

The Implementation of the Policy of Payment Using QRIS on Public Satisfaction in Medan City at Trans Metro Deli

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Abstract: Implementation of the Indonesian Quick Response Code (QRIS) is important because the QRIS system is expected to increase ease of service. Transaction and have a positive impact on public interest and participation in using Tans Metro Deli public transportation. This research method is a quantitative method using SPSS 26, a data analysis tool in this research namely multiple linear regression. This research aims to prove that the payment variable has an effect on the satisfaction variable. This research uses a survey method obtained from the original scene of the incident by distributing questionnaires. A questionnaire is a data collection technique carried out by providing written questions submitted to respondents. the likert scale is used to measure the attitudes, opinions, or perceptions of a person or group of people about social phenomena with a likert scale, then the variables to be measured are described into variable indicators. The date sources used are primary and secondary sources. The number of respondents in this research was 30 people using a simple linear regression analysis technique. The analysis tool that the researcher used was SPSS software version 26 The research results show that payment has a significant positive effect on satisfaction. data analysis techniques used in this study descriptive statistical analysis, validity test and reliability test, classical assumption test there are several classical assumption tests used in this study are normality test, multicollinearity test and heteroscedasticity test, then simple linear regression analysis test, hypothesis test namely t test, f test and determination coefficient test. So the use of QRIS contributes significantly to increasing satisfaction in the city of Medan.

Keywords: Payment; Quick Response Code (QRIS); Satisfaction.

INTRODUCTION

The rapid development of technology and information in the world makes it possible for things to become easier and more practical. In Indonesia itself, the government continues to innovate in the field of technology and information maximally by implementing an information system maximally by implementing a digital or online-based service system to facilitate the delivery of

information, communication and interaction with its people (Putra & Maesarini, 2018).

The government as a provider of public services continues to strive to improve the quality of public services by utilizing the rapid development of technology and information as it is now, namely by implementing a digital payment system based on data issued by Bank Indonesia, as many as 48 payment method service providers who already have permits to carry out non-cash transaction activities consisting of 14 banks and 34 non-banks. Various types of non-cash payment methods. As a substitute for electronic money, new services as digital wallets (E Wallet) have been predetermined in applications that can be accessed via devices. In Indonesia, there are several digital wallet applications that are well-known among the general public as a rule, especially OVO, Gopay, Dana, Shopee Pay, and Link Aja (2020), Oktaviana Banda Saputri.

According to Consumer News and Business Chanel (CNBC) Indonesia in 2024. Bank Indonesia (BI) revealed that transactions using the Indonesian Standard QR Code or QRIS were recorded to have experienced a significant increase throughout January 2024. BI Governor Prey Wariyo said that the nominal QRIS transactions were recorded to have grown by 149.5% year on year (yoy) and reached IDR 31.65 trillion with 46.37 million users and 30.88 million merchants, most of which were in January 2024. Meanwhile, the growth of payments via ATM, Debit and Credit was recorded to have grown slightly. Overall, the value of digital banking transactions was recorded at IDR 5,335.33 trillion or grew by 17.19% (yoy) the value of Electronic Money (UE) transactions increased by 39.28% (yoy) reaching IDR 83.37 trillion. In terms of rupiah money management, the amount of Circulating Currency (UYD) in January 2024 increased by 9.21% (yoy) to IDR 1,015.68 trillion. Meanwhile, the smoothness and reliability of the Bank Indonesia Payment System (SPBI) are well maintained supported by adequate liquidity conditions. SPBI runs smoothly, safely, and reliably and is supported by controlled liquidity risk and operational risk. The increase in payments using non-cash electronic money is due to the increase in digital money materials launched such as E-Money in the form of chivs, links, in the form of e-commerce bank accounts Nur Aslan, (2020). Based on the results of performance monitoring in the first quarter of 2024, the number of QRIS transactions and sales volume are said to have increased by more than 300%, compared to the same period in 2023.

