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Perceived Ease and Security of Using QRIS Towards Cashless Society

(Case Study of Accounting Students UPN "Veteran" East Java)

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ABSTRACT

Purpose: The purpose of the research journal is to investigate the perceptions of accounting students at UPN "Veteran" East Java regarding the implementation of a cashless society. Specifically, the study aims to explore the variables of Perception of Ease of Use of QRIS (Quick Response Code Indonesian Standard) and Perception of Security of QRIS. The researchers want to understand how these perceptions influence the adoption of a cashless society among accounting students.

Design/methodology/approach: The research study employed a quantitative methodology and was placed during the academic year 2019-2020. The participants in the research were accounting students at UPN "Veteran" East Java. The researchers gathered data from these students and applied the SPSS Ver.26 software for analysis. To explore the connections between the variables of Perception Ease of Using QRIS, Perception of Security QRIS, and adoption a cashless society using multiple linear regression analysis.

Findings: The study's results demonstrate that the adoption of a cashless society among accounting students at UPN "Veteran" East Java is affected by the perceived easeof using QRIS. That indicates a higher likelihood of embracing a cashless society observed when students perceive QRIS as user-friendly. Furthermore, the research reveals that the perception of QRIS security also play a role in influencing the adoption of a cashless society among accounting students. This suggests that a stronger inclination to embrace a cashless society is associated with perceiving QRIS as a secure payment method.

Practical implications: The author recommends the government of Bank Indonesia and banking companies in conducting performance evaluations on the importance of QRIS-based payments accompanied by increased promotion and efficiency.

Originality/value: This research is original and adds new value to the Cashless Society in Indonesia which is influenced by perceptions of convenience and perceptions of security

Paper type: Case study

Keywords: *Perceived Convenience, Perceived Security, Cashless Society.*

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I. INTRODUCTION

During the fourth industrial revolution era, many developments have arisen, one of which is in the field of fintech or financial technology, which has increased. This has brought changes to the daily activities of humans, including payment methods that can meet the needs of society in terms of easy and fast transactions. The most common payment method used by society today is cash. In its development, the financial sector has continued to grow thanks to the presence of financial technology. However, it should be noted that the key to the financial industry is money. Without money, the financial sector cannot operate. There is an expression, "Money makes the

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world go round, " meaning that money is so crucial that many events cannot happen without it (Kraanen, 2016). But then, a question arises about money, its concrete form, and its function. Money itself has a reasonably long history. This historical progression aligns with the rise of information and communication technology, conducted by the fourth industrial revolution that highlights disruptive innovation. Disruptive innovation refers to an innovative advancement that has the potential to generate new markets while simultaneously disrupting or even obliterating existing markets. Disruptive innovation develops products or services that are unexpected by the market, generally by creating different types of consumers in that new market. According to the Indonesian Internet Service Provider Association (APJII), the Southeast Asian country with the highest internet usage is Indonesia.

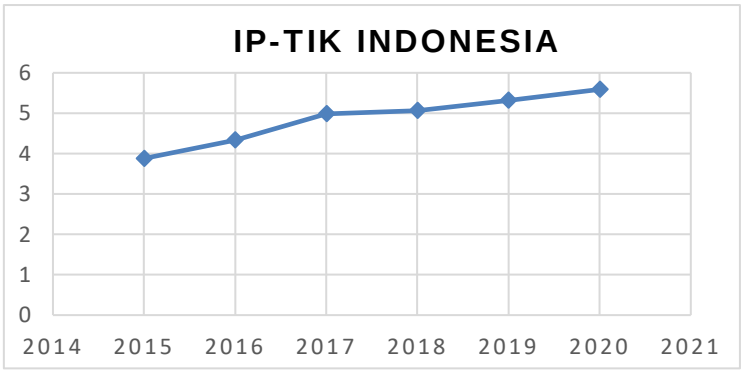

Figure 1. Graph of the Development Index of Technology, Information, and Communication from 2015 to 2020.

According to the Central Statistics Agency (BPS), the Development Index of Technology, Information, and Communication (IP-TIK) of Indonesia reached 5.59 points in 2020, indicating a 5.08% increase compared to the previous year (BPS, 2020). Based on the data from the graph, the IP-TIK shows a yearly increase with an average growth rate of 7.69% between 2015 and 2020. Therefore, according to the Central Statistics Agency, it is predicted that 2021 and 2022 will be years of significant growth in the field of information and communication technology. Technological advancements had Significant impact on the payment system, leading to a shift from cash-based transactions to non-cash methods. This transition to non-cash payments is operating by that recognition, so it offers greater efficiency and cost-effectiveness (Parastiti et al., 2015). This is also influenced by the condition of the Indonesian people who increasingly have knowledge and understanding (M Fryli & Budiwitjaksono, 2021). So that technology can develop faster and faster.

