

THE INFLUENCE OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS AND PERCEIVED RISK ON PURCHASE DECISIONS USING THE BYOND QRIS METHOD By BSI

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Abstract:

The development of banking digitalization has encouraged people to use digital payment services, one of which is through the QRIS feature in the Byond by BSI application. This study aims to determine the influence of perceived ease of use, perceived usefulness, and perceived risk on purchasing decisions using the QRIS payment method in Byond by BSI. This research employs a quantitative method with users of the Byond by BSI application as the research subjects. Data collection was conducted through questionnaires distributed to respondents who met the research criteria. The data were analyzed using multiple linear regression to determine the effect of each independent variable on the dependent variable. The results of this study are expected to provide an overview of the factors influencing purchasing decisions through QRIS and offer insights into the development of digital banking services in the modern era. Furthermore, this research is expected to serve as an evaluation material for banking institutions in improving service quality and user convenience in digital banking applications.

Keywords: Perceived Ease Of Use; Perceived Usefulness; Perceived Risk; Purchasing Decision; QRIS Byond by BSI

Abstrak:

Perkembangan digitalisasi perbankan mendorong masyarakat untuk menggunakan layanan pembayaran digital, salah satunya melalui fitur QRIS pada aplikasi Byond by BSI. Penelitian ini bertujuan untuk mengetahui pengaruh perceived ease of use, perceived usefulness, dan perceived risk terhadap keputusan pembelian menggunakan metode QRIS Byond by BSI. Penelitian ini menggunakan metode kuantitatif dengan subjek penelitian pengguna aplikasi Byond by BSI. Teknik pengumpulan data dilakukan melalui penyebaran kuesioner kepada responden yang memenuhi kriteria penelitian. Analisis data menggunakan regresi linier berganda untuk mengetahui pengaruh masing-masing variabel independen terhadap variabel dependen. Hasil penelitian diharapkan mampu memberikan gambaran mengenai faktor-faktor yang memengaruhi keputusan pembelian melalui QRIS serta memberikan wawasan terkait perkembangan digitalisasi layanan perbankan syariah di era modern. Penelitian ini juga diharapkan dapat menjadi bahan evaluasi bagi pihak perbankan dalam meningkatkan kualitas layanan dan kenyamanan pengguna aplikasi digital.

Kata Kunci: Perceived Ease Of Use; Perceived Usefulness; Perceived Risk; Keputusan Pembelian; QRIS Byond by BSI

1. Introduction

Advances in information and communication technology have sparked fierce competition in the banking industry in terms of innovation in electronic products and services. The success of the development of service innovation is highly dependent on the ability of management to adopt new technologies. (Christopher Gan, 2006). Mobile banking is one of the innovations that allows banking financial transactions through smartphones, such as checking balances, transferring funds, and accessing other banking information and services, which can be done anytime and anywhere. (Peter Wannemacher, 2012). In recent years, the digital payment system in Indonesia has experienced very rapid growth. One of the innovations that has received great attention is QRIS (Quick Response Code Indonesian Standard), which is a payment system using QR codes introduced by Bank Indonesia since 2019. The presence of

QRIS has made a big change in people's transaction patterns by offering payment methods that are more practical, fast, secure, and accessible to all groups. (www.qris.interactive.co.id, 2025). Qris users have increased considerably since its launch in 2019. At the end of 2023 the number increased greatly with the number of users reaching 45.78 Million, and in 2025 it jumped even more rapidly to more than 50 Million by the middle of the year. This growth is driven by generational progress, MSMEs, and the ease of non-cash transactions which are increasingly expanding with cross-border features. (InteractiveQRIS, 2025)

PT Bank Syariah Indonesia Tbk (BSI) encourages increased user acquisition and activation in the use of digital transactions. One of the efforts is through the use of BSI Mobile Banking services, which are a means to bring people closer to Islamic banking services, anytime and anywhere. This strategy has proven to be quite effective, along with the increasing number of BSI mobile banking users. The number of BSI Mobile users was recorded at 7.12 million as of the first semester of 2024. In addition to the number of users, BSI also continues to encourage migration to its successor application, BYOND by BSI, which as of March 2025 already has 3.5 million users and growing. (www.indopremier.com, 2024). The BSI Mobile system, which is now changed to BYOND By BSI, has many changes. Interesting features in BYOND By BSI itself have a modernity that is superior to the BSI Mobile application itself, the ease of transactions also has the advantages that BYOND By BSI has. But within the system itself, there are many problems. from the page (www.kompas.com, 2025). BYOND By BSI itself experienced a system disruption for several days. BSI said that this occurred as a result of the company's system upgrades. In February and June, the disruption occurred due to a system upgrade and as a result many customers experienced difficulties in transacting and accessing applications that were difficult to open for 3 days. In September, the problem occurred again with the same problem.