QRIS has several advantages that make it increasingly popular in Indonesia, namely transaction speed, practicality, security and affordable costs. The QRIS payment method helps prevent transactions with counterfeit money because there is no physical money involved. All payments are made digitally

through an application or digital wallet. QRIS provides the verification and authorization needed to complete payments, so that business owners and customers can make transactions more safely and avoid fraud. Every transaction made through QRIS will be recorded properly. Information such as date, time, nominal payment, and sender or recipient identity will be recorded.

This helps business owners in controlling their finances and tracking transactions accurately. Customers can also track their payment history easily through the transaction history recorded in their application or digital wallet. A well-recorded transaction history also helps in monitoring business performance and conducting financial analysis (Digibank, 2024). The trans metro deli medan bus operates on five corridors that are prepared, each corridor has its own route along with an early departure schedule and a late departure schedule. Teman bus is a public transportation development program in urban areas based on reliable roads and non-cash to improve safety, security and comfort. Medan City is the fifth city with this service operation run by PT. Medan Bus Transport. The trans metro deli bus is a fast, cheap, and air-conditioned bus in the Medan city area. This bus is part of the Bus Rapid Transit (BRT) program.

The Trans Metro Deli bus has been operating since November 2020, the Trans Metro Deli bus is a bus buy the service (BTS) service initiated by the Ministry of Transportation through the Directorate General of Land Transportation. Before Medan, the BTS Program was present in four other major cities in Indonesia. Namely Palembang, Solo, Denpasar and Yogyakarta. Especially in the city of Medan, the culture of taking buses or public transportation has begun to form, as evidenced by the high enthusiasm of the people of Medan who use the Trans Metro Deli bus, (Aulia Ray, 2021) said that there were more than two million passengers since it was launched in November 2020.

Trans Metro Deli is a non-cash transportation mode which is a new mode of mass transportation assistance from the government through the Ministry of Transportation which is intended for the people of Medan city by carrying the BTS method which provides subsidies for operators with better supporting facilities. This service uses a medium bus fleet with a capacity of 40-60 passengers with 20 to 30 seats and priority seats. With a total fleet of 72 units. The Trans Metro Deli bus has 5 (five) corridors that have been operating, namely corridor I (KIM) (Pinang Baris Terminal-Merdeka Square), corridor II

(K2M) (Amplas Terminal-Merdeka Square) corridor III (K3M) (Belawan-Merdeka Square), corridor IV (K4M) (Medan Tuntungan - Merdeka Square), the last corridor V (K5M) (Tembung-Merdeka Square).

The Trans Metro Deli bus is a newly launched bus, making it one of the supporting services to improve the people of Medan. However, in the operational process, the Trans Metro Deli bus must have service standards that are beneficial for bus users and performance that can attract the public's attention to choose public transportation over private vehicles, such as security, safety, comfort, equality and order. This is often overlooked and makes people less interested in using public transportation, but the use of QRIS in payments experiences several obstacles, namely some of the elderly still do not understand how to use it, as well as frequent network problems during the transaction process, making passengers wait. This is what actually hinders public transportation from developing. Therefore, based on passenger perceptions, the performance and quality of the Trans Metro Deli bus service must be efficient and effective. Implementation is an implementation or presentation of government policies that can be in the form of regulations that are carried out by considering various factors so that public policies can be useful and in accordance with the desired goals.

According to Dedy Mulyadi (2016), Implementation is a very important step in the policy process. There are many good policies made by the government, but then have no influence on the life of the country because they are not implemented. The implementation of QRIS is important because the QRIS system is expected to increase the ease of transaction services and have a good impact on the interest and participation of the community in using the Trans Metro Deli public transportation. Based on this background, the author is interested in researching the analysis of the implementation of the policy of implementing payments using QRIS on the satisfaction of the people of Medan City at Trans Metro Deli.