Non-cash payments in Indonesia initially used paper-based instruments such as checks and giro bills that were processed using clearing/settlement mechanisms. In addition, these instruments are also known as paperless payment tools (without paper), Examples of payment methods that involve electronic fund transfers and card-based tools include transactions made using ATM cards, credit cards, debit cards, and prepaid cards. In the last decade, there has been a wave of digitization and its penetration into people's lives, drastically changing people's behavior. Payment instrument tools have become increasingly varied with the presence of card-based electronic money as well as server-based electronic money. Changing consumer behaviors have led to a growing preference for convenient and secure mobile payments across multiple platforms, including websites, mobile applications, Unstructured Supplementary Service Data (USSD), and SIM Toolkit (STK).

Furthermore, virtual currency instruments which are digital money obtained through mining, purchase, or reward transfer, have emerged. The possession of virtual currency entails speculative risks and prerequisites. This is due to the absence of an official administrator, the absence of any underlying asset supporting its value, and the highly volatile nature of its trading value. Consequently, virtual currency is susceptible to inflation risks and can be exploited for money laundering and financing terrorism, posing potential threats to the stability of the financial system and the well-being of the general public. Through Bank Indonesia as the Central Bank, the government continues to improve the payment system to support digital economic and financial development. Bank Indonesia also encourages the acceleration and expansion of electronic programs for local government transactions and encourages digital transformation in the financial sector. Digital-based payment systems have added variations to non-cash payment models in the current digital era. One of them is the QR code used by e-wallet applications in Indonesia. With the large number of QR codes issued by e-wallet applications, merchants must provide several QR code services as many as the number of e-wallet applications available to be scanned by each device or application. This also causes consumers to have various applications to make digital payments, which is considered inefficient.

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To address this matter, Bank Indonesia has launched the National Non-Cash Movement initiative aimed growth of an ecosystem for a cashless society in Indonesia. A cashless society pertains to an economic condition wherein financial transactions are through digital information transfer instead of physical cash. (Parmar, 2018). However, the concept of a Cashless Society does not necessarily entail that 100% of society must use non-cash payments. Instead, it aims to reduce the cost of printing paper money, which has become increasingly costly over the years, and address security concerns on the rise (Tekniska Högskola, 2019). While a Cashless Society does not eliminate or transform cash payments, it does aim to reduce its usage. This makes it a fitting concept to support GNNT in Indonesia, particularly concerning digital-based costs. Consequently, Bank Indonesia has released the Indonesian Payment System Blueprint (BSPI) 2025, which has five visions realized through 5 working groups or main initiatives, with the Retail Payment System being one of them, designed to support the Cashless Society in Indonesia.

As a result of these advancements, there has been a requirement for toll road users and other transportation services to make non-cash payments. Furthermore, the popularity of online transportation services has soared, leading to a surge in e-payment. Numerous banks and companies have responded by introducing e-money services, and the number of merchants accepting e-money products has witnessed substantial growth. Non-cash payment tools have simplified financial activities and positively impacted daily routines, which has led to increased interest in using non-cash payments, generating a cashless society movement (Lukito, 2022). Moreover, in the digital era, especially in 2020, the cashless society has been supported by the high use of APMK (Payment Tool Using Cards) and the high amount of electronic money in circulation. According to a survey, Indonesian society has embraced digital payments by 79.4% (Singh et al., 2022).

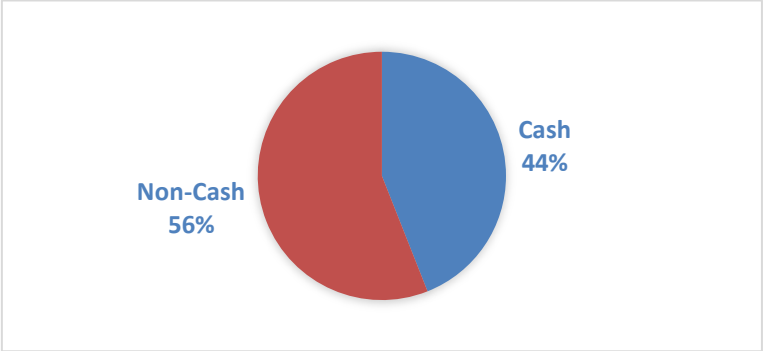

Figure 2. Graph of Cash and Non-Cash Payment Usage among Accounting Students of the 2019 Batch at UPN "Veteran" East Java.

