



THE EFFECT OF INFORMATION QUALITY, SYSTEM QUALITY, EASE OF USE ON USER SATISFACTION'S QRIS (QUICK RESPONSE INDONESIAN STANDARD) IN SME'S

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ABSTRACT

This study aims to determine the effect of information quality, system quality, and ease of transaction on QRIS user satisfaction in Batik Blimbing Malang MSMEs. The population of this research is consumers of Batik Blimbing Malang City who use the QRIS (Quick Response Indonesian Standard) application. The sampling method used in this study was random sampling method, namely by using a simple random sampling technique. The number of samples in this study was 103. The model and data collection used a questionnaire. The analytical method used is multiple regression analysis. The results of the study found that information quality did not significantly influence QRIS user satisfaction. Then, system quality and ease of transaction have a positive and significant effect on satisfaction. Ease of transaction is the most dominant variable affecting user satisfaction.

Keywords: ease of use; information quality; system quality; user satisfaction

INTRODUCTION

The Green Growth Program supports Indonesia to realize green economic growth that can reduce poverty and ensure social inclusion, environmental sustainability and resource efficiency (Bappenas, 2022). All levels of government institutions have the capacity to run and promote green economic growth. In the financial sector, Bank Indonesia supports cashless or non-cash payment methods that not only have an impact on ease of transactions but also on environmental sustainability. With the cashless or non-cash payment method, it is proof that digital transformation has taken place leading to major changes in human lifestyles.

One form of digital transformation carried out by Bank Indonesia in the world of fintech is by issuing QRIS. QRIS (Quick Response Code Indonesian Standard) is a standardization effort by Bank Indonesia for all companies that utilize financial technology so that transactions can be easier, faster and secure. QRIS brings together various QR codes from various Payment System Service Providers (PJSP). Based on data reported by Bank Indonesia, transactions through QRIS grew by up to 163%. The number of merchants is dominated by Java Island at 68.26%. However, the growth of QRIS in Malang City is still not optimal because not all shops or outlets offer QRIS payments. Data in Malang City shows that the growth of QRIS merchants is 48.43% or around 468,683 whereas in 2022 to support QRIS 15 million new users are targeted at 516,401 users.

The growth in the use of QRIS in Malang City which has not been maximized needs to be increased again so that more users experience the benefits of paying using QRIS. Some of the benefits that can be obtained by using QRIS are maximizing trading activities for business actors, facilitating consumers, as well as for the government is to facilitate financial monitoring and reporting, therefore Bank Indonesia needs to improve the quality of information, system quality and ease of transactions so that QRIS users get satisfaction in using QRIS so that users are interested in using QRIS services again and even invite other

people to use QRIS services. One of the efforts to provide satisfaction to users of digital services is good quality information ,quality of system , and ease of access in transactions.

METHOD

This investigate utilized quantitative investigate with an illustrative approach. Quantitative inquire about strategies are strategies for testing certain hypotheses by looking at the relationship between factors (Cresswell, 2017). It is called an clarification since this consider clarifies the greatness of the coordinate impact between Quality Data (X1), Quality framework (X2), ease of utilize (X3), and client fulfillment (Y). The inquire about plan in this consider is as takes after:

