

Research Article

The Influence of Convenience and Security on Purchasing Decisions

(A Case Study of BRI Mo QRIS Users in Pekalongan City)

Dwi Armiyati

Faculty of Economics and Business, Universitas Pekalongan; Indonesia

Corresponding Author: dwiarmiyati@gmail.com

Abstract: Technological developments, especially in developing financial technology, can be related to user decisions. This research aims to determine whether convenience and security have a positive and significant influence on usage decisions, both partially and simultaneously. Case studies were conducted on BRI customers in Pekalongan City. The information collection procedure in this inquire about employments a survey within the frame of a Google frame. From the whole investigate populace, 50 individuals were moreover tested employing a purposive inspecting procedure concurring to the criteria decided by the analyst. The instrument tests utilized are legitimacy tests, unwavering quality tests and classical presumption tests. The hypotheses uses multiple linear regression analysis, t test and F test. The inquire about comes about concluded that comfort had a positive and critical impact on the choice to utilize QRIS BRI Mo in part, security had a positive and critical impact on the choice to utilize QRIS BRI Mo somewhat, comfort and security had a positive and critical impact on the choice to utilize QRIS BRI Mo at the same time (together).

Keywords: Financial Technology; QRIS BRI Mo; Service Convenience; Transaction Security; Usage Decisions.

1. Introduction

The development and sophistication of technology can pamper its use in terms of finance. These developments and sophistication support the existence of financial innovations created called Fintech. According to Mudrikah (2021) The sophistication of a technology that is developing increasingly rapidly and sophisticated, encourages financial technology (Fintech) to provide digital-based financial services that make it easier for people to make payment transactions efficiently and easily. In addition, Fintech advances in the field of financial services are payments and loans (Sugiarti et al., 2022).

QRIS (QR Code) is one of the fintech technologies that is widely known by the Indonesian people. QRIS is an abbreviation for Indonesia's rapid response code, as defined by Bank Indonesia. People feel the convenience of using QRIS in accordance with the purpose of transactions. Bank Indonesia has legally introduced the QRIS standard to the public. QRIS payment system uses certain QR codes that are different (Bank Indonesia, 2023).

QRIS payments are required by Payment System Service Providers (PJS), and PT Bank Rakyat Indonesia (BRI) is one example. The Data.AI report reports that in 2023, BRI Mo will

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be the most popular mobile banking application in Indonesia. When transacting through the BRImo application, you can directly scan the code from QRIS without the need to transfer the balance to the digital wallet service, making it easier to use.

The decision to use QRIS BRImo in the city of Pekalongan is often found in cafes, malls, stalls, supermarkets and so on. QR Code from QRIS is always developing so that everyone can use it in payments in various places, such as in traditional markets, malls, cafes, stalls, and so on (Syahril & Rikumahu, 2019). The use of QRIS BRImo in the city of Pekalongan is easy to use by all circles. This supports QRIS's goal of accelerating a secure non-cash payment system, accelerating MSME financial access and ease of use. Furthermore, the results of the research by Azka & Astuti (2023) that there is a positive and significant influence of the use of QRIS on purchase decisions.

The ease of using QRIS BRImo in the city of Pekalongan, in addition to being easy to find in various places in the city of Pekalongan, can also be used on all android-based smartphones that are easy to carry anywhere, besides that it can be easily found at Bank BRI in Pekalongan City on the side of the road, supermarkets or in stalls in collaboration with Bank BRI. According to Jogiyanto & Willy (2009) The ease of the system can help one make a decision. Convenience is a person's belief that it is easy to use the system, understand and minimize effort in use. This issue is supported by research conducted by Aprianti et al., (2023) and Sava et al., (2024) that there is a positive and significant influence of convenience on the purchase decision. The procedure for using BRImo is easy with 4 ways to make payment transactions using BRImo, namely: First, please open the BRImo application and log in using ID and password, QRIS Barcode QRIS Icon that is accurate and effective, Ensuring that the QR code can be accessed and can be used, Payment and service facilities are satisfactory.