According to the reviews that occurred on the APP Store and Google Store, there were a lot of reviews from customers who experienced the disruption, the researcher concluded from the many reviews, which were expressed including Errors and difficult support, QRIS could not be used, Balance topup was cut but not sent and a lot of bad reviews occurred so that the rating of the BSI Mobile application became 4.1% and BYOND By BSI 3.4% from 5%. With the rating downgrade, BSI's Corporate Head Wisnu Sunandar said, until now, the disruption of BYOND By BSI occurred because it was improving service quality. For transaction needs, customers can try to log in again or can make transactions through BSI Mobile, BSI ATMs, BSI branch offices throughout Indonesia, or BSI nearest agents. (www.money.kompas.com, 2025)

Based on this explanation, the researcher conducted a study related to the influence of consumer perception (customers) on the decision to use mobile banking in a study entitled "The Effect of Perceived Ease Of Use, Perceived Usefulness, and Perceived Risk on Purchase Decisions Using the BYOND By BSI QRIS Method (Case Study of BYOND By BSI Customers)". In this study, the researcher used a research model that had been developed from several studies that had been made by taking variables from previous research to be used as a model in the research. These variables are the perception of ease of use (Perceived Ease Of Use) is a person's belief that a technology or system will be easy to use and does not require much effort, Perceived Usefulness is a person's belief that a certain system or technology can improve their work performance, and Perceived Risk is the subjective perception of consumers (customers) towards the uncertainty and possible losses that will be experienced after purchasing a product or service.

2. Literature Review

A number of previous studies on perceived ease of use on purchase decisions have shown results that have not been completely consistent, for example (Rita Dewi, 2021), (Wijayanti, 2022), (Inggaherlin, 2024) and some have stated that perceived ease of use has a significant positive effect, in contrast to (Ambarwati, 2019) showing that perceived ease of use has a negative effect on purchase decisions.

Likewise, perceived usefulness for purchase decisions shows inconsistent results, in studies (Hana Zahra Salsabila, 2021), (Moch Suhir, 2014), and (Widhiaswara, 2020) state that usefulness has a positive effect, on the contrary (Ayu Elvina, 2023) states that usefulness results have a negative effect on purchasing decisions.

Previous research related to perceived risk to purchase decisions showed inconsistent results, found in studies (Moch Suhir, 2014), (Widhiaswara, 2020), and (Mohammad Dino Aulianto Putra, 2021) that the results of the study stated positive for purchase decisions. Turning around, the results of the research from (Rita Dewi, 2021) stated that negative results were made to the purchase decision.

3. Research Methods

3.1. Object, time and Place

This study uses a quantitative approach with the research object in the form of the influence of perceived ease of use (X1), perceived usefulness (X2), and perceived risk (X3) on purchasing decisions using QRIS (Y). The research was carried out in January 2026 – March 2026 in the Solo Raya area which includes Boyolali, Sukoharjo, Karanganyar, Wonogiri, Sragen, Klaten, and Surakarta City. The population of this study is all active students who use the Byond By Bsi application, with a sample of 97 respondents selected through purposive sampling based on the Lemeshow formula (1997) which collected a minimum of 96.04 respondents which were rounded to 97 respondents.

3.2. Data Collection Techniques

In this study, the data was sought through filling out a questionnaire through a survey method with dissemination through the media and meeting directly with the respondents. This method was chosen because it makes it easier and faster to get the number of respondents who meet the criteria needed and generally uses a digital or mobile tool. In this study, the measurement of the Likert scale is used by definition a scale used to measure the perception, attitude, or opinion of a group regarding an event or social phenomenon. This scale is a psychometric scale that is commonly applied in questionnaires and is most often used for research in the form of surveys, including descriptive survey research. Which consists of 5 categories, to respond to the question by selecting SS "Strongly Agree", S "Agree", KS "Disagree", TS "Disagree", and STS "Strongly Disagree".