The increase is also felt by the students of Universitas Pembangunan Nasional "Veteran" East Java. The author conducted a preliminary survey to gather evidence, as depicted in Figure 2. The author obtained the data from a sample of 253 accounting students from the 2019 batch at UPN "Veteran" East Java. The survey results indicate that accounting students at UPN "Veteran" East Java tend to prefer non-cash payments over cash payments, with a difference of only 12%. According to the survey, 56% of the students chose non-cash payments, while the remaining 44% opted for cash payments. Students who chose non-cash payments believed that it is easier, faster, and safer.

Non-cash payments also offer attractive promotions such as cashback and discounts. This aligns with the convenience of using QRIS payments, which are fast, easy to use for daily purchases, and provide assured security. This phenomenon is influenced by the high acceptance of technology owned by students so that adjustments to new technology are carried out more quickly. The effect of fast technology acceptance, influenced by the Technology Acceptance Model known as a theory by Davis in 1989. This model revolves around the concept of societal adaptation, focusing on the acceptance of technology by users (F,Davis, 1989). The TAM model explains the reciprocal relationship between beliefs about the usefulness and security of an information system and user convenience, behavior, and users of an information system.

Previous research in this study entitled Analysis of Determinants Intention to Use QRIS (Quick Response Code Indonesian Standard) as a E-Payment Technology by MSMEs In Padang City was included in a doctoral dissertation at Andalas University which was researched by Rahmi Andriana. The results of this study indicate that perceptions of the ease and benefits of using it statistically have a positive or significant effect on the decision variables to use QRIS-based electronic money, especially in e-payment in Padang City(Andriana. R, 2022). In addition, previous research conducted by Widyoretno Adiani in the journal Journal of Economics, Business, and Accountancy Ventura, Bandung Institute of Technology with the title “Cashless Society in Progress: capturing different generations' Perspectives toward external influence in e-wallet Usage” shows that understanding

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behavior Consumers are very important because every aspect, from personal factors such as age to the service industry, can influence behavior, especially in terms of convenience. Based on the findings, researchers show that the older generation relies on government support in choosing e-wallet providers, while the younger generation trusts the recommendations of their peers and family members more (Adiani et al., 2021).

To attract the younger generation, it is necessary to increase trust and security supported by the government, for example by setting up multiple security procedures for service providers. Then in previous research by Arnoldus Dillon Hastono in the Binus Journal with the title "Influence of Cashlesss society Socialization Toward Trust Transaction Culture in Jakarta, Indonesia" shows that user trust, especially in terms of QRIS-based transaction security, has a significant effect on the development of a cashless society in the South Jakarta area (Dillon Hastomo & Aras, 2018). Additionally, prior research conducted by Wirda Saputri, as cited in the MES Management Journal, investigated the impact of the Technology Acceptance Model on student interest in utilizing the Indonesian Standard Quick Response Code (QRIS) as means of fostering a cashless society. The study found that the development of student interest in utilizing QRIS to promote cashless transactions in Indonesia influenced by the application of the Technology Acceptance Model (Seputri et al., 2023).

In previous research submitted by the author, it can be seen that there is a research gap. It is shown that previous research conducted by Rahmi Andirana and Widyoretno Adiani only conducted a cashless society research basis on the perspective of convenience and benefits in using QRIS-based payments, especially the difference between the younger generation which is more inclined to accept new technology. This young generation's explanation is also corroborated by Wirda Saputri's research showing that the application of the Technology Acceptance Model among students has a significant level of interest. So, the authors found a research gap to examine Perceptions of the ease of using QRIS for students. Besides that, researchers also added a new variable in cashless society research, namely the security variable for using QRIS which was strengthened by previous research from Arnoldus Dillon Hastono, and in research discussing cashless society in Indonesia, it is still relatively small. So, the researcher chose the title Perceived Convenience and perceived security of Using QRIS in Students' Cashless Society.

The purpose of the research about the perceived ease and security of using QRIS (Quick Response Code Indonesian Standard) toward a cashless society in Accounting Students at UPN "Veteran" East Java is to investigate the students' attitudes and perceptions regarding the adoption of QRIS as a cashless payment system. The research aims to assess the perceived ease of use and the level of security associated with QRIS among accounting students. By conducting this research, researchers can obtain new research, especially insights about the acceptance and adoption of QRIS among accounting students. These findings can be used to identify potential barriers or concerns that could hinder the widespread adoption of QRIS as a non-cash payment method. In addition, this research can provide recommendations and strategies for overcoming perceived difficulties or safety problems using QRIS identified by students. So, this research contributes to knowledge about the implementation of non-cash payment systems, especially the ease, and safety of using QRIS among accounting students. These findings can inform policymakers, educators, and stakeholders about the factors influencing QRIS acceptance and implementation, helping them make decisions to promote a cashless society in the context of Accounting Students at UPN "Veteran" East Java.

