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The Influence of Lifestyle, Cashless Society and Residential Location on the Intention to Use QRIS as a Payment Tool

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Abstract

As the digital age progressed, several updated technologies were implemented, with the sole one affecting the incorrect payment method. People now choose to employ convenience while transacting with different types of matters. This research examines the effects of QRIS as a payment instrument on the Cirebon Regency community regarding their lifestyle choices, cashless society, and place of residence. This study utilises data from communities within the Cirebon Regency area. The research method employed is quantitative field research, which uses data analysis techniques, including instrument validity testing, reliability testing, classical assumption testing, hypothesis testing, and R-squared testing. The study results indicate that lifestyle variables negatively influence interest in QRIS usage. The calculated t-value of -5.092 is less than the critical value of -1.966, indicating that the cashless society variable positively affects interest when using QRIS. The calculated t value (28.967) exceeds the t table value (1.966), indicating that the variable location significantly negatively influences interest in using QRIS. The calculated t value is less than the critical value from the table (-5.211 < -1.966), indicating significance. Additionally, a third independent variable influences interest, with a QRIS of 72.6%. The calculated F value exceeds the critical F value (280.807 > 2.627), further supporting the findings. This study suggests that QRIS adoption strategies must focus on fostering cashless habits, overcoming geographic accessibility challenges, and enhancing financial literacy, particularly in rural regions characterised by high e-wallet usage and low banking penetration. The recommendation for research suggests that financial institutions implement educational programs focused on the responsible use of digital payments, enhance QRIS infrastructure in rural regions, prioritise practical benefits over lifestyle associations, and collaborate with e-wallet providers to address the needs of the 35% of unbanked users.

Keywords: *Cashless Society, Lifestyle, Quick Response Code Indonesian Standard, Residential Location*

INTRODUCTION

Technological development as a communication tool has grown rapidly to fulfil needs and make it easier for people in all aspects, especially economics. Change in economics can be felt in various activities, especially financial activities that can be done instantly and easily (Wardani & Masdiantini, 2022). Bank Indonesia has made Movement National Non-Cash (GNNT), which was created in 2014. This created a safe, efficient, and smooth payment system. Because the existence of transactions in payment uses a digital wallet is A form of development technology as well as changes in the payment system (Anjani et al., 2022; Musdalifah, 2018; Stefanie et al., 2023; Situmorang, 2021). Data from Institution Guarantor Deposits (LPS) shows that around 49% of the Indonesian population has a Bank account. This means that the amount of savings in society and one's bank accounts is still relatively low. Meanwhile, e-wallet user data reaches 84% of users, increasing rapidly from the previous year, which achieved around 60% of e-wallet users in 2022. With this, it can be concluded that around 35% of 84% of e-wallet users do not own a bank account but have an e-wallet. Because in matter, this e-wallet creation is easier than opening a bank account that must be done at the nearest branch office of a Bank Assistant (KCP) and requires several conditions for opening a book savings account and using ATMS.

Payment using money is in demand by the public. Along with the development of Money, electronic payments can also bring innovation. Bank Indonesia started launching the payment system using the QR Code, the Quick Response Code Indonesian Standard (QRIS). QRIS was created to be a tool for digital payments that provides convenience for the public and its regulation and supervision. It has superior characteristics, is easy, profitable and direct. Bank Indonesia has arranged to standardise aspects of QRIS components: interoperability, interconnectivity, security, and inclusion. Where system payment using QRIS can give fast, accurate payment and safe support on digital transformation, especially in the field of economy or business (Bowo, 2023; Lestari et al., 2023; Nurdin et al., 2021).

This QRIS user trend is becoming positive between perpetrator businesses and consumer-based lifestyles. This style of life can describe a class of someone who is where it matters and can influence decisions in using something. Besides the style of living, location and place of stay can be categorised as the wrong factors for the development era. Someone who can stay in urban areas should be able to live side by side with various developments. Wrong, the only development technology or, in a way, a big style of life can be interpreted as a method for somebody to spend money. Various terms have emerged with the development of QRIS in society, including the concept of a cashless society. This concept is based on the idea that electronic money can increase transaction volume and the use of electronic Money. This cashless society is an existing habit of using non-cash payment methods. One objective of Bank Indonesia is to make the payment system non-cash by creating QRIS as an innovation in new transactions (Dhea, 2022; Nasution, 2020; NI Putri et al., 2022). As for issues raised on research This that is based on current phenomenon happen to interest QRIS user error the only one in the region Cirebon Regency, and three things that can influence his among them style life as embodiment from method spending made consumers, cashless society as method in payment And location place living that has a grad, namely in the region Cirebon Regency.