Perception of ease is defined as a belief in the ability to do something on a technology or system without barriers. This perception shows that online application users believe that the technology makes it easier for their users. Therefore, this perception shows that managers have commitment and seriousness (Pavlou, 2012). Some of the advantages of QRIS are that it improves payment efficiency, reduces crime and increases business competition, and can be used by everyone. Meanwhile, QRIS has weaknesses such as lack of knowledge about usage and limited internet network in Indonesia. The problem was found based on interviews with several smartphone users who complained about internet network problems when making transactions. Obstacles to the ease of support for research results conducted by Sariah & Indra (2024) that there is a positive but not significant influence of convenience variables on usage decisions.

The ease of making payment transactions using QRIS is not necessarily a guarantee of worry and lack of understanding of how to use it. This was found to be complaints from customers through the BRImo application playstore application, namely the frequent demand for application updates which resulted in services often experiencing errors so that customers felt disturbed and dissatisfied with the security of their data which could be misused. This issue is supported by research conducted by Sava et al., (2024) that there is no significant influence of security perception on purchasing decisions. However, the results of the research are contrary to the results of the research conducted by Aprianti et al., (2023) that there is a positive and significant influence of security variables on the decisions of QRIS users. Therefore, security is an important element in the assessment of technology use, especially in the

context of QRIS. Clients who feel secure when using digital technology services tend to use them more often. The purpose of QRIS security authorized by Bank Indonesia is to facilitate digital payment transactions effectively. As the institution responsible for overseeing the development of QRIS, the Indonesian Payments Association (ASPI) states that the implementation of the standard QR code of conduct aims to protect digital payment transactions, support economic progress, and improve access to financial services digitally. In addition, Qris QR codes have functions that allow all types of digital transactions to be carried out precisely.

Based on this explanation, this study has a problematic formulation, namely whether there is a significant influence of convenience and safety on the decision to use QRIS BRIimo in Pekalongan City? The purpose of this study is to test the influence of convenience and safety on the decision to use Qris BRIimo in Pekarongan City.

2. Literature Review

This section must contain a state-of-the-art explanation. It can be explained in several ways. First, you can discuss several related papers, both about objects, methods, and their results. From there, you can explain and emphasize gaps or differences between your research and previous research. The second way is to combine theory with related literature and explain each theory in one sub-chapter.

From a search of the library we found several theories about convenience, security, purchase decisions. According to Jogiyanto & Willy (2009) A person may decide to make a decision to use because of the ease of use. Ease is a person's belief that the system is considered easy to use, understand, and efficient business. According to Jogiyanto & Willy (2009) Users judge how easy a technology is to use based on their perception of ease of use. People tend to use systems because they think they are easy to use so it's quicker to decide. Thus, the ease of this research is a system that is easy to learn, obtain, and use in its use to make the right decision, especially in using QRIS BRIimo. When someone is easy to use a system, they tend to influence their choice to use it. The indicator of ease in this study refers to the research Aprianti et al., (2023) modified by the researcher are the ease of review, ease of obtaining and ease of use.

H1 : There is a positive and significant influence of convenience on the decision to use QRIS BRIimo

Security is the ability to prevent illegal access and use of customers' online banking accounts Aprianti et al., (2023). A person's ability to protect customer data from various forms of cybercrime, such as fraud and digital theft of banking data, is known as security. This is achieved by encrypting assets and data pertaining to personal information that can be secured. Thus, the security referred to in this study is the ability of a system to prevent illegal access that can endanger customers to protect customer data against a digital crime. The sense of security that users can get in using a service tends to have a commitment to make a decision in using it. This research indicator refers to the research Aprianti et al., (2023) What the researcher modified were accurate service information, safe personal data, transaction security, and convenience of transactions.

H2 : There is a positive and significant influence of security on decisions.

