

THE INFLUENCE OF LIFESTYLE, EWOM, CASHLESS SOCIETY, AND ATTITUDE TOWARDS THE USE OF QRIS INFORMATION TECHNOLOGY

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Abstract. This research aims to examine the effect of lifestyle, electronic word of mouth, cashless society, and behavior on the use of QRIS information technology, based on Theory of Planned Behavior and Consumer Behavior Theory. This research applies explanatory method that explains the causal relationship among its variables through hypothesis testing. The samples include 365 undergraduate students of the Faculty of Economics and Business of Universitas Brawijaya class of 2020 to 2022, selected through non-probability sampling techniques. Data are collected through questionnaires, and analyzed by Partial Least Square processed by using SmartPLS software. The results of this research exhibit that lifestyle, electronic word of mouth, cashless society, and behavior affect the use of QRIS information technology. The implications of this research contribute to the literature by confirming existing theories: Theory of Planned Behavior and consumer behavior theory. Furthermore, this research provides innovation in the development of QRIS information technology for Bank Indonesia as the provider of QRIS technology.

Keywords: Cashless Society; Electronic Word of Mouth; Lifestyle; Behavior; Information Technology; Consumer Behavior Theory; Theory of Planned Behavior; QRIS.

I. INTRODUCTION

Progress Rapidly developing technology is unavoidable, as it goes hand in hand with advances in science and human civilization. Society is required to adapt to the changes that occur due to these technological advances. Various facilities and infrastructure in various countries have adopted the technological advances that have been developed. Technological advances exist to overcome various challenges in the digital era (Azzahroo & Estiningrum, 2021). Technology that continues to advance around the world has changed all aspects of the industry including the financial sector. The financial sector has also adjusted to the current technological developments. This can be reflected in the existence of Financial technology.

With this technology, people are slowly adapting to conduct financial transactions in digital form, especially in making payments. The growth of a number of financial technologies in Indonesia indicates that people have adopted and have also innovated on technology in the financial sector (Febriani et al., 2023). Many changes have occurred in payment transactions along with advances in the digitization of the financial services system. Initially, payments were made manually or conventionally, which required people to carry physical money and queue at bank payment counters, but over time and the progress of payment systems that innovate from year to year, transformed into a non-cash payment system with the use of payment

instruments in the form of cards such as ATM / Debit cards and credit cards, and are now transforming into electronic money models.

In this era, electronic money has been commonly used by Indonesians in making payment transactions, for example to make credit transactions, shop online, pay toll tickets, and park without cash as a form of realization of transactions that utilize electronic money (Tazkiyyaturrohmah, 2018). Based on the results of the E-Wallet Industry Outlook 2023 survey presented by Insight Asia, regarding digital wallet users conducted in September 2022, there were 1,300 urban residents surveyed, 74% of whom had used digital wallets. Of this group, about 61% use several digital wallet applications at the same time, it is known that the number of digital wallet users GoPay is 71%, OVO is 70%, Dana 61%, ShopeePay 60%, and LinkAja 27% (Ahdiat, 2023). These percentages prove that Indonesians have used a number of financial technologies in their lives.

Bank Indonesia predicts that electronic transactions will continue to grow in 2023. In 2022, there was a 30.84% increase in the value of electronic money transactions compared to 2021, reaching a total of Rp399.6 trillion (indonesia.go.id, 2023). The drastic increase in the number of electronic transactions illustrates that more and more Indonesians are implementing cashless. The Cashless phenomenon is one of the factors for the development of Financial Technology in Indonesia. Cashless is a term describing a payment system in which financial transactions are carried out without using physical cash.

The Indonesian government is trying to increase the use of electronic payment methods by monitoring developments through relevant stakeholders, namely Bank Indonesia and the Financial Services Authority (OJK). In an effort to support the National Non-Cash Movement (GNNT), Bank Indonesia in collaboration with ASPI (Indonesian Payment System Association) issued QRIS (Quick Response Code Indonesia Standard) which intends to facilitate electronic digital financial transactions. QRIS (Quick Response Code Indonesia Standard) is a national QR Code standard for payments that has been set by Bank Indonesia whose purpose is to simplify electronic payment transactions through the use of electronic money applications connected to servers, mobile banking services, and digital wallets (Harahap et al., 2023).

According to the Payment System Association (ASPI), the number of QRIS users was around 28.76 million in December 2022. This figure increased by 4.6% from November 2022 and increased by 92.5% from the previous year. In December 2022 ASPI also wrote that around 23.97 million merchants provided transaction services through QRIS. This figure increased by about 5% month-on-month and 58.2% from the beginning of the year (Ahdiat, 2023). The efficiency advantages provided by QRIS in the cashless payment system, where only one type of QR code is needed for various types of payments, has made QRIS a positive trend in society, The transformation in consumption patterns in the technological and digital era is reflected in the increasing use of online transactions, also known as cashless society (Wikannanda et al., 2019). On the other hand, there is also research conducted by the Visa Survey, showing that as many as 89% of digital wallet or e-wallet users are Gen Z (Zahidah, 2023). Students are millennials and generation Z who certainly have a higher level of sensitivity to technology, have sufficient proficiency in the use of these technologies, especially in the context of using QRIS to facilitate financial transactions (Gultom et al., 2023).

Kurniawati et al. (2021) state that QRIS was created to facilitate financial transactions for all groups, including the millennial generation such as students and college students. However, in its use there are still obstacles. A survey conducted by Rahman & Supriyanto (2022) shows

that student interest in QRIS is low, with only 41% interested. This shows that not all students want to use cashless due to the risk of financial crimes such as data theft, digital money hacking, or misuse of personal data for unauthorized purposes. This is also evidenced by a survey conducted by the Indonesia Anti-Phishing Data Exchange (IDADX) which said there were at least 3,180 phishing cases in early 2022 and of the series of cases, financial institutions were said to be the main target of attacks (cnnindonesia.com, 2022).

Research Previous research by Rohmaniyah et al. (2023) tested lifestyle variables, ewom, and cashless society on decisions in using the QRIS payment system for students, the results showed that lifestyle variables and cashless society had an effect on student decisions in using the QRIS payment system, but the ewom variable had no effect. So, researchers are interested in examining these variables as one of the factors that can influence the use of QRIS information technology in students, as well as by adding attitude variables.