This study offers novelty by integrating three key variables—lifestyle, cashless society, and residential location—in the specific context of Cirebon Regency. This area exhibits a

unique phenomenon where 35% of e-wallet users do not have a bank account. In contrast to the research of Rohmaniyah et al. (2022)which focused on students and added the e-WOM variable, the research of Seputri et al. (2022) which analysed belief and cultural factors in generation Z, and the study of Putri et al. (2023) which included the perception of benefits and risks among Yogyakarta students, this study explores explicitly how residential location plays a role as a determinant of the intention to use QRIS in the general public with a larger sample and representative and place the phenomenon of cashless society as a separate variable whose influence can be measured. The novelty of this research will not only fill the gap in the literature on the adoption of digital payment technology in the context of peri-urban societies, but also provide an empirical foundation for a QRIS development strategy that is more inclusive and by the socio-demographic characteristics of users, especially in areas with relatively low banking penetration rates but high e-wallet adoption rates.

RESEARCH METHODOLOGY

This research method is quantitative. The focus of the quantitative method is to collect data to explain the phenomena experienced by the population. The data source used in this study is data from the community in the Cirebon Regency area. The population in this study is the community in the Cirebon Regency area with a population of 1,938,565 residents. The data was obtained from open sources from the Cirebon City Population and Civil Registry Service. The sample in this study was determined by the non-probability sampling method, namely a sampling technique that does not provide equal opportunities or chances for each member of the population to become a sample, with the Accidental sampling technique using the following Slovin formula:

n = N
1 + N(e)2
Where:
n: Sample size
N: Population size
e: margin of error 5%
Based on the formula above, the number of samples in this study is as follows:
n = 1,938,5651 + (1,938,565)(0.05)2
= 1,938,5651 + (1,938,565)(0.0025)
= 1,938,565 = 399
4,847

From this formulation, it can be concluded that the number of participants in this study is 400. For data analysis techniques, this study uses several comprehensive statistical methods. First, instrument tests are carried out, which include validity tests and reliability tests to ensure the validity of the measuring instrument. Furthermore, a classical assumption test was carried out as a prerequisite for regression analysis. The primary analysis used multiple linear regression to determine the relationship between independent variables (lifestyle, cashless society, and location of residence) and dependent variables (interest in using QRIS). Hypothesis testing is carried out through the T test (partial) to test the influence of each

independent variable individually and the F test (simultaneous) to test the influence of all independent variables together. Finally, the researcher used a determination coefficient test (R-Square)

RESULTS AND DISCUSSION

Multiple Linear Regression Analysis

Multiple linear regression analysis determines the linearity value of the relationship between two or more independent variables and one dependent variable. The following are the output results using the SPSS 18 program:

Table 1.
Analysis Multiple Linear Regression

Coefficients [a]

Model		Unstandardised Coefficients		Standardised Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	6,540	,590		11,091	,000		
	X1	-,124	,024	-,166	-5,092	,000	,810	1,234
	X2	,720	,025	,911	28,967	,000	,871	1,149
	X3	-,194	,037	-,172	-5,211	,000	,787	1,270

a. Dependent Variable: Y

Based on Table 4.17, the multiple linear regression analysis shows that the test results are consistent with the provisions, where the resulting value is positive, meaning that the independent variables (X1, X2, X3) have a positive effect on the dependent variable (Y). The regression equation obtained from the calculations in this study is as follows: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$

Information:

Y: Interest in using QRIS as a means of payment

α: Constant

$\beta_1, \beta_2, \beta_3$: Regression Coefficient

X_1: Lifestyle

X_2: Cashless Society

X_3: Location of Residence

e: *error disturbance*

$Y = 6.540 + (-0.124)$

Based on the regression equation above, the interpretation is as follows:

1. The constant value of 6.540 is positive, which means it shows a unidirectional influence between variables, or it can be said that the lifestyle, cashless society and location of residence variables if there are none or equal to zero, then the interest in using QRIS is positive or has a value of 6.540.
2. The coefficient value of the lifestyle variable is -0.124, meaning that this variable has a negative or opposite influence on the variable of interest in using QRIS. Conversely, when

the lifestyle variable increases by 1%, the variable of interest in using QRIS will decrease by 0.124.