Customer satisfaction using online system services in this case is the use of QRIS as a payment transaction tool that is highly dependent on the speed of the user's transaction flow. The success of a payment system is one of the speeds of processing the transaction payment. If the transaction process takes too long, it makes users less comfortable to use the payment method again. Likewise, if the process required in the transaction only takes a short time, then users do not hesitate to use the QRIS system payment method. Based on previous research conducted by Silalahi et.al (2002), Conducting research entitled "the impact of using QRIS on consumer satisfaction as a transaction tool". The results of this analysis and statistical experiments, the perception of

ease of use, both partially and simultaneously, has a significant (+) impact on the decision variable to use QRIS-based electronic money in several people.

Research conducted by Lesmana & Widyarta (2022) conducted a study on "the effectiveness of QRIS as a non-cash payment method for Suroboyo Bus". The results of the study showed that the regional public service agency had increased flexibility in managing Suroboyo Bus finances, which enabled the implementation of non-cash payment methods through (QRIS). The conclusion of this study states that the use of QRIS in this case has proven to be effective. There are similarities in this study, namely the use of QRIS as a non-cash payment method on the Bus. However, what distinguishes this study from previous studies is the location of the study, which was conducted in Medan City which of course has different characteristics from previous studies.

Research conducted by (Agustin, 2023). Speed is an important factor for society, especially for people with high mobility. QRIS offers a fast and efficient transaction process. Users only need to scan the QR Code for a few seconds to complete the transaction. Speed is influenced by customer satisfaction in using payment system services using the QRIS system.

H.Chen and Chen stated that fast transactions are a must in the financial industry. To encourage more people to use mobile payment services, H.Chan & Chan requested certain rights related to transaction speed. Fast transactions are very important today. Consumers want to reduce the amount of time needed if possible. Interest in using the QRIS payment system for Bank Rakyat Indonesia customers, the faster the transaction, the faster the service. In this case, speed has a positive and significant effect on QRIS users. Based on this background, the author is interested in researching Analysis of the Implementation of Payment Using QRIS on the Satisfaction of the Medan City Community at "Trans Metro Deli".

The Impact of QRIS Usage on Medan City Community Satisfaction. QRIS is a unification of various QRs from various payment system service providers using QR Codes. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with QR Codes can be easier, faster, and more secure. All payment system service providers who will use QR Code payments are required to implement QRIS.

Bank Indonesia launched QR Code for payments through server-based electronic money applications, electronic wallets, or mobile banking called (QRIS), coinciding with the 74th anniversary of Indonesian independence, today (17/8) in Jakarta. The national implementation of QRIS is effective from January 1, 2020. to provide a transition period of preparation for payment system service providers. The launch of QRIS is one of the implementations of

the vision of the Indonesian Payment System (SPI) 2025 which was launched in May 2019. Standardizing QR Code with QRIS has many benefits for payment application users, namely: Fast and modern, no need to bother carrying cash, no need to worry about whose QR is installed, protected because all QRIS payment PJSPs are definitely licensed and supervised by Bank Indonesia.

The benefits of QRIS for Merchants are: Sales have the potential to increase because they can accept any QR-based payments, Improve branding, Up-to-date, more practical because you only need to use one QRIS, reduce cash management costs, avoid counterfeit money, no need to provide change, transactions are recorded automatically and can be viewed every day, separate money for business and personal, facilitate reconciliation and have the potential to prevent fraud from cash transaction bookkeeping, build credit profile information to facilitate future credit.