Students' attitudes towards using QRIS information technology do not only reflect acceptance of the payment technology, but are closely related to their lifestyle. The concept of consumer behavior theory can be integrated to understand how people's lifestyles affect the adoption and use of QRIS information technology. According to Kotler (2012), there are several factors that influence consumer behavior, one of which is personal factors that discuss lifestyle. Previous research conducted by Putri et al. (2023) states that there is a positive and significant influence on lifestyle variables on the use of QRIS as a digital payment tool for students.

Recommendations or peer experiences obtained through the EWOM platform are a consideration for using QRIS technology. Iksyanti & Hidayat (2022) conducted a study that tested the ewom variable on the TikTok platform on purchasing decisions at Shopee. The results of this study indicate that the EWOM variable has a significant effect on purchasing decisions so that researchers want to test the EWOM variable whether it is one of the factors that influence the use of QRIS information technology. Previous research also conducted by Wikannanda et al. (2019) tested the cashless society variable on lifestyle among students, the results showed that cashless society influenced students' lifestyles. Supported by this research, Cashless Society can be one of the factors that influence students to use QRIS information technology.

In this study, researchers want to prove the attitude variable to be tested for its influence on the use of QRIS information technology in students, because in previous research by Rohmaniyah et al. (2023) only tests lifestyle variables, ewom, and cashless society so that it has not considered attitude variables to be tested for their influence on the use of QRIS payment systems in students.

Attitude is one of the factors that can influence a person's intention to do something. Theory of Planned Behavior (TPB) developed by Ajzen (1988) is a conceptual framework used to understand human behavior. One of the 3 variable components contained in TPB, namely attitude towards behavior, can influence a person in behaving. So, Theory of Planned Behavior (TPB) can be used to understand human attitudes towards using QRIS information technology. Research conducted by Fadhila et al. (2020) which examines the attitude variable towards purchasing decisions at minimarkets, the results show that attitudes have a positive relationship to purchasing decisions. So, researchers want to test whether attitude is one of the factors that influence the use of QRIS technology in students or not.

In this study, researchers used undergraduate Accounting study program students at the Faculty of Economics and Business, Universitas Brawijaya as the object of study. The difference in variables and the difference in the object of study in this study are the research gaps in this study, because in previous studies there were still few studies that examined lifestyle, ewom, cashless society and attitudes towards the use of QRIS information technology and in previous studies there were still few studies that examined this topic through the perspective of millennials and generation Z. The existing phenomena and problems supported by theory and previous research make researchers interested in conducting research with the title "The Influence of Lifestyle". The phenomena and problems that exist supported by theory and previous research make researchers interested in conducting research with the title "The Effect of Lifestyle, Electronic Word of Mouth, Cashless Society and Attitudes on the Use of QRIS Information Technology". This research is expected to contribute theoretically by adding empirical evidence of factors that influence the use of QRIS information technology. The results of this study also contribute practically in adding library materials, especially as a reference for the academic community.

The formulation of the problems that arise in this study is whether lifestyle affects the use of QRIS information technology, whether electronic word of mouth affects the use of QRIS information technology, whether cashless society affects the use of QRIS information technology, whether attitudes affect the use of QRIS information technology. Meanwhile, this study aims to test and obtain empirical evidence of the effect of lifestyle on the use of QRIS information technology, test and obtain empirical evidence of the effect of electronic word of mouth on the use of QRIS information technology, test and obtain empirical evidence of the effect of cashless society on the use of QRIS information technology and test and obtain empirical evidence of the effect of attitudes on the use of QRIS information technology.

II. LITERATURE REVIEW

A. *Theory of Planned Behavior*

According to Ajzen (1991), Theory of Planned Behavior is a theory that assumes that humans generally act wisely (act in sense). This theory is able to provide a useful conceptual framework in dealing with the complexity of human social behavior. The main factor that determines individual behavior is the influence of individual intention (behavioral intention) to act according to the desired behavior. Ajzen (1991) also suggests that behavioral intention is influenced by three variables, namely Attitude Toward the Behavior, Subjective Norm, and Perceived Behavioral Control. Attitude toward the behavior refers to the extent to which individuals have a positive or negative assessment or evaluation of a behavior. A positive attitude towards a behavior tends to increase an individual's intention to do it, while a negative attitude discourages the intention to do it. Subjective norm refers to the social pressure individuals feel to perform or not perform the behavior. Perceived behavioral control also refers to individuals' beliefs about the extent to which they have control over performing a behavior. In general, when attitudes and subjective norms are more positive towards a particular behavior, and the stronger the perceived behavioral control, the stronger the individual's intention to perform a behavior (Ajzen, 1991).

B. *Theory of Consumer Behavior*

L. Schiffman & Kanuk (2007) provide a definition of consumer behavior, which refers to the actions and decisions taken by consumers when searching for, purchasing, using, evaluating,

and allocating time and money for products and services that they expect will meet their needs. According to Kotler & Keller (2016) consumer behavior is the study of how individuals, groups, and organizations make decisions related to, selecting, purchasing, using, and managing goods, services, ideas, or experiences to meet their needs and desires. There are factors that influence consumer behavior, namely cultural factors, social factors, personal factors, and psychological factors. Cultural factors consist of culture; sub culture; and social class. Social factors consist of reference groups; family; role and status. Personal factors consist of age and stage of the life cycle; work and economic environment; and lifestyle. Psychological factors consist of motivation; perception; learning; beliefs and attitudes.

C. Lifestyle

D. Hawkins & Mothersbaugh, p. (2010) state that lifestyle is a pattern of how a person lives their life by the way they treat themselves or their self-concept which is influenced by a number of factors. According to Kotler (2012) lifestyle can be defined as a person's pattern of life that can be reflected in their activities, interests, and opinions. This includes the way the individual lives their daily life, including the habits, preferences, and values that shape their identity in society. Mowen & Minor (2012) state that the concept of lifestyle refers to the way individuals live their lives, including how they spend their money and how they divide their time. This is assessed by asking consumers questions about their activities, interests and personal views, lifestyles are closely related to the actual actions taken by consumers, including the purchasing decisions they make. Lifestyles can also change over time due to environmental influences, personal development, and changes in life situations. Kotler (2012) suggests that there are factors that can influence lifestyle, namely factors that come from within a person (internal) and factors that come from outside (external). Internal factors consist of attitudes, experiences and observations, personality, self-concept, motives, and perceptions. External factors consist of reference groups, family, and social class.