According to Bangsa & Khumaeroh, (2023) A purchase decision is an action when consumers choose a product based on their experience of selection, use and obtaining the desired

product. The decision to use QRIS BRImo is the use of the latest technology flexibly. Consumer decisions can be influenced by internal and external emotional impulses. There are many factors that influence purchasing decisions (Siswanto et al, 2022). Some considerations that can be made by consumers to decide to use a product, including ease of use and safety in using the product for its consumers. The easier and safer a product used by consumers will have an impact on consumer usage decisions, especially in using QRIS BRImo. Thus, the decision to use in this study is a process of the customer in tracing problems, identification, until conclusions can be reached to decide the use of a product appropriately from oneself or influenced by others. This research indicator refers to the research Aprianti et al., (2023) What the researcher modified was problem analysis, obtaining information, alternative assessment, use decisions, behavior after use.

3. Proposed Method

Study is a research that has a causal relationship that will be analyzed using multiple regression analysis techniques. Furthermore, to obtain data in this study, a likert scale will be compiled according to the variables to be studied, namely the variables of convenience, security, and decision to use. The type of population used is an unlimited population which means that a collection of unknown or unknown objects or people borders the area so that the measurements made will be difficult to know the total number of people in the area. The population of this study comes from the people of Pekalongan City as users of QRIS BRImo in transactions, but the number of the population is not known for sure. This study used non probability sampling because not all groups were taken as samples. A sample is a part of a population that has certain characteristics (Scott, 2022). Populations whose exact number is not known can cause difficulty in finding the right number, therefore to make it easier to find the number of samples, this study uses the Paul Leedy formula to obtain a research sample of 50 respondents.

The study draws on accidental sampling techniques, which are data collection techniques in which samples are randomly determined, meaning that each person can be used as a sample to conduct experiments if the person they meet randomly appears to be a suitable source of information for them (Scott, 2016). The sampling technique in this study is BRI customers in East Pekalongan City who use the BRImo application for QRIS payments at least once, at least 17 years old as a requirement for registration to open a BRImo account. The number of samples obtained was 50 respondents.

4. Results and Discussion

The results of the analysis of research data are based on respondents' answers. There are several steps taken to process the data in this study using SEM-PLS through the SmartPLS 3.0 program. First, conduct a measurement model test (outer model) through several stages of testing, namely the convergent validity test, the discrimination validity test, and the reliability test. The second will test the structural model (inner model) and the third will test the hypothesis.

Respondent Overview

The general description of the respondent explained the consumer profile of Qris BRImo users in Pekalongan City through the distribution of questionnaires from the google form obtained a sample of 50 respondents.

Table 1. Respondent Description.

Yes	Remarks	Frequency	Presentation	
1	Age	17 – 25 years old	10	20%
		26 – 35 years old	40	80%
		>35 years old	0	
2	Gender	Male	16	32%
		Women	34	68%
3	Have used QRIS BRImo 1x or more	Ya	50	100%
		No	0	0%

Primary data sources processed, 2025.

Based on the table above, it can be concluded that in this study, consumers who use QRIS BRImo are women aged 26-35 years and have used the payment method through QRIS BRImo 1x or more.

Test Measurement Model (Outer Model)

Convergent Validity Test

The convergent validity test is carried out to measure the construct of another construct must be highly correlated based on the outer loading value of an indicator > 0.7 as a valid condition in measuring the existing construct. The following calculation results of the outer loading value are shown in table 2.

Table 2. Convergent Validity Test Results.

Variabel	Indicator	Outer Loading	Remarks
Facilities (X1)	X1.1	0,907	Valid
	X1.2	0,757	Valid
	X1.3	0,904	Valid
	X1.4	0,860	Valid
	X1.5	0,862	Valid
Security (X2)	X2.1	0,797	Valid
	X2.2	0,803	Valid
	X2.3	0,871	Valid
	X2.4	0,822	Valid
Purchase Decision (Y)	Y1	0,897	Valid
	Y2	0,917	Valid
	Y3	0,857	Valid
	Y4	0,881	Valid
	Y5	0,819	Valid

Primary data sources processed, 2025.

Table 2 shows the results of all indicators of each variable >0.7, thus it can be concluded that each indicator of the three research variables is declared valid. Furthermore, it determines the convergent validity through the AVE value. It is said to be valid with the requirement of an AVE value above 0.5.

Table 3. AVE (Average Variance Extracted) Test Results.