A. Literature Review and Hypothesis

1. Model Theory Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) theory establishes a connection between beliefs and behaviors influence by users' attitudes and actions toward technology (Davis, 1989). TAM is rooted in the Theory of Reasoned Action (TRA). In this TAM theory, the intention to use technology is determined by two factors, namely perceived ease of use and perceived usefulness. The purpose of this TAM Theory is to look at attitudes towards using technology which will determine interest in using technology. Technology systems that are easy to use and learn will only take a short time to use so that they have plenty of time to do other activities, resulting in performance effectiveness. Perceived Ease, According to Jogiyanto (2007) Perceived Ease is an individual who believes that the use of technology can facilitate their activities. Technology that is easy to learn, and understand, and the operating procedures are clear, so it is easy to use. If technology is easy to use and understand, then the individual will decide to use the technology.

Therefore, non-cash payment issuers should continue to make technological innovations related to the ease of using non-cash payments. These innovations, for example, how to operate it is simplified, made easier and more practical so that it is easy to learn, understand and understand and use. Prasetya and Putra (2020) state that this perception of convenience and benefits can affect a person's behavioral interest. According to Flavia'n and Guinali'u, security perception is a possibility of subjective trust where someone who believes their personal information will not be seen, stored, and manipulated by irresponsible parties while stored and in transit, giving rise to their confidence (C.Flavián & Guinalíu, 2006). When making payment transactions, especially the non-cash society (cashless society) must have and maintain good service quality for transactions, then the public is

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more confident and creates public trust. Technology or systems can be hacked at any time, as well as the risk of data loss, and there are still not many merchants, so there are still many people who choose offline transactions because they are safer (Brahmana et al., n.d.).

2. Cashless Society

A Cashless Society refers to a payment system wherein financial transactions are conducted electronically or digitally, eliminating the need for physical payment (cash). Sweden is one example that has successfully implemented the Cashless Society concept intending to reduce crime and increase legal compliance. This success has sparked the interest of other countries, especially in Europe, to adopt the Cashless Society. The European Union has issued policies and laws to support the development of digital markets, e-commerce, and digital payments. They are also improving consumer and personal data protection, as well as cybersecurity(Yuvaraj S and N. D. Sheila Eveline, 2018). Positive public acceptance of the transformation from cash to cashless is also a contributing factor to the success of the Cashless Society in the EU(Achord, 2018).

In 2014, Bank Indonesia introduced the National Non-Cash Movement in Indonesia to promote and encourage the adoption of e-payment methods. Communities, businesses, and governments began to adopt cashless transactions with the emergence of various online payment methods. The goal is to facilitate easy, fast, secure, and coordinated transactions. With this development, digital payment technology continues to be developed to meet the needs of the community and companies in conducting cashless transactions.

3. Hypothesis Development

a. The Effect of Perceived Ease on Cashless Society

Ease is a person's belief that if they use a technology it will be free from effort (H.M. Jogiyanto, 2007). In electronic money, users will find it easy because they don't need to carry cash, and transactions are easy and fast. Ease can influence a person's decision in their interest in using it. Someone who believes that technology is easy to use will have an interest in using it. Conversely, if someone feels that technology is not easy to use, doubts arise about using it. Based on the provided description, Based on the information provided, we can formulate the following hypotheses.:

H1: Perceived convenience has a positive effect on the cashless society

b. The Effect of Perceived Security on Cashless Society

Perceived security is related to a threat that creates conditions, circumstances, or events that cause economic difficulties through data or networks that experience data corruption, denial of service, fraud, and abuse of authority. So good service quality in transactions will make users satisfied and generate trust. For a system or technology that has a high-security guarantee, users will believe in using it, otherwise, if a system or technology has vulnerable security, users will not be interested in trusting it. Based on the provided description, we can derive the following hypotheses:

