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Development of A QR Code-Based Digital Payment System to Enhance Sales at Remu Market, Sorong City

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KEYWORDS
QR Code; Digital Payment; Sales Increase

ABSTRACT
Remu Market in Sorong faces challenges in improving transaction efficiency and easing access for consumers. The preference for fast, secure, and practical payment methods, especially in the midst of a pandemic, highlights the importance of digital payment systems. This study aims to analyze the effect of QR Code-based digital payment systems, with a focus on perceived benefits, convenience, and security, on increasing sales at Remu Market. Descriptive quantitative research method was used, with primary data collection through questionnaires distributed to 100 respondents. The results showed that the three perceptions of benefits, convenience, and security have a positive effect on the intention to use QR Code payments. The regression model shows significant contributions from each perception, with ease of use providing the greatest impact. These findings suggest that the implementation of a QR Code-based digital payment system can increase sales and transaction efficiency at Remu Market. The model explains 99.3% of the variation in intention to use, indicating a strong positive relationship between perceptions and intention to use.

Introduction

Remu Market, as one of the main trading centers in Sorong, faces challenges in improving transaction efficiency and easy access for consumers. People now prefer fast, safe, and practical payment methods, especially in the midst of a pandemic situation that encourages the implementation of health protocols. The risky use of cash in spreading infectious diseases is one of the important reasons to switch to digital payment systems. However, despite the huge potential to increase sales through digital payment systems, there are still a number of obstacles to overcome. First, the level of technology adoption among traders and consumers in Remu market is still low. Many merchants are not familiar with the use of QR codes and other digital payment systems, making them reluctant to switch from traditional methods. In addition, the lack of supporting infrastructure, such as a stable internet network and the accessibility of mobile devices, also hampers the implementation of this system.

On the other hand, consumers also need to be educated on the benefits and how to use digital payment systems. Many of them still feel comfortable with cash transactions and are hesitant to try

new methods. This shows the need for intensive socialization and training efforts so that all parties can understand and utilize this technology properly. In addition, the security factor is also a major concern. The public needs to be convinced that digital transactions are safer than cash, which is vulnerable to theft and loss. Therefore, the development of a QR Code-based digital payment system in Remu market requires not only the right technology, but also a holistic approach in educating and building public trust.

In this context, it is important to conduct an in-depth analysis of the potential sales increase that can be achieved through the implementation of digital payment systems. Research shows that markets that implement digital payment systems tend to experience an increase in transaction volume and customer satisfaction. By utilizing QR codes, the payment process becomes faster and more efficient, which in turn can attract more consumers to shop at Remu market. In addition, this system also allows merchants to record transactions more accurately, so they can better manage their finances. Thus, the development of a QR Code-based digital payment system in Remu market is expected to have a positive impact not only for merchants, but also for consumers and the local economy as a whole.

However, achieving this goal requires cooperation between various parties, including the government, technology service providers, and local communities. Local governments need to play an active role in providing supporting infrastructure, such as adequate internet networks and training facilities for traders. Technology service providers must also ensure that the system developed is easy to use and accessible to all. In addition, collaboration with financial institutions to provide easy access to digital banking services is also very important. With the synergy between all parties, it is hoped that the development of a QR Code-based digital payment system in the Remu market can run smoothly and provide significant benefits.

In order to achieve the successful implementation of this system, regular evaluation and monitoring also need to be carried out. This aims to identify obstacles that may arise during the implementation process and find appropriate solutions. By conducting evaluations, relevant parties can continue to improve the system and enhance the user experience, so that public trust in the digital payment system can be built. In addition, it is also important to collect data and feedback from users to understand their needs and expectations of the new payment system. With a data-driven approach, the development of a digital payment system in the Remu market can be done more effectively and efficiently.