3. The coefficient value of the cashless society variable is 0.720, meaning that when the cashless society variable increases by 1%, the variable of interest in using QRIS will also increase by 0.720. In this case, the coefficient of the cashless society variable has a unidirectional influence on the variables.
4. The coefficient value of the location of residence variable is -0.194, meaning that this variable has an opposite effect on the variable of interest in using QRIS. When the location of residence variable increases (far from urban areas or rural areas) by 1%, the variable of interest in using QRIS will decrease by 0.194.

T-Test (Partial)

The partial test aims to see how much an independent variable influences and explains the dependent variable individually. The hypothesis in the t-test is H0 = no significant effect and H1 = significant effect. The following are the basis for decision making in the t-test, including:

1. H0 is accepted and Hα is rejected if the t-count value is < t-table with a significant value > 0.05.
2. H0 is rejected and Hα is accepted if the t-count value is > that of the t-table with a significant value < 0.05.
3. H0 is accepted and Hα is rejected if the calculated t value > t table.
4. H0 is rejected and Hα is accepted if the calculated t value < -t table.

The following are the output results from the testing using the SPSS 18 program that has been carried out:

Table 2.
T -Test (Partial)

Coefficients [a]

Model		Unstandardised Coefficients		Standardised Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	6,540	,590		11,091	,000		
	X1	-,124	,024	-,166	-5,092	,000	,810	1,234
	X2	,720	,025	,911	28,967	,000	,871	1,149
	X3	-,194	,037	-,172	-5,211	,000	,787	1,270

a. Dependent Variable: Y

1. Variable X1 (Lifestyle)

Table 4.18 T Test (Partial) shows that the calculated t value is -5.092 with a significant value of 0.000. The t-table value with a significance value of 0.05 and degrees of freedom DF (400-3-1) = 396, is 1.966 (can be seen in the T table attachment). This is by the testing criteria, and it can be concluded that:

- -t count < -t table (-5.092 < -1.966), which means H0 is accepted and H1 is rejected.
- Based on the significance level of 0.000 < 0.05
- This is not in line with the basis of the t-test decision-making and the regression analysis results. So, in this case, the Two-Tailed Test curve, where the value of -5.092 is in the H0 rejection area, is used.

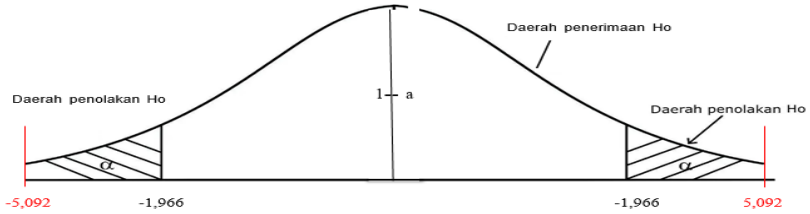

Figure 1.Two-Tailed Test Curve

Based on the curve above, H0 is rejected and H1 is accepted, or the lifestyle variable hurts the interest in using QRIS as a payment method in the community in Cirebon Regency, or there is a negative influence between variable X1 and variable Y, so in this case, the hypothesis is accepted. This is by the theory used by (Nuryadi et al., 2017) about the t count variable with a negative value smaller than the t table, then H0 is rejected and H1 is accepted. This is supported by the statement (Rohmaniyah, Asiyah, and Rachmat 2022)that lifestyle variables significantly affect consumer decisions using various facilities. This means that every time a person's lifestyle increases, it will also increase consumer decisions, both in using existing facilities and spending money.