Construct	Ave	Remarks
Facilities	0,679	Valid
Security	0,894	Valid
Purchase Decision	0,765	Valid

Source: Processed data, 2025.

In table 3, it can be concluded that the AVE value in each construct of the research variable >0.5 means that the results of the convergent validity test are said to be valid.

Discriminating Validity Test

The discriminant validity test in this study is based on the results obtained from cross loading. The determination of the value of the factor *cross loading* The intended construct can be compared with the value of other construct cross loading factors. Derivation of value *cross loading* > 70 for each variable (Duryadi, 2021).

Table 4. Cross Loading Results.

Indicator	Facilities (X1)	Security (X2)	Purchase Decision (Y)
X1.1	0,907	0,710	0,605
X1.2	0,757	0,503	0,409
X1.3	0,904	0,653	0,688
X1.4	0,860	0,646	0,706
X1.5	0,862	0,657	0,612
X2.1	0,590	0,797	0,560
X2.2	0,647	0,803	0,460
X2.3	0,546	0,871	0,698
X2.4	0,685	0,822	0,663
Y1	0,640	0,703	0,897
Y2	0,694	0,736	0,917
Y3	0,556	0,577	0,857
Y4	0,691	0,645	0,881
Y5	0,540	0,538	0,819

Source: data processed, 2025.

Based on table 4, it can be concluded that the results of the comparison of the value of the intended construct cross loading factor with the value of the other construct cross loading factor are larger, the result of the comparison is larger, so there is no problem of discriminative validity.

Reliability Test

Reliability tests are used to find out how exactly an instrument can be used. The conditions are passed from a composite reliability value of >0.7 so that it is said to be reliable.

Table 5. Composite Reliability Results.

Construct	Composite Reliability
Facilities	0,934
Security	0,894
Purchase Decision	0,942

Source: data processed, 2025.

Based on table 5, the results were obtained that the level of reliability of the construct was good, where the calculation results on the composite reliability of each construct >0.7 meant that the respondents answered consistently.

Structural Model Test (Inner Model)

Inner model is a structural model of PLS that can predict cause-and-effect relationships between latent variables. This test obtained several results, namely the analysis of the determination coefficient (R2), the Model Goodness Test (Goodness of Fit), and the F Square Value (F2) which were processed through bootstrapping as follows:

Coefficient of Determination (R Square)

The result of the coefficient of determination or R Square for each bound variable. The R2 is used to see how much the bound variable is affected by other variables. The greater the value of R2, the better the value of the level of determination. R2 values of 0.19, 0.33 and 0.67 can be concluded that the model is weak, medium and strong (Duryadi, 2021). The results of R2 are as follows:

Table 6. R Square Results.

	R Square	R Square Adjusted
Purchase Decision	0,609	0,593

Source: Data processed, 2025

The result of the determination coefficient in table 6 is that the purchase decision is influenced by the convenience and safety variables of 0.609 or 60.9% The remaining 100 – 60.9, which is 39.3% is influenced by other variables that were not studied in this study. Based on these results, the purchase decision has a moderate or moderate relationship.

Model feasibility testing (Goodness of Fit)

Model feasibility testing aims to validate the overall performance of a model that can be evaluated through the results of NFI values. In Smart PLS 3.0, this test uses three model fit sizes, namely SRMR (Standartized Root Mean Square Residual), Chi Square and NFI (Normes Fit Index). If the value produced by NFI > 0.1 or higher, then the model in this study is acceptable. The NFI results are as follows:

Table 7. NFI Results.

	Saturated Model	Estimated Model
Purchase Decision	0,756	0,756

Source: data processed, 2025.

Based on the results of table 7, an NFI value of >0.1 of 0.756 was obtained, which explains that the distribution of the sample data follows a certain theoretical distribution so that this research model can be declared to have a *good goodness of fit*.

Hypothesis Testing

Direct impact test

In the hypothesis test, this research can be known through the results of the path coefficient which will show how strong the influence of independent variables on dependent variables is. The results of the direct influence are as follows:

Table 8. Direct Impact Results.