Satisfaction

The word satisfaction is a very famous word. Every individual must have felt satisfaction with what they get according to expectations. Satisfaction is a positive response given by individuals. Providing satisfaction is the goal of a government agency that operates in the provision of services. Mar (2005) in Rosmayati et al., (2020) stated that consumer satisfaction is the level of consumer feelings after comparing what they receive and their expectations. Gasper's opinion in Rosmayati et al., (2020) consumer satisfaction is very dependent on consumer perceptions and expectations. Tjiptono and Diana (2020) stated that there are various definitions of customer satisfaction, namely:

- 1) Assessment of the ability of a product or service to provide a pleasant level of consumption fulfillment
- 2) The consumer's effective response is transaction-specific and results from a comparison between product performance and the standards of specific purchasers.
- 3) Consumer response to the evaluation of perception is the difference between initial expectations and actual performance as perceived after consumption.
- 4) The emotional response to the experience produced by a specific product or service purchased, retail outlets in this case the emotional response is triggered by a cognitive evaluative process, where perceptions or beliefs about a particular object, action or condition are compared with the value of the consumer's needs or desires.

- 5) Consumers' subjective evaluation of various outcomes and experiences related to using or consuming a product.
- 6) The cognitive condition of consumers who get results that are commensurate or not commensurate with the sacrifices made.

From the previous definition, the author concludes that public satisfaction is a feeling felt by the public for the experience felt after receiving service. Satisfaction comes from services that are in accordance with the desired expectations. Public satisfaction can not only be felt and consumed by a product or tangible goods but can also be felt through service. Such as services provided by government agencies providing service.

Factors That Influence Satisfaction

Satisfaction is not something that can be felt without reason. There are factors that influence it so that satisfaction arises and is felt by individuals. The purpose of forming an organization or company that is tasked with carrying out service services is to provide satisfaction to its service users. Likewise, government agencies that provide public services will strive to be able to provide satisfaction to the community.

Indrasari (2019) argues that in determining the level of consumer satisfaction, there are five main factors that must be considered:

- 1) Product quality. Product quality is found from the output produced that provides benefits to its users, proving that the product produced has high product quality.
- 2) Service quality. Service quality is highly considered by service users, especially for service providers. In addition to paying attention to product quality, service quality will also be considered because service is also able to provide satisfaction to service users.
- 3) Emotional. Emotional is a feeling that comes from the user of the service itself, satisfaction resulting from emotions from emotions is a different thing, because the sense of satisfaction from emotions is not because of good products and services.
- 4) Price. Price will be more noticed by service users. Relatively cheap prices will be more in demand by service users.
- 5) Cost. The initial price agreement must be done wisely. The additional costs that must be paid by the customer when they have received the service will cause disappointment.

Tjiptono (2019) said that there are indicators that form satisfaction, including:

- 1) Conformity to expectations is the level of conformity between the service performance expected by the consumer and that experienced by the consumer.
- 2) Return intention is the consumer's willingness to return or reuse related services.
- 3) Willingness to recommend is the consumer's willingness to recommend services they have experienced to friends or family.

RESEARCH METHODS

This study uses quantitative research methods. Quantitative research methods are research methods based on the philosophy of positivism, used to examine certain populations or samples and collect data using research tools, analyze quantitative or statistical data with the aim of testing predetermined hypotheses, this study uses a survey method obtained from the original scene by distributing questionnaires. Questionnaires are data collection techniques carried out by providing written questions submitted to respondents (Sugiyono, 2020). In this study, to determine the scale of answers using the Likert scale. The data sources used are primary and secondary sources. Primary sources were obtained by distributing questionnaires to each trans metro deli bus passenger. The data analysis techniques used in this study were Descriptive Statistical Analysis, Validity Test and Reliability Test, Classical Assumption Test. There are several classical assumption tests used in this study, namely the normality test, multicollinearity test and heteroscedasticity test, then the simple linear regression analysis test, Hypothesis test, namely the t test, F test and determination coefficient test.

Secondary sources are taken through journals, books, or previous research related to this study. The population in this study were all passengers who used QRIS at Trans Metro Deli. The number of samples in this study was 30 respondents considering the theory of Gey and Diehl (1992). that the sample size for correlational purposes requires a minimum of 30 research subjects, this study aims to analyze whether QRIS payments affect the satisfaction of the Medan city community. Simple linear regression analysis techniques are used to determine how much influence the relationship between independent variables (X) has on variables (Y). with the formula $Y = a + bX$ using SPSS 26 software.