2. Variable X2 (Cashless Society)

Table 4.18 T Test (partial) shows that the calculated t is 28.967 with a significance of 0.000. As for the t table with a significant value of 0.05 and the degree of freedom DF (400-3-1) = 396, which is 1.966 (can be seen in the T table attachment). By the testing criteria, it can be concluded that:

a. t count > t table (28.967 > 1.966)
b. Based on the significance level of 0.000 < 0.05

So, in this case, H0 is rejected and H2 is accepted, or the cashless society variable has a partial effect on the interest in using QRIS as a means of payment in the community in Cirebon Regency, or variable X2 influences variable Y, and the hypothesis is accepted. This is by the statement (Seputri, Soemitra, and Bi Rahmani 2022)that the more positive the influence of a cashless society or people's habits in using non-cash payment instruments, the higher the consumer interest in using these instruments. Because in this case, people who often implement a cashless society think that paying for anything will be easy if done non-cash.

3. Variable X3 (Location of Residence)

Based on Table 4.18, T-test (partial), it is known that the calculated t value is -5.211 with a significance of 0.000. The t-table value with a significance value of 0.05 and degrees of freedom DF (400-3-1) = 396, is 1.966 (can be seen in the T table attachment). This is by the testing criteria, and it can be concluded that:

a. -t count < -t table (-5.211 < 1.966)
b. Based on the significance level of 0.000 < 0.05
c. *Two-tailed test* curve, X3 has a value of -5.211 and is in the H0 rejection area, as explained in the X1 curve.

So in this case, H0 is rejected and H3 is accepted, or the variable of residential location can hurt the interest in using QRIS as a payment method in the community in Cirebon Regency, or there is an adverse effect between variable X3 and variable Y, then the hypothesis is accepted. This was stated by (Nuryadi et al., 2017): if the calculated t is negative and smaller than the t table, then H0 is rejected and H3 is accepted. This is based on the statement (Rondonuwu & Tamengkel, 2016) that there is an influence on consumer purchasing interest or use. This can be based on many factors, one of which is related to the strategic factor of residence or business in rural or urban areas.

F Test (Simultaneous)

A simultaneous test (F Test) aims to determine the influence of all existing independent variables on the dependent variable. Hypothesis testing with F statistics is as follows (Ghozali, 2018).

1. The calculated F value > F table, and the significance value < 0.05, then the independent variable significantly influences the dependent variable.
2. The calculated F value < F table, and the significance value > 0.05, means that the independent variable does not have a significant simultaneous influence on the dependent variable.

This test was carried out with a significance level (α) 0.05. The following are the output results of the simultaneous test that was carried out:

Table 3.
F Test (Simultaneous)

ANOVA [b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1006,194	3	335,398	280,807	.000 [a]
	Residual	379,822	318	1,194		
	Total	1386,016	321			

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Based on Table 4.19 F Test (simultaneous) above, the calculated F value is 280.807 with a significance value 0.000. The value of the F table with a significance of 0.05 and degrees of freedom DF 1 = 3 and DF 2 = (400-3-1) = 396 is 2.627 (can be seen in the F table attachment). According to the testing criteria, it can be concluded that:

a. F count > F table (280.807 > 2.627)
b. Significance level 0.000<0.05

So, if H0 is rejected and H4 is accepted, or the lifestyle variables, cashless society, and location of residence have a simultaneous (together) effect on the interest in using QRIS as a

means of payment in the community in Cirebon Regency, or variables X1, X2, and X3 have a simultaneous effect on variable Y, then the hypothesis is accepted.

Coefficient of Determination Test (R-Square)

The Determinant Coefficient Test or R-Square (R^2) measures how much the independent variable can influence the dependent variable. The $R^{2\ test}$ describes the total variables that the research model can explain. The accuracy is better if the R2 value is closer to 1. The following are the results of the determination test output or R-Square.

Table 4.

Test of Determination Coefficient (R-Square)

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852 [a]	,726	,723	1.09289

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Based on Table 4.20, the determination coefficient test (R2) shows that the R2 value is 0.726, meaning that the lifestyle variables, cashless society, and location of residence influence 72.6% of the increase in interest in using QRIS as a payment method for people in Cirebon Regency. At the same time, 27.4% is influenced by other variables not included in this research model.

