejected and Ha is accepted. Therefore, it can be interpreted that Perceived Benefit partially has a positive and significant influence on User Satisfaction.

4. CONCLUSION

The results of this study demonstrate that perceived ease of use and perceived benefit have a positive and significant influence on QRIS user satisfaction in Pontianak City. Simultaneously, the two variables explain 50.2% of the variation in user satisfaction, with a correlation coefficient (R) of 0.708, indicating a strong relationship. Partially, perceived ease of use has a greater impact compared to perceived benefit, making it the key factor driving user satisfaction. The practical contribution of this study lies in its implications for digital payment service providers, particularly QRIS managers. Enhancing user satisfaction can be achieved through simplifying transaction processes, improving application features, ensuring security, and adding value such as time efficiency and convenience in daily financial activities. For future research, it is recommended to include additional variables such as trust, service quality, or user loyalty to provide a more comprehensive understanding. Moreover, expanding the scope beyond Pontianak will help capture a more representative picture of QRIS user satisfaction across different socio-economic contexts.

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