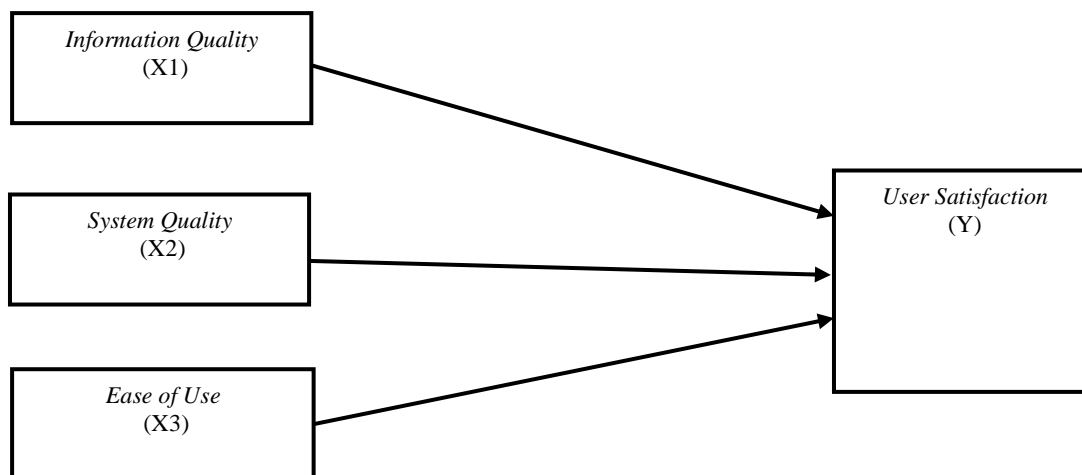


Figure 1. Research Design

Based on the hypothetical ponder, Figure 1 clarifies that there are 3 parts to this inquire about. Area 1 outlines that Quality Data influences Client Fulfillment. Area 2 outlines that Quality Framework influences Client Fulfillment. Area 3 outlines that Ease of utilize influences client fulfillment. Hence, it can be concluded that client fulfills the subordinate variable, Quality data, quality framework and ease of utilize as the autonomous variable.

The populace are the customer Batik Blimbing Malang who utilized QRIS (Quck Reaction Indonesian Standard). Examining was done irregular testing by taking information with straightforward irregular examining strategy. The test calculation was done utilizing Slovin. Based on the comes about of these calculations, the number was decided as numerous as 103 respondents. Information collection was carried out employing a survey. The scoring utilized a Likert scale (Cooper & Schindler, 2014) with elective answers begun from the most noteworthy score (5) for Unequivocally Oppose this idea to the most reduced score (1) for Unequivocally Concur. Another, the information were analyzed utilizing SPSS form 24. Some time recently information examination was performed, the information was tried utilizing legitimacy and unwavering quality tests. At that point the information examination was done by utilizing the expressive examination strategy and inferential examination.

RESULTS

Validity Test

The results of the validity test for each variable in this study were found to be valid because the 25 sub-variables had $r_{count} > r_{table}$, which was 0.361 at a significant level of 5%.

Table 1.

Validity Test Results

Variable	Pearson Correlation								Results	
Information Quality	0,918	0,967	0,976	0,708	0,916	0,845	0,875		Valid	
System Quality	0,593	0,886	0,870	0,685	0,873	0,824	0,699	0,915	0,932	Valid
Ease of Use	0,949	0,966	0,969	0,946	0,804					Valid
User Satisfaction	0,867	0,873	0,877							Valid

Reliability Test

Reliability test results for each variable were reliable because of the value of Cronbach Alpha $> r_{table}$. The Cronbach Alpha value (60%) compared to the r table value is sought at a significance of 0.05.

Table 2.

Reliability Test Results

Variable	Nilai Cronbach's Alpha	Results
Quality Information	0,952	Reliable
Quality System	0,938	Reliable
Ease of Use	0,953	Reliable
User Satisfaction	0.837	Reliable

Descriptive Analysis

The profile of respondents showed that 32 respondents are male while 71 respondents are female. In terms of age, it showed that the number of majorities aged 29-39 was 44 while for minority aged >50 was 8. Descriptions based on the education background have been presented the number of majorities education background bachelor was 60 while for minority education background S3 was 2. Based on the level of income, it showed that the number of the majority who has an income of $<Rp. 5,000,000$ was 56 while the minority who has an income of Rp. Rp.1.800.000-Rp 2.000.000 was 2.

Normality Test

The normality test in this study was said to be normally distributed because of the test results and data was spread diagonally following the histogram lines on a normal probability plot graph.