Discussion Analysis

The Influence of Lifestyle on Interest in Using QRIS in Cirebon Regency

Lifestyle variables have a negative and significant effect on the interest in using QRIS as a payment method in the community in Cirebon Regency. This is based on the T test (partial) results, where lifestyle has a significance value of 0.000 <0.05 and T count -5.092 <- -1.966, so H0 is rejected and H1 is accepted. This study's results align with the study's results (Rohmaniyah et al., 2022), which states that lifestyle significantly affects the decision to use or consumer decisions in using or wearing something. However, these results do not align with the research conducted by Wolff et al. (2021), which states that lifestyle does not significantly affect the decision to buy or use something. According to Kotler (Tan et al., 2018), lifestyle is a person's lifestyle in carrying out various activities. Lifestyle can be a pattern in a person's life dominated by activities, interests and opinions. Lifestyle has a role in influencing a person's interest in buying or using something. This is because if a person's lifestyle continues to increase, it will affect various things, including consumptive needs. Thus, it can be concluded that along with the development of the era, a consumer can live a lifestyle that continues to develop or is more advanced and modern. One of them is using or utilising existing and easy technology because it can benefit the sustainability of his life. As Setiadi (2013) stated, lifestyle is a person's pattern of utilising everything in life. In this case, lifestyle also has a close relationship with financial management. Lifestyle is how someone uses their money for various consumptive needs. Financial management is part of personal or individual financial management activities to meet various life needs. People with sound financial knowledge will

be aware and understand how to buy only what they prioritise (Putri & Lestari, 2019). The initial hypothesis in this study is that if the lifestyle variable increases, the variable of interest in using QRIS will also increase or have a positive effect. However, this study has the opposite result: if the lifestyle variable increases, the variable of interest in using QRIS will increase. However, the use of QRIS itself decreases or can have an adverse effect. This is because when someone has knowledge related to financial literacy, they will be wiser in shopping for various needs, especially needs that are not considered important (Chodlir & Andriyanto, 2024). Consumption in Islam is intrinsically linked to the role of faith. The importance of faith serves as an important benchmark, as it greatly influences one's character. Faith plays a significant role in determining the quantity and quality of consumption, which influences material and spiritual satisfaction. The parameters of consumption in Islam go beyond simply considering what is permitted or prohibited; they also include what is beneficial to the body, obtained through legitimate means, and without causing harm to others. Consumption in Islam aims not only to fulfil physical and psychological needs but also includes considerations of the afterlife, such as blessings and benefits. This reflects obedience to Allah SWT and seeking to attain His pleasure. Gaining Allah's pleasure results in rewards and blessings. Conversely, a Muslim must avoid the prohibitions set by Allah in their consumption practices to ensure the achievement of the common good (Rarawahyuni, 2022). Allah SWT forbids His people from committing tabdzir (wasting money) as in the Koran, Surah Al-Isra 26-27, and also prohibits israf (excessive) as in the Al-Quran, Surah Al-A'rof: 31. To avoid acts of tabdzir and Isrof, Allah orders His people to share (zakat, infaq and alms) with others, so that the wealth spent is not wasted but becomes a reward, and orders fasting to increase feelings of empathy for others (Rarawahyuni, 2022).

The Influence of a Cashless Society on Interest in Using QRIS in Cirebon Regency

The cashless society variable can partially and significantly affect the interest in using QRIS as a means of payment in the community in Cirebon Regency. This is based on the T-test (partial) results where *the cashless society* has a significant value of 0.000 <0.05 and T count 28.967> 1.966, so H0 $_{is}$ rejected and H2 $_{is}$ accepted. This study's results align with the results of the study (Seputri et al., 2022), which states that a cashless society significantly affects interest in using QRIS as a means of payment. However, these results do not align with the research conducted by Ashilah and Waluyo (2023), which states that a cashless society does not significantly affect interest in use. *A cashless society* is a term that refers to the tools people use in transactions, namely by using non-cash payments, but no longer using physical money as a means of payment. The variable of this *cashless society* is significant in everyday life. This can impact, especially in terms of payments, namely, how people pay for something (Katon & Yuniati, 2020). In this case, several options exist for using a cashless society, including debit cards, credit cards, transfers, and QR codes (QRIS). Of the several types of payment instruments that can be used, QRIS is the most widely used non-cash payment instrument. QRIS is considered more flexible, making it easier to use quickly or efficiently. In addition, using QRIS as a payment instrument is not subject to administration or handling fees. This is one of the advantages compared to debit payments, credit and transfers with handling fees. With many people starting to use non-cash payment instruments, this proves the creation of a program by Bank Indonesia, namely the National Non-Cash Movement (GNNT) program.