H2: Perceived security has a positive effect on a cashless society

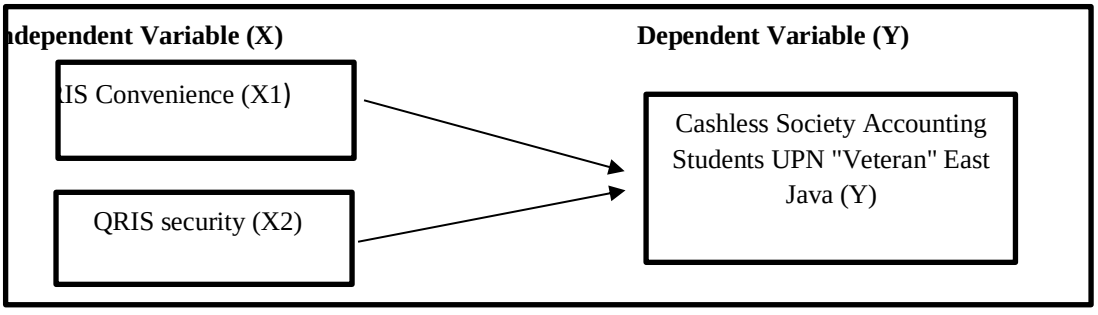

Figure 3. Frame of mind diagram

II. METHODS

A. Types of Research

4. This study employs a quantitative research method. As mention by Sugiyono (2018), quantitative research is grounded in the positivist philosophy and aims to examine a particular population or sample. The researchers have opted for an associative research design, which seeks to establish the correlation between the perceived ease and security of QRIS (Quick Response Code Indonesian Standard) and the adoption of a cashless society. The data used in this research is primary data. Primary data is a data source that directly provides data to data

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collectors (Sugiyono, 2018). Researchers collected primary data by distributing questionnaires through Google Forms. Primary data in this study consists of data on the effect of QRIS convenience and security on a cashless society among UPN "Veteran" East Java students. In addition, the secondary data used in this study include literature data obtained by researchers through a study of scientific journals, reference books, articles, and other sources of information related to research problems. Primary data was obtained by the author through a g-form with 84 correspondents with measurements using a Likert scale. All of these sources are used to build a theoretical framework for hypothesis formulation and further analysis. The population in this study were East Java "Veteran" National Development University students majoring in accounting class 2019 - 2020, totaling 520 students.

B. Data Collection Method

The sample in this study were students of the Faculty of Economics and Business majoring in Accounting S1 batches of 2019 and 2020 at the East Java "Veteran" National Development University, totaling 84 students. Determination of the number of samples in this study is to use the Slovin formula, namely:

$$n = \frac{N}{1 + N\,(e^2)}$$

$$n = \frac{520}{1 + 520\,(0{,}1^2)}$$

$$n = \frac{520}{6{,}2}$$

$$n = 83{,}87 \approx 84$$

The data collection method utilized in this study involves the sampling method, where questionnaires are worn to gather data. The random sampling method is a sample collection method in which each member of the population has the same opportunity to become a member of the sample (Rangkuti, 2021). To obtain 84 samples, the researcher must have data on UPN "Veteran" East Java accounting students for the 2019-2020 class, then the authors randomized all 520 students to produce 84 selected students. Upon the selection of 84 students, the researcher will proceed to distribute the questionnaire. The study comprises two variables: the independent variable and the dependent variable. Independent variables are factors that provide an explanation or influence on other variables, whereas the dependent variable is the variable that is explained or influenced by the independent variable (Sugiyono, 2018). In this study, the variables analyzed included two variables, namely the independent variable and the dependent variable. The independent variable or independent variable in this study is Ease of Use (X1) and Safety of Use (X2). The dependent variable or dependent variable in this study is the cashless society of UPN "Veteran" East Java accounting students. In testing the proposed hypothesis, each variable needs to be given a clear size and definition first.

III. RESULTS AND DISCUSSION

This research investigates the correlation between two variables, X and Y, and adopts a quantitative research approach as it involves numerical data analysis. The data employed in this study is primary data collected through a survey. The survey is conducted using a questionnaire as a means of gathering information. Primary data refers to data collected directly by the researcher from the source or the location where the research subjects are present (Sugiyono, 2018). The data for this study was collected by the researcher using a questionnaire administered through Google Forms.