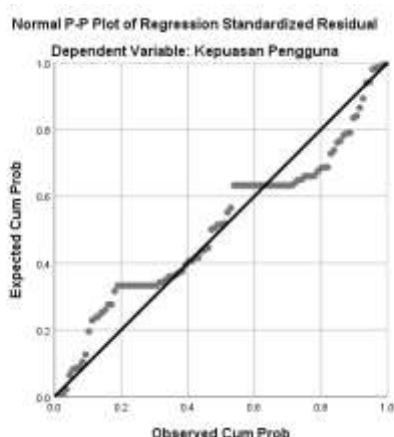


Figure 2. Normal Probability Plot Graph Results

Heteroscedaticity Test

The data in this study did not occur in heteroscedasticity. It was shown that the dots spread randomly and did not have a certain pattern.

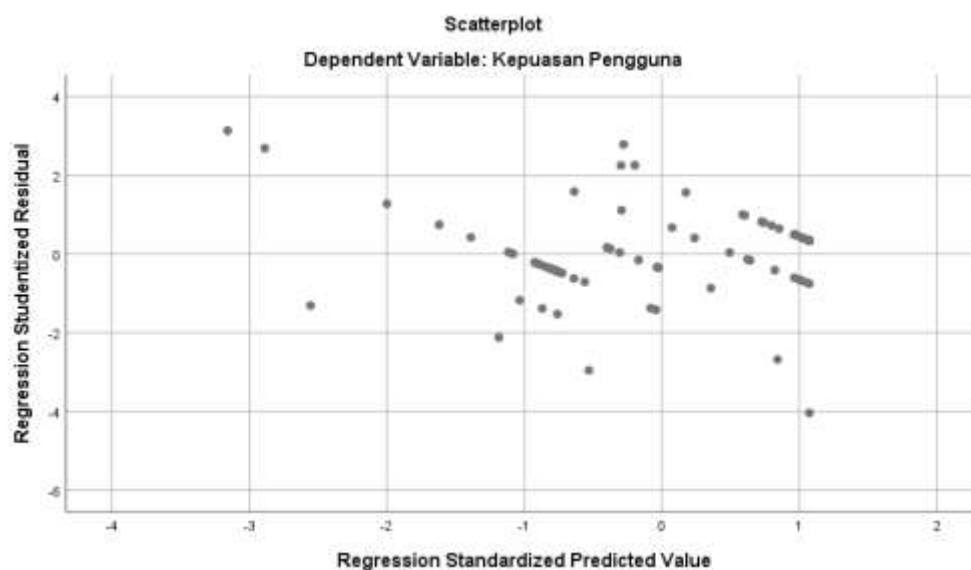


Figure 3. Heteroscedasticity Test Results

Multicollinearity Test

The multicollinearity test results showed that there was no multicollinearity in each variable because the VIF value of the three variables was <10 and the tolerance value was between 0 and 1.

Table 3.
Multicollinearity Test Results

Variable	Tolerance	VIF	Results
QI (X1)	0,373	2,682	Multicollinearity does not occur
QS(X2)	0,288	3,474	Multicollinearity does not occur
EU (X3)	0,389	2,571	Multicollinearity does not occur

Regression Analysis

Table 4.
The Effect of QI(X1) , QS (X2) and EU(X3) on US (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.808 ^a	.653	.642	.92408

a. Predictors: (Constant), IQ(X1), SQ (X2),EU(X3)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	3.253	.770		4.225	.000
QI X1)	.022	.034	.062	.636	.526
QS (X2)	.069	.032	.238	2.156	.033
EU(X3)	.290	.049	.562	5.917	.000

a. Dependent Variable: User Satisfaction (Y)

Table 4 showed the direct effect of quality information, quality system, ease of use on user satisfaction, based on standardized coefficients beta and the significant value was (0.000 <0.05).