This was created to create a safe, efficient and smooth payment system. Moreover, it can encourage the national financial system to be more effective. Therefore, if this *cashless society variable* begins to be accepted by the community, it should be able to build interest in the community in using *Quick Indonesian Standard* (QRIS) as a transaction tool. This is based on the initial hypothesis that *the cashless society variable* influences the variable of interest in using QRIS. If the cashless society variable increases, the interest variable in using QRIS will also increase.

The Influence of Residential Location on Interest in Using QRIS in Cirebon Regency

The variable of residential location has a negative and significant effect on the interest in using QRIS as a payment method for people in Cirebon Regency. This is based on the results of the T test (partial) where the location of residence has a significant value of 0.000 <0.05 and T count -5.211 <- -1.966, so H0 $_{is}$ rejected and H3 $_{is}$ accepted. This study's results align with the study's results (Rondonuwu & Tamengkel, 2016), which states that the location of a business or residence can influence decisions in buying or using something. In this case, it can be concluded that the location of the residence has a significant influence. This happens because the location of the residence, especially in urban areas that are close to merchants who already use QRIS, often offers available payment methods, especially payments using *the Quick Indonesian Standard*. Therefore, not a few people are already digitally literate or already know about the existence of QRIS as a payment method. Based on the initial hypothesis in this study, if the location variable of residence increases, the variable of interest in using QRIS as a means of payment will increase or have a positive effect. However, the study's results stated that when the location variable of residence increases, the variable of interest in using QRIS decreases, which has an adverse effect. This is due to differences in location, including rural and urban areas. Because the closer the location of residence is to urban areas or far from rural areas, the interest in using QRIS will increase. Because many merchants have implemented a payment system using QRIS, this is only available in urban areas.

The Influence of Lifestyle, Cashless Society and Location of Residence on Interest in Using QRIS in Cirebon Regency

Based on the F test (simultaneous), the calculated F value obtained is 280.807 with a significant value of 0.000. So H0 $_{is}$ rejected and H5 $_{is}$ accepted, or the variables of lifestyle, *cashless society*, and location of residence together affect (simultaneously) the interest in using QRIS as a means of payment in the community in Cirebon Regency. Based on the determinant coefficient test (R2) it is known that the value of (R2) is 0.726, which means that the variables of lifestyle, *cashless society* and location of residence have an effect of 72.6% in increasing the interest in using QRIS as a means of payment in the community in Cirebon Regency. At the same time, 27.4% is influenced by other variables that are not included in this research model.

CONCLUSION

This study examines the factors influencing the interest in using QRIS as a payment method in Cirebon Regency, focusing on lifestyle, cashless society, and location of residence. Lifestyle factors negatively impact the adoption of QRIS, indicating that individuals with specific lifestyle preferences, such as those who favour traditional payment methods or have

limited exposure to digital technologies, may be less willing to embrace this payment system. This resistance suggests a need for targeted educational efforts to shift attitudes toward digital payments. Conversely, the concept of a cashless society positively affects interest in QRIS. This implies that as digital transactions become more normalised and widely accepted, individuals are more likely to adopt QRIS as a convenient payment option. The growing familiarity with cashless transactions fosters a willingness to explore and utilise QRIS. Additionally, the location of residence significantly influences QRIS adoption. Residents in certain areas, particularly rural or underdeveloped regions, may demonstrate lower interest in QRIS due to limited access to necessary infrastructure, such as internet connectivity and payment facilities. This disparity highlights the importance of addressing infrastructural challenges to ensure equitable access to digital payment solutions across different communities. To promote QRIS adoption, financial institutions and Bank Indonesia must enhance financial literacy through targeted educational initiatives. Efforts should focus on responsible digital payment practices and prioritise infrastructure development in rural areas to mitigate geographical disparities. Marketing strategies should emphasise the practical benefits of QRIS rather than lifestyle associations. Additionally, implementing merchant incentives can accelerate adoption in underserved areas. Collaborating with e-wallet providers can further integrate QRIS functionality, fostering a more inclusive digital payment ecosystem that addresses the unique needs of the region's population.

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