Table 1. distribution questionnaire

Description	*Jumlah*
Questionnaires that have been distributed to researchers	*502 questionnaire*
Unused questionnaire (using the Slovin formula)	*418 questionnaire*
Questionnaires that can be used for research	*84 questionnaire*

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A. Validity test

Table 2. Validity Test results

Indicator	*r -calculated*	*r-table*	*Description*
X1.1	*0,628*	*0,1786*	*Valid*
X1.2	*0,549*	*0,1786*	*Valid*
X1.3	*0,625*	*0,1786*	*Valid*
X1.4	*0,530*	*0,1786*	*Valid*
X1.5	*0,730*	*0,1786*	*Valid*
X1.6	*0,605*	*0,1786*	*Valid*
X2.1	*0,597*	*0,1786*	*Valid*
X2.2	*0,556*	*0,1786*	*Valid*
X2.3	*0,584*	*0,1786*	*Valid*
X2.4	*0,606*	*0,1786*	*Valid*
X2.5	*0,603*	*0,1786*	*Valid*
Y.1	*0,357*	*0,1786*	*Valid*
Y.2	*0,458*	*0,1786*	*Valid*
Y.3	*0,521*	*0,1786*	*Valid*
Y.4	*0,630*	*0,1786*	*Valid*
Y,5	*0,534*	*0,1786*	*Valid*
Y.6	*0,590*	*0,1786*	*Valid*
Y.7	*0,652*	*0,1786*	*Valid*
Y.8	*0,584*	*0,1786*	*Valid*

Source: Validity test SPSS 26, 2023

According to the results presented in Table 2, the validity testing of the questionnaire, which includes three variables, was completed by 84 respondents in this study. To determine which questionnaires are valid and invalid, it is necessary to establish the corresponding table. The r-table value, which is determined using the formula df =

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N-2, can be calculated for this study as follows: with a sample size of 84, the degrees of freedom (df) would be 82, resulting in an r-table value of 0.1786. Based on the validity calculation results presented in the table above, it is evident that the calculated correlation coefficient (r) is greater than the corresponding r-table value for 19 questionnaires. This indicates that these 19 questionnaires exhibit validity, as their calculated correlations are statistically significant.

B. Reliability Test

Table 3. Reliability Test Results

Variable	*Cronbach's Alpha*	*N of Items*	*Description*
Perception of Convenience (X1)	*0,682*	*5*	*Reliable*
Security Perception (X2)	*0,781*	*4*	*Reliable*
Cashless Society (Y)	*0,604*	*3*	*Reliable*

Source: Reliability test SPSS 26, 2023

The data presented in Table 3 indicates that all variables can be considered reliable as they possess a Cronbach's Alpha value exceeding 0.6.

C. Descriptive statistics

Table 4. Descriptive statistic Results

Description	*N*	*Min.*	*Max.*	*Mean*	*Std. Deviation*
Perception of Convenience (X2)	*84*	*15*	*30*	*22.48*	*3.525*
Security Perception (X2)	*84*	*13*	*25*	*16.50*	*3.143*
Cashless Society (Y)	*84*	*15*	*40*	*12.90*	*5.237*
Valid N (listwise)	*84*				

Source: Descriptive statistic Results SPSS 26, 2023

Based on table 4, shows that out of 84 sample data, the data has a high mean value and is close to the maximum value, indicating that the majority of respondents answered agree to strongly agree with that variable. Additionally, it has a mean value that is greater than the standard deviation, indicating a low deviation of the data, resulting in a uniform distribution of values.

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D. Classic Assumption Test

1. Normality test

Table 5. Kolmogorov-Smirnov Test Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		*84*
Normal Parameters,b	*Mean*	*.0000000*
	Std. Deviation	*944.5351564*
Most Extreme Differences	*Absolute*	*.086*
	Positive	*.071*
	Negative	*-.086*
Test Statistic		*.086*
Exact Sig. (2-tailed)		*.180*

Source: Normality Test SPSS 26, 2023

Based on the findings attendance in Table 5, the normality test conducted using the Kolmogorov-Smirnov method with an exact significance approach yielded a value of 0.180. Since this value exceeds the significance level of 0.05, it can be concluded that the regression method utilized in this study satisfies the assumption of normality.

2. Multicollinearity Test

Table 6. Multicollinearity Test Coefficients

	Collinearity Statistics	
Model	*Tolerance*	*VIF*
Perception of Convenience (X1)	*.817*	*1.224*
Security Perception (X2)	*.817*	*1.227*

a. Dependent Variable: *Cashless Society*
Source: Multicollinearity Test Coefficients SPSS 26, 2023

Based on the information provided in Table 6, it is evident that both the convenience variable and safety variable have a tolerance value greater than 0.1, indicating low multicollinearity. Additionally, their VIF (Variance Inflation Factor) values are lower than 10, further confirming the absence of significant multicollinearity issues. This indicates that the study is not affected by multicollinearity, and it is appropriate to conclude that there are no significant intercorrelations among the independent variables.