D. Electronic Word of Mouth

The definition of EWOM according to N. Hawkins et al. (2004) is a mechanism that allows customers to share information and their views about a particular product, brand or service. Thureau (2004) states that Electronic Word of Mouth (EWOM) is positive or negative comments and views made by actual, potential or previous consumers about a product that has previously been used or a company, where this information can be accessed by individuals and institutions via the internet. According to Kotler (2012), there are three main platforms for EWOM media, namely Online Communities and Forums; Blogs; and Social Networks.

E. Cashless Society

Cashless Society is a financial technology (fintech) revolution that refers to a society that makes purchase transactions using digital cards or electronic devices (Balakrishnan & Shuib, 2021). Cashless society describes a situation where people no longer use cash in the transaction process, but make transactions through digital transfer of financial information (Katon & Yuniati, 2020). According to Andriani et al. (2022) there are advantages to using cashless, namely the convenience of transactions, minimizing the occurrence of criminal acts, and maintaining the stability of financial transactions. In addition to the advantages, there are also several disadvantages of using cashless, namely reducing privacy, decreasing monetary security, and increasingly sophisticated criminality.

F. Attitude

Attitude is a learned predisposition to respond to an object with consistency, in the form of liking or disliking (L. G. Schiffman & Kanuk, 2010). According to Suprapti in Aryadhe et al. (2018) attitude is an expression and individual feelings that reflect whether the individual likes or dislikes an object. According to Schiffman and Leslie in Fadhila et al. (2020) attitude consists of three main aspects, namely cognitive aspects; affective aspects; and behavioral aspects.

G. Information Technology

According to Armstrong (2001), information technology involves the collection, storage, processing, and communication of information using electronic means. Information technology is a combination of computing and communication that aims to process data into relevant, accurate, efficient, and reliable information, where the information produced is able to increase the effectiveness and efficiency of work (Choirunnisa & Rufaedah, 2022). Information technology (IT) has an important role in modern accounting. The integration of information technology in accounting allows financial data processing to be faster, more accurate, and efficient. Information technology-based accounting systems assist in automating the process of recording, managing, and reporting financial transactions. Information technology strengthens accounting information systems by providing the necessary infrastructure to manage financial information efficiently and effectively, improve accuracy, transparency, and speed in financial reporting, and support better decision making in organizations.

H. QRIS

QRIS stands for Quick Response Code Indonesian Standard. QRIS is a standard in Indonesia that integrates various types of QR codes used by various Payment System Service Providers (PJSP). The payment system industry and Bank Indonesia have collaborated and created this QRIS payment system. QRIS was launched with the aim of simplifying, accelerating, and increasing the level of security in the transaction process using the QR Code. Bank Indonesia categorizes that there are several types of payments using QRIS, namely the Static Presented Mode (MPM) Merchant for micro and small scale entrepreneurs. Then Dynamic Merchant Presented Mode (MPM) is suitable for medium and large scale merchants, especially those with large transaction volumes. For merchants who need fast transactions, such as transportation service providers, parking or advanced retail, it is suitable to use the QR Consumer Presented Mode (CPM) type. The use of QRIS, as a form of application of information technology, facilitates recording transactions in real time. Every transaction made through QRIS is immediately recorded in the digital accounting system, reducing the risk of manual recording errors and speeding up the reconciliation process. This allows accountants and financial managers to have immediate access to accurate and up-to-date financial data. QRIS also supports transparency and auditability as every transaction leaves a digital trail that is easily traceable. This increases efficiency in financial management and strengthens internal controls, assisting companies in complying with financial regulations and accounting standards.

1. The Influence of Lifestyle on the Use of QRIS Information Technology

Lifestyle is about the way individuals express themselves through their activities, interests, and opinions (Kotler, 2002). Consumer behavior theory states that an individual's lifestyle significantly influences their behavior in using a product/service. Lifestyle is a strong factor in understanding individual preferences and behavior. Research conducted by Seputri & Yafiz

(2022) shows that lifestyle affects generation Z's decision to use QRIS as a digital payment tool. Similar results were also found by Widiantari et al. (2023) in their research on financial literacy, e-money and lifestyle who want to know their influence on the financial behavior of generation Z in this non-cash era. The results showed that there was a positive influence between lifestyle variables on the financial behavior of generation Z in the non-cash era. Ramadhan et al. (2023) tested lifestyle variables on their influence on QRIS non-cash payment system decisions. The results show that lifestyle has a positive and significant influence on the QRIS non-cash payment system. Based on the explanation above and the results of previous research, the hypothesis proposed is.

H1: Lifestyle affects the use of QRIS information technology

J. The Effect of Electronic Word of Mouth on the Use of QRIS Information Technology

Thurau (2004) defines EWOM as statements/reviews given by individuals when using or not using a product or service from a company where the information can be accessed via the internet. Consumer behavior theory states that social factors such as electronic word of mouth (EWOM) significantly influence consumer behavior in using products or services. EWOM, which consists of reviews, recommendations, and comments shared online, plays a major role in shaping consumer perceptions and decisions. The results of research conducted by Kusuma et al. (2024) state that EWOM has a significant effect on the decision to use E-Wallet DANA. Similar results were also found by Rahmadhani & Prihatini (2019) in their research on the influence of EWOM and perceived risk on purchasing decisions on Tokopedia e-commerce customers, it was found that the EWOM variable had a positive effect on purchasing decisions. Research conducted by Rahmawati et al. (2023) tested the EWOM variable on the decision to use the LinkAja E-wallet. The results show that the EWOM variable has a significant effect on usage decisions. Based on the explanation above and the results of previous research, the hypotheses proposed are:

H2: Electronic Word of Mouth (EWOM) affects the use of QRIS information technology.