3.3. Data Analysis Techniques

Data analysis was carried out with a descriptive and inferential approach using IBM SPSS Statistics software version 25. Descriptive analysis was used to describe the characteristics of respondents and research variables through mean values, medians, standard deviations, and frequency distributions. The testing of research instruments includes validity and reliability tests. In addition, a classical assumption test was also carried out consisting of normality, heteroscedasticity, and multicollinearity tests. To test the research hypothesis, multiple linear regression analysis was used which included the determination coefficient test, t-test, f test, and regression equation.

4. Results and Discussion

4.1. Research results

Validity and Reliability Test

The validity test is carried out by comparing the calculated r value with the r table. A statement item is declared valid if the calculated value of r is greater than the r of the table at a significance level of 0.05. On the other hand, if the calculated r-value is smaller than the r-value of the table, then the statement item on the questionnaire is declared invalid. (Ghozali, 2016).

Table 1. Validity Test

Yes	Variable	X1	r Table	r count	Ket
1.	Perceived Ease of Use	X1.1	0,1975	0.726	Valid
2.		X1.2	0,1975	0.757	Valid
3.		X1.3	0,1975	0.770	Valid
4.		X1.4	0,1975	0.764	Valid
Yes	Variable	X2	r Table	r count	Ket
1.	Perceived Usefulness	X2.1	0,1975	0.770	Valid
2.		X2.2	0,1975	0.785	Valid
3.		X2.3	0,1975	0.772	Valid
4.		X2.4	0,1975	0.741	Valid
Yes	Variable	X3	r Table	r count	Ket
1.	Perceived Risk	X3.1	0,1975	0.686	Valid
2.		X3.2	0,1975	0.789	Valid
3.		X3.3	0,1975	0.766	Valid
4.		X3.4	0,1975	0.772	Valid
Yes	Variable	Y	r Table	r count	Ket
1.	Purchase Decision	Y1.1	0,1975	0.784	Valid
2.		Y1.2	0,1975	0.777	Valid
3.		Y1.3	0,1975	0.747	Valid
4.		Y1.4	0,1975	0.798	Valid

Source: SPSS Data Processing 2026

From table 1 of the validity test, it can be concluded that the results of the research on variables (X1), (X2), (X3), and (Y) are declared valid because r is calculated $> r$ table.

Reliability tests are used to determine the level of consistency and reliability of a questionnaire. A research instrument is declared reliable if it has a Cronbach's Alpha value of more than 0.60. On the other hand, if Cronbach's Alpha value is less than 0.60, then the instrument is considered unreliable or unreliable.

Table 2. Reliability

Variable	Cronbach Alpha	Remarks
Perceived Of Use	0.748	Reliable
Perceived Usefulness	0.764	Reliable
Perceived Risk	0.747	Reliable
Purchase Decision	0.780	Reliable

Source : SPSS 25 output result

From table 2 of the reliability test, it can be seen that the research questionnaire on variables (X1), (X2), (X3), (Y) has a Cronbach alpha value > 0.60 , so that the research instrument is declared reliable.

Classic Assumption Test

Normality Test

It serves to test whether the variable is normally distributed or not (Sahir, 2021). One of the commonly used statistical test methods is the Kolmogorov-Smirnov Test. Provided that if the significance value or probability value of > 0.05 is mating, the hypothesis is accepted because the data is distributed normally. If the significance value is < 0.05 , then the hypothesis is rejected because the data is not distributed normally (R Arifin, 2020)

**Table 3 . Normality
 One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		99
Normal Parameters, b	Red	.0000000
	Std. Deviation	1.81077736
Most Extreme Differences	Absolute	.071
	Positive	.060
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200c,d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Based on the table, the data is distributed normally for all variables, as the sig value is $0.200 > 0.05$.

Multicolinier Test

If the VIF value is < 10 or the Tolerance value is > 0.01 , then it is stated that multicollinearity does not occur. If the VIF value is > 10 or the Tolerance value is < 0.01 , then multicollinearity is declared.