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3. Heteroscedasticity Test

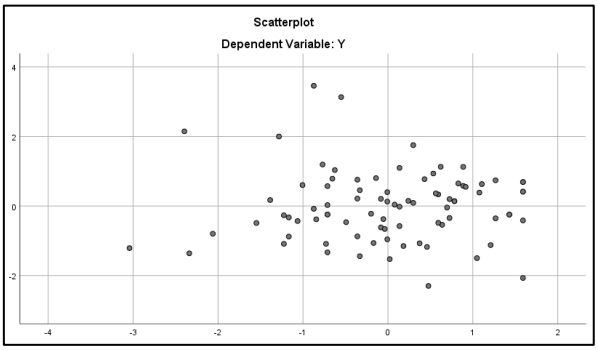

Figure 2. Scatterplot Graph

Source: Scatterplot Graph SPSS 26, 2023

Based on the information provided regarding Figure 2, the scatterplot graphic displays an unclear pattern with data points scattered both above and below the number 0 on the Y-axis. Based on this observation, it can be concluded that the data does not exhibit symptoms of heteroscedasticity.

4. Autocorrelation Test

Table 7. Autocorrelation Test

Durbin-Watson	*1.695*

Source: Autocorrelation Test, 2023

According to Table 7, the Durbin-Watson (DW) value is 2.153. This value will be compared to the significance value of 5%, with the sample size of 84 (n) and the number of independent variables being 2 (k = 2). Consequently, we obtain the values of Dl = 1.597 and Du = 1.694. As the DW value of 2.153 taht greater than the upper limit (Du) of 1.694 and less than 4 minus Du (4-Du), it can be concluded, based on the decision table, that we cannot reject the null hypothesis (H0), which states that there is no positive or negative autocorrelation (Ghozali, 2018).

E. Multiple Linear Regression Analysis

Table 8. Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		*Sig.*
		B	*Std. Error*	*Beta*	*t*	
1	*(Constant)*	*1.550*	*1.473*		*1.052*	*.295*
	Perception of Convenience (X1)	*.285*	*.069*	*.343*	*4.134*	*.000*
	Security Perception (X2)	*.300*	*.062*	*.403*	*4.862*	*.000*

Dependent Variable: Cashless Society (Y)
Source: Primary data processed, 2023

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Based on the outcomes presented in Table 8, the multiple linear regression analysis equation model is derived as follows: **Y = 0,058 + 0,712 X1 – 0,604 X2**

F. Hypothesis testing

Table 9. Coefficient of Multiple Determination (R^2)

	'R-Square
The Multiple Coefficient of Determination,	*0.709*

Source: Coefficient of Multiple Determination Test SPSS 26, 2023

From Table 9, it is evident that the value of R Square (R^2) is 70.9% or 0.709. This indicates that approximately 70.9% of the variation in adoption of a Cashless Society can be accounted for by the variation in perceived convenience and perceived security. The remaining 29.1% of the variations are attributed to other factors that fall outside the scope of this study.

1. Goodness Of Fit (F Test)

Table 10. Goodness of Fit Test Results

Variable	*Sig.*
Cashless Society on Accounting Students of UPN "Veteran" East Java (Y), Ease of Perception (X1), Security Perception (X2).	*0.00*

Source: F Test SPSS 26, 2023

According to the data presented in Table 10, the significance value is less than 0.05, specifically 0.00. This signifies that the multiple linear regression model employed in this study is statistically significant and appropriate for use.

2. Hypothesis Test (t-test)

Table 11. Hypothesis Test Results

Model	*Sig.*
(Constant)	*.032*
Ease of Perception	*.000*
Security Perception	*.000*

Source: T Test SPSS 26, 2023

From Table 11 it can be seen:

1. The Ease of Perception variable with a significance value of 0.000 is smaller than 0.05. This shows that perceived convenience affects a Cashless Society.
2. The significance value of the security perception variable is 0.000 smaller than 0.05. This shows that perceived security affects a Cashless Society.

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The results of the data analysis show that the first hypothesis, namely "The Effect of Perceived Convenience on a Cashless Society" is declared accepted. This can be explained that the perception of convenience influencing a cashless society based on the TAM (Technology Acceptance Model) theory which states that in accepting a technology, perceived ease of use (convenience) is needed in its operations (Ghani-Abdul et al., 2019). Perceived ease of use refers to an individual's subjective perception of the quantity of effort required to comprehend and operate computer programs. Perceived ease of use serves as an evaluative criterion to assess an individual's belief regarding the ease with which computer programs can be understood and utilized. It helps determine the subjective perception of the level of effort required in interacting with and navigating through these programs. Various indicators can be used to assess perceived ease of use, such as flexibility, simplicity in learning, ease of operation, and the ability to have control over tasks. Therefore, perceived convenience can be interpreted as an indicator that is felt when the technology used is easy to understand, and learn about, and has a clear function so that it can influence public interest (Prasetya & Putra, 2020).