K. The Effect of Cashless Society on the Use of QRIS Information Technology

Cashless Society, also known as the Non-Cash Movement, is a new concept or system in society or a community that no longer views money in physical form such as paper or coins, but replaces it with a new transaction medium known as electronic money (e-money) (Rifah, 2019). Consumer behavior theory states that social factors such as cashless society significantly influence consumer behavior in using products or services. Consumers who live in a cashless society tend to be more open to new technology and prioritize efficiency in transactions. In previous research conducted by Rohmaniyah et al. (2023) stated that the cashless society variable has an influence on consumer decisions to use QRIS. Also supported by research by Rasyid & Mayangsari (2022) resulted in the conclusion that cashless society variables affect student consumptive behavior. Similar results are also shown by research conducted by Wikannanda et al. (2019) states that the cashless society variable has a significant and positive influence on the lifestyle of students using the Go-Pay application. Based on the explanation above and the results of previous research, the hypothesis proposed is:

H3: Cashless Society affects the use of QRIS information technology

L. The Effect of Attitude on the Use of QRIS Information Technology

Attitude is an individual's subjective evaluation of a particular behavior or object, where the evaluation includes a positive or negative view of the behavior or object (Ajzen, 1991). According to the Theory of Planned Behavior (TPB), attitude is one of the factors that can influence an individual's intention to behave. A positive attitude towards a behavior will increase the likelihood of an individual to have the intention to do it, while a negative attitude will reduce the intention to do it. In previous research conducted by Yuliana et al. (2022) state that attitude variables simultaneously affect the intention to use QRIS. Similar results were also found in previous research by Ferinaldy et al. (2019) regarding his research on attitudes, subjective norms, behavioral control and religiosity on their influence on the intention to use electronic money, the results of this study indicate that there is a positive and significant influence on the attitude variable on the intention to use electronic money. Research conducted by Rohmah and Martini (2021) regarding the analysis of consumer intention to use QRIS based on the Theory of Planned Behavior model tests the attitude variable, the results show that attitude affects the intention to use QRIS. Based on the explanation above and the results of previous research, the hypothesis proposed is:

H4: Attitude affects the use of QRIS information technology

M. Theoretical Framework

According to Sekaran (1992) in his book "Business Research" (1992), the framework is a conceptual model that explains how theory is related to various factors that have been identified as important problems. The research framework is described through a framework as presented in the following figure:



Figure 1 Theoretical Framework

The variable components to be used are exogenous. While the use of QRIS information technology is an endogenous variable.

III. RESEARCH METHODOLOGY

A. Type of Research

Research is a systematic process carried out to gain new knowledge, understand phenomena, test hypotheses, or solve certain problems. This research uses a quantitative approach. According to Sugiyono (2014: 14) quantitative research methods are research methods based on positivism, used to research on certain populations or samples that have the aim of testing predetermined and generalized hypotheses. The type of research used is explanatory research. Explanatory research is research that explains the position of the variables studied and the relationship between one variable and another (Sugiyono, 2013: 6).

B. Population and Sample

The population in this study were undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya. The population selection was carried out on the basis that students are millennials and generation Z who actively use information technology, especially in terms of electronic payments and QRIS. Undergraduate students of the Faculty of Economics and Business also have a background in studying economics and business so that the research topics and issues in this study are relevant to the disciplines that have been studied. The sampling method used in this study was non-probability sampling method and sampling using purposive sampling technique. According to Sugiyono (2012) purposive sampling is a sampling technique with certain considerations. The sample selection criteria in this study are:

1. Active undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya Class of 2020-2022
2. QRIS service users within the last 1 month

This study uses the Slovin formula to determine the number of research samples. Based on the slovin formula (Umar, 2003), to determine the minimum sample needs to be calculated in the following way:

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = minimum sample size

N = population size

e = margin of error (5% or 0.05)

Thus the number of samples in this study are:

$$n = \frac{N}{1 + Ne^2}$$
$$n = \frac{3962}{1 + 3962(0,05)^2}$$

$$n = 363.31 \text{ (rounded up to 365)}$$

Based on the results of the above calculations, it can be said that the minimum sample to be taken by researchers is 365 respondents.

C. Data Type and Source

The type of data used in this research is quantitative data. In this study, quantitative data were obtained through the results of distributing questionnaires to active undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya Class of 2020, 2021, and 2022. This research uses primary data sources. Primary data for this study were obtained from respondents' answers to questionnaires distributed via google form to undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya.

D. Operational Definition and Measurement of Variables

In this study, there are two types of variables to be tested, including exogenous variables, namely lifestyle, electronic word of mouth (EWOM), cashless society, and attitude. While the endogenous variable is the use of QRIS information technology.

Exogenous Variable (X)

- a. Lifestyle (X1)

Lifestyle is how individuals spend their time, how they manage their finances, and also how they adapt to their environment in daily life (Sada, 2022).

- b. Electronic Word of Mouth (X2)
Sumangla (2014) defines EWOM as all forms of information communication related to the use or characteristics of a particular product or service that consumers convey through internet technology.
- c. Cashless Society (X3)
Cashless society is a condition in which most financial transactions are conducted without the use of paper or metal money, but using digital payment methods such as credit cards, debit cards, digital banks, and digital wallets.
- d. Attitude (X4)
L. Schiffman & Kanuk (2007) define attitude as a tendency acquired through learning that creates positive feelings towards a specific object in individual behavior.

Endogenous Variable (Y)

Use of QRIS Information Technology

Information technology is a technology used to obtain, store, organize, process, and disseminate data that has been processed (information) so that it can be utilized by information users (Rajaraman, 2018). The use of QRIS (Quick Response Code Indonesian Standard) information technology refers to the application of QRIS in various aspects of daily life, especially related to payments and financial transactions. QRIS is a form of information technology in the form of QR code standards used in Indonesia to facilitate electronic payments and financial transactions. QRIS combines information technology with QR code technology to enable a more convenient and efficient payment process.

E. Data Collection Technique

Data collection techniques by distributing questionnaires. The preparation of the questionnaire is done by providing a series of questions or written statements to respondents to get a response. The questionnaire was distributed to respondents online through social media such as Whatsapp, Line, Instagram, Facebook and Twitter using google forms services. The questionnaire was distributed online in order to provide easy access to respondents and efficiency in data collection.

F. Data Analysis Method

The data analysis method used in this research is structural equation modeling (SEM). Researchers usually use this statistical method in various fields such as social, economic, behavioral, and so on (Santosa, 2018). This method focuses on the cause-and-effect relationship or causality relationship between exogenous variables and endogenous variables. This study uses the Partial Least Squares (PLS) method for data analysis and hypothesis testing. Partial Least Squares (PLS) is a multivariate statistical method that compares multiple dependent variables with multiple independent variables (Abdillah & Hartono, 2009). Data analysis in PLS goes through three stages, namely the measurement model (outer model), structural model (inner model) and hypothesis testing.