Then, the error value was $(e_2) = 1 - R^2 = 1 - 0,653 = 0,589$

Thus, the equation in the second model was as follows.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 3,253 + 0,062 X_1 + 0,238X_2 + 0,562 X_3 + 0,589$$

The results of the relationship between the information quality and user satisfaction indicated the value of standardized coefficients beta positive ($\beta = 0.062$) and not significant ($0.526 > 0.05$). The results of the relationship between system quality and user satisfaction showed the value of standardized coefficients beta positive ($\beta = 0.238$) and significant ($0.033 < 0.05$). The results of the relationship between ease of use and user satisfaction showed the value of standardized coefficients beta positive ($\beta = 0.562$) and significant ($0.000 < 0.05$). R-square (R^2) showed a value of 0.653 which means that the Information Quality (X_1), System Quality (X_2) and Ease of Use (X_3) variables could affect the user satisfaction (Y) variable by 65,3% while the remaining 34,7% was the influence of other variables which was not included in this study.

DISCUSSION

The Effect of Information Quality on User Satisfaction

The result of the inferensial test found that information quality was proven to have a positive effect on user satisfaction but not significantly. This research is in accordance with research conducted by Shodiq et al (2018) which states that the quality of information does not affect user satisfaction, Convenient updates are the more sites refreshed, the more dynamic associations will show up. This can happen because in using QRIS the user does not need a lot of information. So the quality of the information does not affect QRIS user satisfaction. Users can still use QRIS without requiring a lot of information because the features are easy to understand. User satisfaction is feelings or attitudes that arise from within the user after the interaction with system. User satisfaction can occur when information expectations are met obtained by the user has been fulfilled. If the quality of the information system If the results are good then the user will be satisfied with the system.

The Effect of System Quality on User Satisfaction

The result of the inferensial test found that System Quality was proven to have a positive effect on User Satisfaction significantly. The results of this study support the results of the research by Delone and McLean (1992) which show that the quality of the system has a significant impact on user satisfaction. These results are also consistent with the results of previous research by Nasron & Ratnaningrum (2015), Salim (2014) and Bari (2011) which state that there is a positive and significant relationship between system quality and user satisfaction. User satisfaction is an attitude that arises from the user after interacting with the system. Each individual's satisfaction with a system is different, some are dissatisfied, some are satisfied, and some are very satisfied with a system. Differences in satisfaction levels occur because of differences in user expectations and reality when interacting with the system. The user's individual ability to operate and master a system determines the benefits to be obtained, which affects the satisfaction of the user himself.

The Effect of Ease of Use on User Satisfaction

The result of the inferensial test found that Ease of use was proven to have a positive effect on User Satisfaction significantly. The results of this study show that Ease of Transactions is the most dominant and significantly influential variable. Ease of Transaction as a variable that has an influence on user satisfaction. This research is in line with the theory of Davis et al (1989) which states that ease of use is the level where the user believes that the technology/system can be used easily and is free from problems when making transactions. This supports the research of Lestari & Iriani (2018), Pudjihardjo (2015), Ardyanto (2015), and Sudjatmika (2017) which states that convenience has a significant effect on user satisfaction. The ease of use will increase the use of QRIS. Ease of Transactions in this study is measured using 3 indicators, namely ease of navigation, ease of understanding and ease of operation. Based on the respondents' answers regarding the ease of transaction variable, more respondents chose to strongly agree on the related navigation ease indicator by transacting until payment is clear. Ease of use in applications can make consumers feel satisfied so that consumers will be able to adapt to financial technology so that with the convenience provided, consumers will have no difficulties and require a lot of effort in using it.

CONCLUSION

The results showed that the quality of information did not affect the satisfaction of QRIS users in UMKM Batik Blimbing Malang. The quality of QRIS information is not what makes respondents satisfied with the use of QRIS. This can happen because the ease of using QRIS means that respondents do not need a lot of information regarding how to use QRIS. The results showed that the quality of the system affected QRIS user satisfaction in UMKM Batik Blimbing Malang. The higher the quality of the system for the user, the more satisfied the user is with the system. Ease of use is the most dominant measuring symptom and has the most influence on user satisfaction. Thus the increase in user satisfaction is greatly influenced by the ease of navigation, ease of operation, and ease of understanding.

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