The findings of this study indicate that UPN "Veteran" Accounting Students in East Java have high technology acceptance with ease in using technology that helps facilitate activities and other activities. It can also be seen in the research data of accounting students, both from the 2019 class and the 2020 class, each of which has increased technology acceptance, especially in the next generation. The ease of using QRIS arises because the development of the technology used is increasingly sophisticated so that the technology is very easy to understand, can be learned and has clear functions, and focuses more on how the user experience is towards using the technology itself. Although research proves that perceptions of convenience affect a cashless society, there is a tendency that correspondents do not to feel convenience, especially in terms of transactional process indicators by simply touching the smartphone screen. The findings of this study are that not everyone can operate the application properly and are influenced by correspondents who do not read the instructions for use (user manual) and descriptions of the applications used. So that the information obtained by correspondents is not maximal.

The results of the data analysis show that the second hypothesis, namely "The Effect of Perceived Security on the Cashless Society" is declared accepted. This is based on the perceived secured theory, namely the feeling of being protected from a threat that creates circumstances, conditions, or events that have the potential to cause negative aspects both socially and economically from the use of information technology (Afghani & Yulianti, 2017). Security aspects include confidentiality, integrity, and availability, so the use of technology, especially in transactional matters, requires good control in running applications safely. This finding is in line when technology is created there will be many challenges, especially in terms of security of use. The security of using QRIS is very important for the operation of QRIS technology as a tool that facilitates transactions and is reliable. The number of cases of information theft in modern times demands more reliable security, especially in transactional technology, so security is needed that can be updated regularly. With this factor, there is a tendency for correspondents to disagree with the security indicators of QRIS users in knowing illegal transactions. This is because there are still many cases of theft of customer data information via m-banking and QRIS and the handling of these problems is still not optimal.

V. CONCLUSION

Based on the results of analyzing and testing the data in the study, regarding the perceived ease and perceived security of using QRIS on Cashless Society in accounting students of UPN "Veteran" East Java, the following conclusions are obtained that Perceived ease of use based on QRIS affects Cashless Society on accounting students of UPN "Veteran" East Java and Perceived security of QRIS-based use affects the Cashless Society of UPN "Veteran" East Java accounting students. Based on the research findings, there are several recommendations. First, it is advised that the Indonesian government focuses on enhancing the development of QRIS-based payments by expanding the reach of transactions beyond cities and urban areas, ensuring accessibility in rural areas as well. This will make transactions easier and more secure. Second, banking institutions should continually update their service systems, particularly in addressing customer information theft issues. Third, it is important for the public to actively maintain and utilize QRIS payment facilities for maximum operation. Lastly, future researchers are encouraged to conduct comparative studies on cashless societies in Indonesia and other countries, particularly in Southeast Asia. This will provide insights into the development of cashless societies in Indonesia compared to other Southeast Asian nations and investigate additional factors that may influence the adoption of cashless payments.

This research faces several limitations that need to be considered. First, the number of studies discussing a cashless society in Indonesia is still limited, relying more on foreign research than domestic research. In addition, this research is also limited in terms of the sample and the range of years of data used. Second, this study uses multiple linear regression methods which are rarely used in the context of a cashless society. The initial phase of

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the research involved using questionnaire data from UPN Veteran East Java accounting students to assess perceptions of ease and safety in using QRIS and linking it to a cashless society. The author has difficulty accessing similar research and studying relevant formulas. It should be remembered that these limitations may affect the interpretation and generalization of the research results. Therefore, it is necessary to carry out further research and use a more varied method to gain a deeper understanding of the cashless society in Indonesia.

This study aims to investigate the impact of the Technology Acceptance Model, with a focus on the perceptions of ease of use and security of Quick Response Code Indonesian Standard (QRIS), on the adoption of Cashless Society among accounting students at UPN "Veteran" East Java. The study aims to explore how the perceived ease of use and security of QRIS influence the willingness of accounting students to embrace a cashless payment system. The implications of this research suggest that the government, through the central bank of Indonesia, Bank Indonesia, should evaluate the performance of QRIS and enhance its promotion and efficiency among the public. During increasing technology usage, which plays a crucial role in various aspects of society and the nation, it is essential to have proper and wise control over the digitalization process. Bank Indonesia, as the central bank, is expected to formulate policies and foster the development of QRIS to ensure the maximum digital transactional growth and enable all segments of society to utilize it and benefit from it.

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