Evaluation of the Measurement Model (Outer Model)

Abdillah and Hartono (2014) explain that the outer model is a measurement model to test the validity and reliability of the model. The outer model provides an overview of the relationship between indicators and constructs. The questionnaire will be said to be valid if the statements on the questionnaire are able to reveal something that will be measured by the

questionnaire. The construct validity test in PLS is carried out through convergent validity and discriminant validity tests. Convergent validity test parameters in the PLS measurement model are measured using parameters, namely the Average Variance Extracted (AVE) value and the outer loading value. Chin (1995) in Abdillah & Hartono, p. (2015) states that the Rule of thumb for AVE value > 0.5, communality > 0.5, and outer loading > 0.7. The parameter value for the discriminant validity test is measured by comparing the root of the AVE of a construct which should be higher than the correlation between these latent variables, or by looking at the cross loading score. The rule of thumb for the cross loading value is > 0.7 in one variable (Abdillah & Hartono, 2015). The reliability test in PLS is carried out through two methods, namely Composite Reliability and Cronbach's Alpha. Data that has composite reliability > 0.7 has high reliability (Chin, 1996 in Abdillah & Hartono, p. (2015)). The expected Cronbach's Alpha value is > 0.6 for all constructs so that it can be said that a construct is reliable (Chin, 1996 in Abdillah & Hartono, p. (2015)).

Structural Model Evaluation (Inner Model)

Inner model is a structural model to predict the causal relationship between latent variables. Inner model analysis or structural model analysis is carried out to ensure that the structural model is built robustly and accurately. According to Abdillah & Hartono, p. (2015), the inner model is evaluated using the Coefficient of Determination (R²), the inner model or path coefficient, and Predictive Relevance (Q²). The R² value is used to measure the extent to which variations in changes in exogenous variables affect endogenous variables. The inner model or path coefficient reflects the level of significance in hypothesis testing. The Q² value is another criterion used to evaluate structural models, in addition to evaluating the R² value which is a predictive accuracy criterion (Geisser, 1974 in Santosa (2018)).

Hypothesis Testing Model

Testing the hypothesis is needed to determine whether or not there is an influence between variable X, namely, Lifestyle (X1), EWOM (X2), Cashless Society (X3), Attitude (X4) on variable Y, namely the use of QRIS Information Technology (Y). The inner model or path coefficient is able to show the level of significance in hypothesis testing.

In this study, a two-tailed hypothesis test was used with a significance level of 5%. If the significance level used is 5%, then a confidence level or significance of 0.05 is used to reject a hypothesis. In the context of this study, there is a 5% probability of making the wrong decision, while the probability of making the correct decision is 95%. Then hypothesis testing is carried out by comparing the results of the t-statistic value on the bootstrapping output display of the SmartPLS program with the t-table value. The hypothesis will be accepted if it meets the criteria that the t-statistic is greater than the t-table.

IV. RESULT AND DISCUSSION

A. Overview

Respondents in this study were active undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya Class of 2020, 2021, and 2022. Respondent selection is aimed at those who have used QRIS information technology. This was done by providing a statement regarding their use of QRIS technology available in the attachment to the research instrument. Researchers conducted data collection for about 6 weeks, starting on December 6, 2023. The distribution of this questionnaire utilizes Google Form as an online tool or media.

B. Evaluation of the Measurement Model (Outer Model)

Testing the validity and reliability of research instruments in SmartPLS 4.0 *software* in this study, can use convergent validity by looking at the *AVE* value and *loading factor* and discriminant validity by looking at the *cross loading* value. *Convergent validity* is viewed from the *AVE (Average Variance Extracted) value* > 0.5 and the *loading factor* value on the latent variable with its indicators (Santosa, 2018).

AVE Value Table

Variables	Average Variance Extrancted (AVE)
Lifestyle (X1)	0.780
EWOM (X2)	0.801
Cashless Society (X3)	0.708
Attitude (X4)	0.722
Use of QRIS Information Technology (Y1)	0.737

Source: Data processed, 2024

Based on the table above, it shows that the *AVE* value is above 0.5 for each construct and it can be concluded that the construct explains more than half of the variance derived from the indicator.

Table of Instrument Validity Test Results Using Loading Factor

	X1	X2	X3	X4	Y1
X1.1	0.935				
X1.2	0.903				
X1.3	0.945				
X1.4	0.906				
X1.5	0.799				
X1.6	0.797				
X2.1		0.889			
X2.2		0.892			
X2.3		0.890			
X2.4		0.899			
X2.5		0.898			
X2.6		0.900			
X3.1			0.831		
X3.2			0.817		
X3.3			0.859		
X3.4			0.807		
X3.5			0.873		
X3.6			0.859		
X4.1				0.845	

X4.2				0.857	
X4.3				0.854	
X4.4				0.827	
X4.5				0.837	
X4.6				0.878	
Y1.1					0.903
Y1.2					0.882
Y1.3					0.779
Y1.4					0.797
Y1.5					0.899
Y1.6					0.883

Source: Data processed, 2024

Based on the table above, it shows that all indicators in the variable have a loading factor value above 0.7, so it can be concluded that all variable items are valid for research. The validity test with discriminant validity is useful for assessing the extent to which a variable has adequate discriminant and is carried out by comparing the loading value on the variable being tested, which should be greater than the loading value on other variables. According to Ghozali (2015) a good cross loading value is above 0.7.

Table of Instrument Validity Test Results Using Cross Loading

	X1	X2	X3	X4	Y1
X1.1	0.935	0.592	0.645	0.601	0.692
X1.2	0.903	0.573	0.639	0.569	0.692
X1.3	0.945	0.606	0.654	0.630	0.705
X1.4	0.906	0.576	0.642	0.577	0.696
X1.5	0.799	0.538	0.474	0.673	0.555
X1.6	0.797	0.535	0.472	0.668	0.550
X2.1	0.547	0.889	0.489	0.554	0.605
X2.2	0.561	0.892	0.502	0.568	0.617
X2.3	0.552	0.890	0.494	0.560	0.609
X2.4	0.605	0.899	0.581	0.655	0.641
X2.5	0.600	0.898	0.575	0.653	0.634
X2.6	0.597	0.900	0.581	0.645	0.640
X3.1	0.539	0.475	0.831	0.597	0.578
X3.2	0.516	0.525	0.817	0.616	0.597
X3.3	0.594	0.531	0.859	0.498	0.633
X3.4	0.511	0.450	0.807	0.460	0.627
X3.5	0.592	0.504	0.873	0.534	0.658
X3.6	0.630	0.546	0.859	0.640	0.695
X4.1	0.634	0.577	0.578	0.845	0.643

X4.2	0.560	0.560	0.530	0.857	0.620
X4.3	0.606	0.613	0.577	0.854	0.650
X4.4	0.585	0.595	0.575	0.827	0.664
X4.5	0.543	0.545	0.553	0.837	0.624
X4.6	0.609	0.566	0.563	0.878	0.665
Y1.1	0.686	0.606	0.674	0.614	0.903
Y1.2	0.581	0.642	0.611	0.742	0.882
Y1.3	0.674	0.558	0.618	0.663	0.779
Y1.4	0.606	0.544	0.695	0.537	0.797
Y1.5	0.667	0.596	0.666	0.591	0.899
Y1.6	0.589	0.642	0.612	0.750	0.883

Source: Data processed, 2024

Based on the table above, all cross loading values of each variable item have values above 0.7. This means that the discriminant validity requirements have been met and the indicators above are valid as a whole.