Table 4 . Multicolinier

Coefficient Models	Collinearity Statistics	
	Tolerance	VIVID
1 (Constant)		
X1	.547	1.830
X2	.580	1.725
X3	.851	1.175

a. Dependent Variable: Y

Source : SPSS 25 output result

Based on the table above, the VIF value of the variable X1 is $1.830 < 10$, X2 is $1.725 < 10$, X3 is $1.175 < 10$. And the tolerance value is appropriate, where the tolerance value is < 0.1 , then the data is not multicollinear.

Heteroskedasticity Test

Table 5 . Heteroskedasticity Coefficient

Models	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.725	1.236		2.206	.030
X1	-.079	.080	-.136	-.988	.326
X2	.057	.080	.095	.714	.477
X3	-.035	.057	-.068	-.617	.539

a. Dependent Variable: Abs_RES

Source : SPSS 25 output result

In Table 5, the results of the heteroscedasticity test show that all variables have significance values above 0.05. This indicates that in this study no symptoms of heteroscedasticity were found.

Hypothesis Test

T test

The t-test is performed to find out whether each independent variable (X) partially has an influence on the dependent variable (Y). This test uses a significance level (α) of 0.05.

Table 6 . T Test

Models	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.842	2.118		4.647	.000
X1	-.038	.138	-.036	-.278	.782
X2	.274	.137	.253	1.990	.049
X3	.165	.097	.179	1.704	.042

Source : SPSS 25 output result

a. Dependent Variable: Y

Based on the results of the t-test (partial), the results can be seen as follows:

- 1) The variable perceived ease of use $t_{table} -0.278$ so that the $t_{count} > t_{table} (-0.278 < 1.646)$ with a significance level of $0.782 > 0.05$, H_0 is accepted and H_a is rejected, so it can be concluded that perceived ease of use has no effect on purchasing decisions through BYOND.
- 2) The perceived usefulness variable has a t_{cal} value of 1,990 while t_{table} is 1,646 so that the $t_{count} > t_{table} (1,990 > 1,646)$ with a level of $0.049 < 0.05$, H_0 is rejected and H_a is accepted, so it can be concluded that perceived usefulness affects the purchase decision through BYOND.
- 3) The perceived risk variable has a calculated value of 1.704 while the t_{table} 1.646 with a level of $0.042 < 0.05$, H_0 is rejected and H_a is accepted, so it can be concluded that perceived risk affects the purchase decision through BYOND.

F test

Table 7 . F Test

NEW ERA

Models	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	413.105	3	137.702	72.993	.000
Residual	179.218	95	1.887		

Total	592.323	98			
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- a. Dependent Variable: Y
- b. Predictors: (Constant), X3, X1, X2.

Source : SPSS 25 output result

Based on the results of the F (simultaneous) test, the hail can be seen as follows. From the calculation above, it can be seen that the value of F_{cal} is 72,993 while F_{table} is 2,703 so that $F_{cal} > F_{table}$ ($72,993 > 2,703$) with a significance level of $0.000 < 0.05$, H_0 is rejected and H_a is accepted, so it can be concluded that perceived ease of use, perceived usefulness, perceived risk affect the purchase decision through BYOND.

Coefficient Determination (Adjuster R2)

Table 8 . Coefficient Determination (Adjuster R2)

Model Summaryb

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.835a	.697	.688	1.374

- a. Predictors: (Constant), X3, X1, X2.
- b. Dependent Variable: Y

Source : SPSS 25 output result

Based on the results of the determination coefficient test, it can be seen that the adjusted R Square value is 0.697 so that it is interpreted that the variables perceived ease of use, perceived usefulness, perceived risk give 69.7% to the interest of the purchase decision.

4.2. Discussion

The Effect of Perceived Ease of Use on Purchase Decisions Using QRIS BYOND By BSI

Based on the results of the t-test, the perceived ease of use variable obtained a tcal value of -0.278 with a significance level of 0.782. This value shows that perceived ease of use does not have a significant effect on purchasing decisions using QRIS BYOND By BSI. Thus, the hypothesis that the perceived ease of use has an effect on the purchase decision is rejected. The results of this study show that the ease of use of the application is not necessarily the main factor that affects customers' decisions to use QRIS on the BYOND By BSI application. Even though an application is easy to use, users still consider other factors such as the benefits obtained and the perceived risks in making digital transactions.