RESULTS AND DISCUSSION

Data analysis techniques are activities to group data based on variables and types of respondents, tabulate data based on variables from all respondents, data in this study were obtained through questionnaires distributed to the people of Medan city with a sample size of 30, the study was conducted in two directions with a significance level (α) of 0.05 using SPSS version 26. A good instrument must meet two requirements, namely valid and reliable so that the data can be trusted for its truth (Arikunto, 2002) Based on the results of the study, the validity test was carried out using bivariate (Spearman Correlation). If the calculated r value $>$ t table or $\text{sig.} < 0.05$ then the statement item is declared valid.

Table 1. Gender

Frequency		Percentage	Valid Percent	Cumulative and Percent
Valid id	1	11	36.7	36.7
	2	19	63.3	100.0
	Total	30	100.0	

Table 2. Age

Frequency		Percentage	Valid Percent	Cumulate and Percent
Valid id	1	3	10.0	10.0
	2	18	60.0	70.0
	3	6	20.0	90.0
	4	3	10.0	100.0
	Total	30	100.0	

Table 3. Work

Frequency		Percentage	Valid Percent	Cumulative and Percent
Valid	1	3	10.0	10.0
	2	18	60.0	70.0
	3	2	6.7	76.7
	4	7	23.3	100.0
	Total	30	100.0	

Respondent characteristics table, it is known that from 30 respondents, 11 are male (11%) and 19 are female (19%). Then respondents who are 18-20 years old are 3 people (3%), and 21-25 years old are 18 people (18%), 26-30

years old are 6 (6%), and age > 30 people are 3 (3%). Furthermore, in terms of job characteristics, 3 civil servants (3%), 18 students (18%), 2 self-employed (2%), and 7 unemployed (7%).

Table 4. Validity Test Results

Variable	R count	R table	Information
QRIS X Payment			
X1	0.393	0.361	R count > R table (valid)
X2	0.867	0.361	R count > R table (valid)
X3	0.803	0.361	R count > R table (valid)
X4	0.601	0.361	R count > R table (valid)
Y Satisfaction			
Y1	0.521	0.361	R count > R table (valid)
Y2	0.733	0.361	R count > R table (valid)
Y3	0.658	0.361	R count > R table (valid)
Y4	0.565	0.361	R count > R table (valid)
Y5	0.656	0.361	R count > R table (valid)

The results of the validity test show that all statement items have a calculated r value $>$ r table or $\text{sig} < 0.05$ so it can be concluded that all statement items are valid.

Reliability Test

Reliability testing is used to assess the extent to which a measurement instrument or test provides consistent and stable results. In this study, reliability testing was conducted using Cronbach Alpha value measurements with the help of IBM SPSS Statistics 26 software. The following are the results of the reliability test in this study:

Table 5. Validity Test Results

Variabel	Cronbatch's Alpha	Nilai kritis	Keterangan
Pembayaran QRIS (X)	0,604	0,6	Reliabel
Kepuasan (Y)	0,574	0,6	Re liabel

(Data source: data processed by SPSS)

Based on the table, the results of the Cronbach's Alpha coefficient for all variables show a Cronbach's Alpha value $>$ 0.6. Therefore, it can be concluded that all research instruments in the form of questionnaires in this

study are stated to be reliable and consistent, so they can be trusted in research measurements.

Classical assumption test

Normality test is conducted to check whether the confounding variables or residuals in the regression model have a normal distribution (Yunika & Gunawan, 2024). In this study, the normality test was measured using the Kolmogorov-Smirnov value with the help of IBM SPSS Statistics 26 software. As shown in the following table.