An instrument is said to be reliable if it has Composite Reliability > 0.7 and Cronbach's Alpha > 0.6 for all constructs (J. F. Hair, 2006). The following are the results of reliability testing through composite reliability and Cronbach's alpha.

Table of Instrument Reliability Test Results

	Cronbac h's alpha	Composite reliability (rho_c	Description
X1	0.943	0.955	Reliable
X2	0.950	0.960	Reliable
X3	0.917	0.936	Reliable
X4	0.923	0.940	Reliable
Y1	0.928	0.944	Reliable

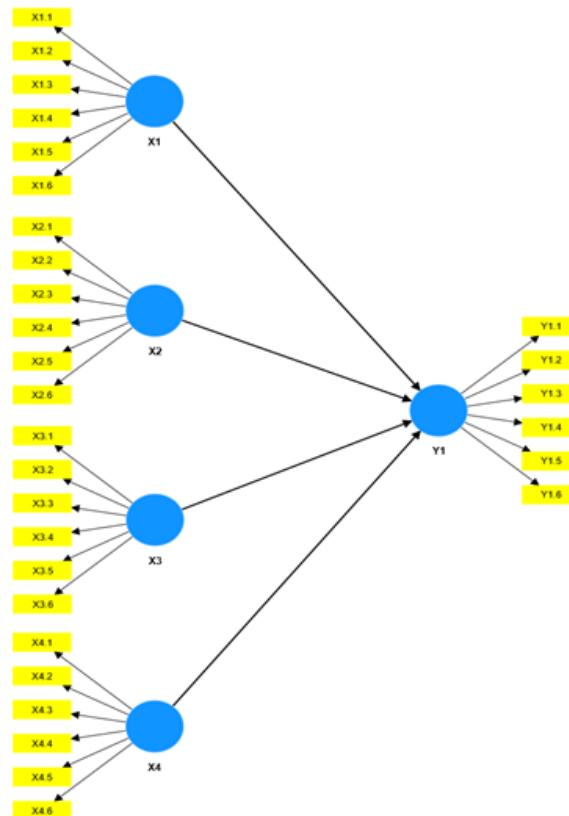
Source: Data processed, 2024

Based on table 4.13, the composite reliability value and Cronbach's alpha value on lifestyle variables, ewom, cashless society, attitudes, and use of information technology have values above 0.7 and 0.6 which indicates that all of these constructs are reliable.

C. Structural Model Evaluation (Inner Model)

In the inner model test or structural model evaluation, the calculation of the Coefficient of Determination (R2) and Predictive Relevance (Q2) is carried out. The inner model test is carried out to ensure that the structural model built is robust (model parameters do not change much when new samples are taken from the total population) and accurate, by looking at several indicators including (J. Hair et al., 2014). The results of the structural model displayed by Smart PLS 4.0 in this study are as follows:

Structural Model Picture



Source: Data processed, 2024

The coefficient of determination (R²) is used to see changes in exogenous variables to changes in endogenous variables. The results of the calculation of R² using Smart PLS 4.0 in this study are as follows:

Coefficient of Determination Table

Variable Determination	R-Square (R ²)
Use of QRIS Information Technology	0,734

Source: Data processed, 2024

The R² value of the QRIS information technology usage variable is 0.734, which means that the R-Square value for lifestyle, ewom, cashless society, and attitude variables on the use of QRIS information technology is 73.4%. This shows that the distribution of the variable use of QRIS information technology can be explained by the variables of lifestyle, ewom, cashless society and attitude by 73.4%. The remaining 26.6% is explained by other variables not examined in this study.

Predictive Relevance Test Results Table

SSO	SSE	Q ² (=1- SSE/SSO)

X 1	2190.000	2190.000	0.000
X 2	2190.000	2190.000	0.000
X3	2190.000	2190.000	0.000
X4	2190.000	2190.000	0.000
Y1	2190.000	1024.982	0.532

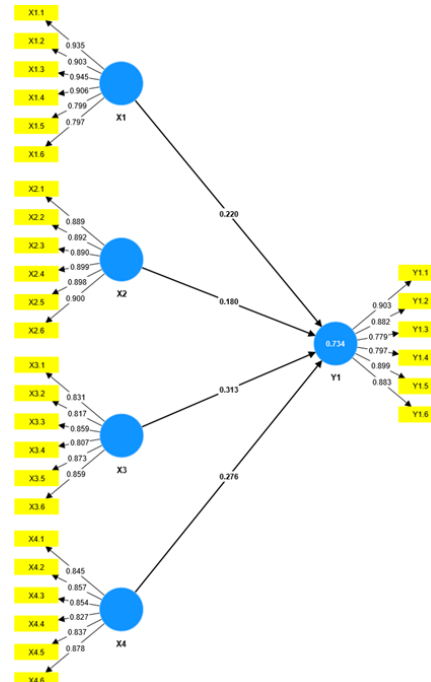
Source: Data processed, 2024

According to Chin (1998) a Q-Square value greater than 0 (zero) indicates that the model has good predictive relevance. Meanwhile, if the Q-Square value is less than 0 (zero), then the model is not good or does not have good predictive relevance. Based on this table, the Q-Square value for the QRIS information technology usage variable is 0.532, which indicates that the model has good predictive relevance.