This finding contradicts research conducted by Rita Dewi (2021), Wijayanti (2022), and Ingga Herlin (2024) which states that perceived ease of use has a positive and significant effect on purchase decisions. However, the results of this study are in line with the research of Ambarwati (2019) who stated that perceived ease of use does not have a significant influence on purchase decisions.

The insignificance of the perceived ease of use variable in this study can be influenced by several factors, such as users who are used to using mobile banking applications and digital payments so that ease of use is no longer the main consideration in making transaction decisions using QRIS.

The Effect of Perceived Usefulness on Purchase Decisions Using QRIS BYOND By BSI

The results showed that the perceived usefulness variable had a tcal value of 1.990 with a significance level of 0.049. This value shows that perceived usefulness has a positive and significant effect on purchasing decisions using QRIS BYOND By BSI. Thus, the research hypothesis is accepted. These findings show that the higher the benefits that users feel for the BYOND By BSI application, the higher the user's decision to use QRIS as a payment method. These benefits can be in the form of ease of transactions, time efficiency, payment speed, and ease of access to digital financial services.

The results of this study support research conducted by Hana Zahra Salsabila (2021), Moch Suhir (2014), and Widhiaswara (2020) which stated that perceived usefulness has a positive effect on purchasing decisions. However, the results of this study contradict the research of Ayu Elvina (2023) who stated that perceived usefulness has a negative effect on purchase decisions.

The importance of these findings shows that the perceived benefits are the main factor in increasing the use of Islamic banking digital services. The greater the benefits that users receive, the level of trust and decisions to use the QRIS service will also increase.

The Effect of Perceived Risk on Purchase Decisions Using QRIS BYOND By BSI

Based on the results of the t-test, the perceived risk variable obtained a tcal value of 1.704 with a significance level of 0.042. This shows that perceived risk has a significant effect on purchasing decisions using QRIS BYOND By BSI, so the research hypothesis is accepted. These findings show that risk

perception is one of the important considerations for users in using digital payment services. The risks in question can be in the form of data security, system disruptions, transaction errors, or uncertainty when using digital applications.

The results of this study support research conducted by Moch Suhir (2014), Widhiaswara (2020), and Mohammad Dino Aulianto Putra (2021) which states that perceived risk affects purchasing decisions. However, the results of this study contradict the research of Rita Dewi (2021) who stated that perceived risk has no effect on purchasing decisions.

This finding is important because in the development of digital banking, security and system stability are the main factors that users pay attention to. System disruptions that have occurred in the BYOND By BSI application can affect users' risk perceptions of the digital service.

The Effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Risk on Purchase Decisions

Based on the results of the F test, a F_{cal} value of 72.993 was obtained with a significance level of 0.000. These results show that perceived ease of use, perceived usefulness, and perceived risk simultaneously have a significant effect on purchase decisions using QRIS BYOND By BSI. This means that the variables perceived ease of use, perceived usefulness, and perceived risk were able to explain the purchase decision of 69.7%, while the remaining 30.3% were influenced by other variables outside of this study.

These findings show that the decision to use QRIS on the BYOND By BSI application is not only influenced by one factor, but is also influenced together by the ease of use, perceived benefits, and user risk perception of digital banking services.

4.3. Relevance to Research Objectives

This research is relevant to the purpose of the study, which is to determine the influence of perceived ease of use, perceived usefulness, and perceived risk on purchase decisions using QRIS BYOND By BSI. The results showed that perceived usefulness and perceived risk had a significant effect on purchase decisions, while perceived ease of use had no significant effect. These findings provide insight into the factors that affect the use of digital banking services and become a reference in the development of QRIS services on BYOND By BSI.

5. Conclusion

Based on the results of the study, it can be concluded that perceived usefulness and perceived risk have a significant effect on purchasing decisions using QRIS BYOND By BSI, while perceived ease of use has no significant effect on purchase decisions. Simultaneously, perceived ease of use, perceived usefulness, and perceived risk have an influence on purchasing decisions using QRIS BYOND By BSI. The results of this study show that the perceived benefits and risk level are important factors that users consider in using digital payment services. In addition, this research is expected to be a consideration for banks in improving service quality, system security, and convenience of using digital banking applications.

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