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.16767338
Most Extreme Differences	Absolute	.224
	Positive	.151
	Negative	-.224
Test Statistic		.224
Asymp. Sig. (2-tailed)		.001 ^{c,d}

(Data source: data processed by SPSS)

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

Based on the table, the normality test uses the Kolmogorov-Smirnov method with the criteria that Kolmogorov-Smirnov is significant (Asymp.sig. (2-tailed) > α 0.05) indicating a normal distribution. Based on the data, the value of Asymp.sig. (2-tailed) = 0.001 > 0.05 indicates that the data is normally distributed.

Multicollinearity Test

Multicollinearity test is conducted to check whether there is a correlation between independent variables in the specified regression model. In this study, multicollinearity test was conducted using IBM SPSS Statistics 26 software. The results of the multicollinearity test are shown in the following table.

Table 7. Multicollinearity Test Table

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.702	1.183		2.284	.030		
	Pembayaran QRIS	.242	.256	.176	.944	.353	1.000	1.000

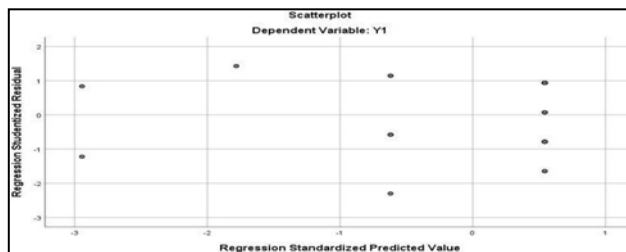
a. Dependent Variable: Kepuasan Konsumen

(Data source: data processed by SPSS)

Based on the results of the multicollinearity test, it can be concluded that there is no multicollinearity between the QRIS payment and satisfaction variables in the estimated regression model. This is indicated by the Tolerance value which is greater than 0.10 and the Variance Inflation Factor (VIF) value which is less than 10 for the QRIS payment and satisfaction variables, with a VIF value of 1,000. Thus, this regression model is free from multicollinearity problems, allowing for valid interpretation of the regression coefficients.

Heteroscedasticity Test

The heteroscedasticity test is used to check whether the regression model produces unequal variances between the variances from one observation to another. In this study, the heteroscedasticity test was carried out with the help of IBM PSS Statistics 26 software, and the results are shown in the following table.

Table 8. Heteroscedasticity Test

(Data source: data processed by SPSS)

The results of the heteroscedasticity test shown by the scatterplot between the standardized residuals and the standardized predicted values show a random pattern and do not form a particular pattern, so it can be concluded that there is no heteroscedasticity problem in this regression model.

Simple Linear Regression Analysis

Simple linear regression analysis is used to measure the influence between the independent variable of QRIS payment and the dependent variable of satisfaction (Sugiyono, 2011). In this study, simple linear regression analysis was carried out using IBM SPSS Statistics 26 software, and the results are shown in the following table.

Table 9. Simple Linear Regression Analysis

Coefficients^a						
Model		Unstandardized		Coeffi Std. Error	Beta	
		B	Standardized			
1	(Constant)	2.702		1.183		2.284 .030
	PEMBAYARAN QRIS	.242		.256	.176	.944 .353

a. Dependent Variable: kepuasan

(Data source: data processed by SPSS)

Based on the table, the regression equation value is obtained as follows:

$$Y = 2.702 + 0.242x + 0.256z$$

- a) Between the dependent variable and the independent variable. If all the dependent variables including payment (x) have a value of 0% or do not change, then the value of the satisfaction variable is 2.702
- b) The beta coefficient value of the payment variable (x) is 0.256, it has a positive value of 0.242, this means that every increase in payment X will increase Y by 0.256.

Hypothesis Testing

Hypothesis testing is a decision-making method based on data analysis. In statistics, a result can be said to be significant which has been determined in advance. T-test (partial).