D. Hypothesis Testing

Based on the results of the outer model and inner model that have been carried out previously, all hypotheses tested have met the requirements, so they can be used as an analysis model in this study. Through calculations with the help of SmartPLS 4.0 software, the model is obtained as follows:

Figure Path of the Research Theoretical Model



Source: Data processed, 2024

The hypothesis formulated in this study is a two-tailed hypothesis, so it uses a t-table of 1.96 with a p-value of 0.05. The 0.05 limit means that the chance of deviation is only 5% and the remaining 95% is indicated to accept the hypothesis. The results of hypothesis testing are carried out using the values in the path coefficients presented in the table as follows:

Path Coefficients Table

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STD EV)	P values
X1 -> Y1	0.220	0.219	0.050	4.441	0.000
X2 -> Y1	0.180	0.178	0.048	3.748	0.000
X3 -> Y1	0.313	0.319	0.073	4.282	0.000
X4 -> Y1	0.276	0.273	0.052	5.323	0.000

Source: Data processed, 2024

Based on the Path Coefficients table above, the following conclusions can be drawn:

1. Based on the results of the calculation of the table above, it shows that the t-statistics value > 1.96, which is 4.441 and p-value < 0.05, which is 0.000 and positive path coefficients of 0.220. The t-statistics result has a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05, so, it can be concluded that hypothesis 1 is accepted or supported, which means that lifestyle has a positive and significant influence on the use of QRIS information technology.
2. Based on the results of the calculation of the table above, it shows that the t-statistics value > 1.96, which is 3.748 and p-value < 0.05, which is 0.000 and positive path coefficients of 0.180. The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05. So, it can be concluded that the hypothesis is accepted or supported, which means that electronic word of mouth (ewom) has a positive and significant influence on the use of QRIS information technology.
3. Based on the results of the calculation of the table above, it shows that the t-statistics value > 1.96, which is 4.282 and p-value < 0.05, which is 0.000 and positive path coefficients of 0.313. The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05. So, it can be concluded that hypothesis 3 is accepted or supported, which means that the cashless society has a positive and significant influence on the use of QRIS information technology.
4. Based on the results of the calculation of the table above, it shows that the t-statistics value > 1.96, which is 5.323 and p-value < 0.05, which is 0.000 and positive path coefficients of 0.276. The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05. So, it can be concluded that hypothesis 4 is accepted or supported, which means that attitude has a positive and significant influence on the use of QRIS information technology.

1. *The influence of lifestyle on the use of QRIS information technology*

This study hypothesizes that lifestyle affects the use of QRIS information technology (H1). The test results show that this hypothesis is supported or accepted so that lifestyle is stated to have a positive and significant effect on the use of QRIS information technology in students. These results are consistent with the results of previous research conducted by Ramadhan et al (2023), Putri et al (2023), and Widiantari et al (2023).

Research conducted by Ramadhan et al (2023) on the younger generation shows the results that lifestyle variables have a positive and significant influence on decisions to use QRIS as a payment technology. Further research conducted by Putri et al (2023) which also examines lifestyle variables as one of the factors that influence students to use QRIS as a digital payment tool. The results of his research show that lifestyle has a positive effect on the use of QRIS which indicates that students tend to use QRIS if they feel that its use is in line with the times and attracts the various features contained in the system. Another study by Widiantari et al (2023) which examines lifestyle on the financial behavior of generation Z of Denpasar city in a cashless society. The findings of this study indicate that lifestyle has a positive effect on the financial behavior of generation Z in the era of cashless society.

In consumer behavior theory, lifestyle is one of the personal factors that influence consumer behavior. Consumer behavior theory assumes that individuals' lifestyles significantly influence their decisions to use a product or service. In the context of consumer behavior, lifestyle influences preferences and choices of products or services. Lifestyle is the way individuals express themselves in the world through their activities, interests, and opinions which are reflected in their life patterns. Everyone has a different lifestyle, even over time, the lifestyles of individuals and community groups can change dynamically. People's interest in various products is influenced by their lifestyle and the products they use reflect that lifestyle.

The results obtained in this study indicate that the lifestyle of undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya influences them in using QRIS information technology as a digital payment tool. These results are in line with consumer behavior theory which states that lifestyle significantly influences consumer perceptions of using a product or service, especially in terms of using QRIS information technology. The findings of this study strengthen the results of previous research, namely the research of Ramadhan et al. (2023), Putri et al (2023), and Widiantari et al (2023).

2. The influence of Electronic Word of Mouth (EWOM) on the use of QRIS information technology

This study hypothesizes that electronic word of mouth (ewom) affects the use of QRIS information technology (H2). The test results show that this hypothesis is supported or accepted so that electronic word of mouth (ewom) is stated to have a positive and significant effect on the use of QRIS information technology in students. These results are consistent with the results of previous research conducted by Maulana et al. (2021) and Yulindasari & Fikriyah, (2022).

Previous research conducted by Maulana et al (2021) examined the electronic word of mouth (ewom) variable on its influence on purchasing decisions mediated by brand trust at Bukalapak. This research has a positive and significant effect on purchasing decisions mediated by brand trust. Similar research was also conducted by Yulindasari and Fikriyah (2022) testing the electronic word of mouth (ewom) variable on its influence on purchasing decisions for halal cosmetics at Shopee. The results show that electronic word of mouth has a positive and significant effect on purchasing decisions.

Electronic word of mouth (ewom) refers to feedback and evaluations provided by actual, potential, or previous consumers about products that have been used whose information can be accessed by individuals and institutions via the internet, including good or bad comments (Thurau, 2004). Consumer behavior theory states that social factors, namely EWOM, have a significant influence on consumer decisions and behavior in using products or services. EWOM

includes various forms of digital communication, such as product reviews, comments on social media, discussion forums and ratings given by other users. Consumers often seek and trust information from EWOM before making a decision to use a product. Positive reviews from other users can increase trust and interest in a product or service, while negative reviews can reduce the intention to buy or use the service. Based on the results of this study, positive or negative information conveyed by word of mouth about a product or service on the internet platform in the occurrence of the EWOM phenomenon is used as a reference for FEB UB undergraduate students in using QRIS information technology.

The results obtained in this study indicate that the phenomenon of EWOM in the scope of undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya influences them in using QRIS information technology as a digital payment tool. This result is in line with the theory of consumer behavior which states that social factors, namely EWOM, influence in shaping perceptions, beliefs, and consumer decisions to use QRIS information technology. The findings of this study strengthen the results of previous research, namely the research of Maulana et al (2021) and Yulindasari and Fikriyah (2022).