Hipotesis	Direct Influence	Original Sample	T Statistics	P Value	Remarks
H1	Convenience -> purchase decision	0,381	1,525	0,134	Has no effect
H2	Security -> purchase decision	0,455	1,843	0,071	Has no effect

Source: data processed, 2025

Based on table 8, it can be seen that the hypothesis has a significant effect or not based on the P-value. The significance ($\alpha = \alpha$) used is 0.05. If the p-value < 0.05 then the hypothesis is accepted and if the p-value > 0.05 then the hypothesis is rejected. The following is an explanation of the results of the research hypothesis:

- a. The first hypothesis tests whether convenience has a positive and significant effect on purchasing decisions. The p value of the convenience variable is $0.134 > 0.05$, then H1 is not proven and rejected.
- b. The second hypothesis tests whether security has a positive and significant effect on purchasing decisions. The safety p value is $0.071 > 0.05$, then H2 is not proven and rejected.

The Influence of Convenience on Purchase Decisions

This research differs from the results of research conducted by Bangsa & Khumaeroh (2023) that the convenience variable significantly influences customer decisions, but the results of this study agree with Sariah & Indra (2024) that the convenience variable does not have a significant effect on the use decision variable. This is because some people have difficulties when using the QRIS BRImo payment method where they usually use cash payments. The difficulties experienced include experiencing quota constraints, not using the mobile banking application, some roadside stalls only accept cash payments, and applications that experience errors/failed transactions. Thus, some of the difficulties experienced by traders and buyers in using the QRIS BRImo application can influence the decision to use QRIS BRImo. Based on the results of the study, it could not be proven that there was a significant relationship between ease and purchase decisions.

The Influence of Security on Purchasing Decisions

This research differs from the results of research conducted by Aprianti et al., (2023) that the security variable has a positive and significant influence on customer decisions, but the results of this study agree with Sava et al., (2024) that security has no significant effect on the bound variables of the purchase decision. Security actually has a significant role in determining purchasing decisions, however, security factors may not affect consumers' decision to use QRIS BRImo. This is because more often consumers experience obstacles in terms of personal data security and loss of money using QRIS BRImo, the more unsure consumers are to use QRIS BRImo in transactions. Based on the results of the study, it could not be proven that there was a significant relationship between safety and purchase decisions.

5. Conclusions

Based on direct tests through the analysis of the path coefficients in this study, it is known that the hypothesis is rejected or insignificant in the convenience and safety variables which means that the convenience and safety variables do not have a significant influence on the decision to use QRIS BRImo in Pekalongan City. This is evidenced by the significance value / p value of each variable. As for the convenience variable, a p value of $0.134 > 0.05$ was obtained, H1 was not proven and was rejected, meaning that the convenience variable directly did not have a significant effect on the decision to use QRIS BRImo in Pekalongan City. Furthermore, the significant value of the security variable was obtained with a p value of $0.071 > 0.05$, then H2 was not proven and rejected, meaning that the safety variable directly did not have a significant effect on the decision to use QRIS BRImo in Pekalongan City. Furthermore, the predictive power of this research model is moderate. This is based on the value of the determination coefficient that the purchase decision was influenced by the convenience and safety variables of 0.609 or 60.9% The remaining $100 - 60.9$, namely 39.3% were influenced by other variables that were not studied in this study.

Although this research is done scientifically, there are some limitations. First, the factors that affect the decision to use QRIS BRImo in Pekalongan City consist of only two, namely convenience and security, and there are still many other factors that need to be considered further. The limited time in completing the questionnaire resulted in most respondents experiencing difficulties in the process of doing it. As a result, sample answers are sometimes not on point or do not reflect the actual circumstances. Third, the researcher distributed the questionnaire to customers through the Google form link, but not all BRI customers received the questionnaire indirectly. As a result, the results of respondents' answers online through Google forms are less than satisfactory. Researchers should further look for ways to get more answers from customers. Furthermore, a small number of samples can affect the results of the study, the next researcher may need to increase the number of samples of BRI customers to a wider scope so that the results are in accordance with expectations.

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