Table 10. Result of T-test

Coefficients^a						
Model		Coefficients				
		Unstandardized B	Standardized Beta	Std. Error		
1	(Constant)	2.702		1.183		.030
	PEMBAYARAN QRIS	.242	.176	.256	.944	.353

a. Dependent Variable: KEPUASAN

Sources : Test (Simultaneous)

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.260	1	1.260	892	.353 ^b
	Residual	39.540	28	1.412		
	Total	40.800	29			

a. Dependent Variable: KEPUASAN
b. Predictors: (Constant), PEMBAYARAN QRIS

(Data source: data processed by SPSS)

Test of coefficient of determination

The adj Rsquare value is 0.031 or 3.1%. The coefficient of determination value shows that the payment variable (x) is able to explain the satisfaction variable (y) by 3.1% while the remaining 96.9% is explained by other variables. Dependent Variable: Consumer Satisfaction.

Table 11. Result of test coefficient of determination

Model Summary^a					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.176 ^a	.031	-.004	1.188	

a. Predictors: (Constant), Pembayaran QRIS
b. Dependent Variable: Kepuasan Konsumen

(Data source: data processed by SPSS)

This study examines the effect of payment methods on satisfaction. The results of the regression analysis show that the one used is statistically

significant, which means that all independent variables (payment) affect the dependent variable (satisfaction). The effect of payment methods on satisfaction. from the calculations above have been described through the t test which can be concluded that the payment variable has a positive and significant effect on satisfaction, so the payment variable has an effect on the satisfaction of the Medan city community.

The results of this study are in accordance with previous studies and in line with previous studies, namely research conducted by Went - Tsung Wu, Chie-Bein Chen, Chiao- Chen Chang (2016) transaction speed (often referred to as response time) has received attention in the context of information systems and E-Commerce due to the increasing focus on operational resource efficiency. According to Liao and Cheng (2002). People in developed countries tend to be very sensitive to the speed of service. Thus, transaction speed as a time-saving feature is an important consideration for customer satisfaction.

The results of this study are in line with the theory according to Liao and Cheng which states that transaction speed as a time-saving feature is an important consideration that banks must pay attention to in improving mobile banking. The development of electronic money which is relatively new in Indonesia is supported by Bank Indonesia in order to realize Indonesian society as a cashless society. namely economic activities carried out by a group of people who in financial transactions do not use cash but are already in the form of cards or are carried out electronically in the future. which are stored and managed in a media such as a server or chip that is carried out in payments. In this study, the use of QRIS by all informants from informants 1 to 6 felt very easy to use QRIS because each of their informants answered that the emergence of QRIS was the answer to the needs of millennials in making transactions because it can facilitate the payment process quickly, more practical and relatively cheap because they only click on the QRIS barcode scan and do not feel confused and choose payment needs according to user needs in payments and provide convenience compared to cash, especially small nominal transaction money. so that this can also minimize errors in return transactions, this is in line with research conducted by Insana & Johan (2021).

Speed is an important factor for people, especially for people with high mobility. QRIS offers a fast and efficient transaction process. Users only need to scan the QR Code for a few seconds to complete the transaction. Speed is influenced by customer satisfaction in using payment system services using the QRIS system. H.Chen and Chen stated that fast transactions are a must in the financial industry. To encourage more people to use mobile payment services, H.Chan & Chan requested certain rights related to transaction speed. Fast transactions are very important today. Consumers want to reduce the amount of time needed if possible. Interest in using the payment system (QRIS) among

Bank Rakyat Indonesia customers, the faster the transaction, the faster the service. In this case, speed has a positive and significant effect on QRIS users (Agustin, 2023).

CONCLUSION

Based on the results of the research that has been tested and discussed in the previous chapter, the author gets the conclusion and the results of the hypothesis test show that the payment variable has a significant positive effect on the satisfaction variable, the use of QRIS speeds up transaction time in payments at Trans Metro Deli and provides convenience and efficiency for both passengers and transportation organizers, so it can be concluded that the use of QRIS contributes significantly to increasing satisfaction in the city of Medan. ■

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