3. The influence of Cashless Society on the use of QRIS information technology

This study hypothesizes that cashless society affects the use of QRIS information technology (H3). The test results show that this hypothesis is supported or accepted so that the cashless society is stated to have a positive and significant effect on the use of QRIS information technology in students. These results are consistent with the results of previous research conducted by Sodik et al. (2021) and Wikannanda et al. (2019).

Previous research conducted by Rohmaniyah et al. (2023) tested the cashless society variable on decisions in using the QRIS payment system. The results showed that there was an influence between cashless society variables on consumer decisions of FEB Unisma students using QRIS. Similar research was conducted by Wikannanda et al. (2019) which examines the cashless society variable and its effect on lifestyle among students. The results show that cashless society has an effect on lifestyle among students.

Cashless society refers to a concept that states that there is a shift towards a cashless movement, where the main financial transactions are carried out digitally without the involvement of physical money or paper currency. Consumer behavior theory states that social factors, namely Cashless Society, significantly influence consumer behavior in using products or services. The adoption of cashless payments or Cashless Society affects consumer perceptions of the security and ease of transactions. With the existence of a cashless society, FEB UB undergraduate students consider that cashless facilitates their transaction process which also becomes safer and more efficient as evidenced by the positive and significant influence of cashless society variables on the use of QRIS technology.

The results obtained in this study indicate that the cashless phenomenon that occurs around undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya influences them in using QRIS information technology as a digital payment tool. This result is in line with the theory of consumer behavior which states that the cashless society as a social factor leads consumers to prefer and rely on digital payment methods. This influences their decision to choose their preference for services that support non-cash transactions, especially in the context of using QRIS information technology. The findings of this study

strengthen the results of previous research, namely research by Sodik et al. (2021) and Wikannanda et al. (2019).

4. The effect of attitude on the use of QRIS information technology

This study hypothesizes that attitude affects the use of QRIS information technology (H4). The test results show that this hypothesis is supported or accepted so that attitude is stated to have a positive and significant effect on the use of QRIS information technology in students. These results are consistent with the results of previous research conducted by Arwin et al. (2022) and Hasyim et al. (2023).

Research conducted by Arwin et al. (2022) examines the analysis of consumer intentions in using QRIS with the Theory of Planned Behavior (TPB) approach. The attitude variable which is one of the constructs of Theory of Planned Behavior (TPB) is also tested for its influence on consumer intention to use QRIS. The results of this study indicate that attitudes towards behavior have an influence on intentions in using QRIS. In addition, research conducted by Hasyim et al. (2023) regarding the factors that influence QRIS usage decisions in the millennial generation tested the attitude variable and its influence on QRIS usage decisions. The findings of this study state that attitudes have a positive and significant effect on millennial generation QRIS usage decisions.

Theory of Planned Behavior states that an individual's attitude towards a behavior significantly influences their intention to perform that behavior. This attitude is formed from individual beliefs about the consequences of performing the behavior and their evaluation of these consequences. The results of this study are in accordance with the Theory of Planned Behavior by Ajzen (1991). Based on this theory, if FEB UB undergraduate students have the belief that the use of QRIS information technology will have a positive impact / consequences and view these impacts / consequences as important and necessary, then they will have a positive attitude tendency to use QRIS information technology. The attitude tendency to use QRIS information technology will increase the use of QRIS information technology.

The results obtained in this study indicate that the attitudes of undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya influence them in using QRIS information technology as a digital payment tool. Individual attitudes play a crucial role in predicting and explaining their intentions and actual behavior in adopting QRIS information technology. A positive attitude will increase the use of QRIS, helping to accelerate the adoption of digital payment technology in society. The findings of this study strengthen the results of previous research, namely the research of Arwin et al. (2022) and Hasyim et al. (2023).

V. CONCLUSION

This study aims to determine the effect of lifestyle, electronic word of mouth, cashless society, and attitudes on the use of QRIS information technology with a study of undergraduate students of the Faculty of Economics and Business, Universitas Brawijaya. This study uses two theories as a foundation, namely Theory of Planned Behavior and Theory of Consumer Behavior. The variables tested in this study are lifestyle, electronic word of mouth (ewom), cashless society and attitudes towards using QRIS information technology. Based on the research that has been done, the following conclusions are obtained:

1. Lifestyle affects the use of QRIS information technology for FEB UB undergraduate students.

2. Electronic word of mouth (EWOM) affects the use of QRIS information technology for undergraduate FEB UB students.
3. Cashless Society affects the use of QRIS information technology for FEB UB undergraduate students.
4. Attitude effect on the use of QRIS information technology for FEB UB undergraduate students.

This research can contribute to the literature by confirming existing theories, namely theory of planned behavior and consumer behavior theory. This research can provide innovation in the development of QRIS information technology for Bank Indonesia as the publisher of QRIS services. By paying attention to the findings of this study which state that lifestyle, electronic word of mouth, cashless society, and attitudes influence the use of QRIS information technology, it is hoped that Bank Indonesia can design strategies for improving QRIS technology with features that are more attractive and relevant to student needs. In addition, the results of this study can provide considerations for future researchers to add other variables besides lifestyle, electronic word of mouth, cashless society, and attitudes as well as expand the types and increase the number of samples used to get comprehensive results,

In conducting this research, the author realizes that this research is not free from limitations. The limitations lie in the uneven distribution of questionnaires even though they have been distributed at the Faculty of Economics and Business, Universitas Brawijaya, but the dominant participation comes from the Accounting study program, while other study programs have lower participation rates. This condition may create some obstacles in generalizing the research findings as a whole, such as high participation from one study program alone can cause unrepresentativeness of respondents to all students of the Faculty of Economics and Business, Universitas Brawijaya. To overcome these limitations, researchers need to increase the distribution of questionnaires to other study programs that are still within the scope of the Faculty of Economics and Business, Universitas Brawijaya. The increase in questionnaire distribution was carried out by utilizing social networks and asking for help from students.

Based on the results of the research that has been carried out, the authors put forward the following suggestions:

1. Addition of Variables. Expanding the research by adding other variables can provide a more complete insight into the factors that influence the use of QRIS information technology. This helps identify additional factors that can influence consumer behavior in using this technology.
2. Sample Expansion. Expanding the scope of the sample will strengthen the validity of the research findings. Taking a larger and more diverse sample will ensure that the results of the study reflect the diversity of the wider population. reflect the diversity of the wider population,

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