Overall, the development of QR Code-based digital payment system in Remu market, Sorong City, is a strategic step in increasing sales and transaction efficiency. Although there are various challenges to be faced, with good cooperation between all parties and the right approach, the potential to improve the local economy through this system is huge. Therefore, it is important to continue to encourage innovation and adaptation of technology in the world of trade, so that Remu market can compete and thrive in this digital era.

The objectives of this study are: Knowing and analyzing the effect of developing a QR code-based digital payment system, especially perceived benefits on increasing sales at Remu Market, Sorong City. Knowing and analyzing the effect of developing a digital payment system based on QR code, especially the perception of convenience on increasing sales at Remu Market, Sorong City. Knowing and analyzing the effect of developing a QR code-based digital payment system, especially perceived security on increasing sales at Remu Market, Sorong City.

Research Methods

Research Type and Design

This research is descriptive quantitative research. Where the data obtained is in the form of numbers which are then processed and analyzed to get a picture and relationship between the variables used in this study Babbie, (2023). This research is also referred to as descriptive research because it tries to provide a detailed description of the characteristics of the respondents used in this study (Creswell, 2021).

Population is the total number of objects whose characteristics will be studied in research (Babbie et al., 2022). The population in this study were respondents who were buyers and traders of Remu Market, Sorong City, totaling 100 respondents. According to Craswell (2018) the sample is part of the number and characteristics possessed by the population. The number of samples used in this study was taken based on the opinion of Crotty (2018) that the sample used was 100 respondents.

The sampling technique in this study used a *total sampling* technique. *Total sampling* is one of the non-random sampling techniques where the researcher makes the entire population as a research sample.

The data used in this study are primary data. Primary data is obtained from questionnaire answers given directly to each respondent. The data collected in this study include the characteristics of respondents and respondents' responses through questionnaires.

The data used is primary data obtained directly from respondents, by distributing questionnaires. The scale used in this study is the *Likert* scale. *The Likert* scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena (Kothari, 2023). The scoring criteria for alternative answers for each item are as follows:

score 5 = Strongly Agree (SS)
score 4 = Agree (S)
score 3 = Neutral (N)
score 2 = Disagree (TS)
score 1 = Strongly Disagree (STS)

Data analysis in this study used multiple linear regression analysis to measure the causal relationship between independent variables. The formulated research model is formulated in the equation:

$$Y=a+b1X1+b2X2+b3X3+e$$

The validity test was carried out with the Pearson correlation test between each item and the total score. If r count> r table (0.444), then the item is considered valid. The reliability test uses Cronbach's Alpha. If Cronbach's Alpha > 0.444, then the instrument is considered reliable.

The classic assumption test in this study is the Normality Test, using the Kolmogorov-Smirnov Test. If p> 0.05, the data is normally distributed. Heteroscedasticity test, using the Glejser test. If sig> 0.05, there is no heteroscedasticity. Multicollinearity Test, seen from VIF < 10 and Tolerance > 0.1. If met, there is no multicollinearity.

Results and Discussions

Analysis Result

Classical Assumption Test

The regression formula is derived from certain assumptions, so the data to be regressed must fulfill the regression assumptions to get an estimated value that will be BLUE (*Best*, *Linear*, *Unbiased* and *Estimator*).

1. Normality Test

The normality test is used to determine whether the distribution of data used in the study is normally distributed or not. This test is carried out using the *Kolmogorov Smirnov* method.

Table 1. Normality Test Results

Variables	N	Probability Value (P)		Description
		P	A	
Unstandardized Res	100	0,981	0,05	Normal

Source: Data Processing Results, 2025

Based on the results of the *Kolmogorov Smirnov* test calculation, it can be seen that the *p-value* is 0.981. The *p-value* is greater than α (p> 0.05), so it can be concluded that the respondent's statement about interest in using has a normal data distribution.

2. Heteroscedasticity Test

This heteroscedasticity test is used to determine whether all independent variables have the same confounding error variance in the regression model. The criteria for this test are if tcount> ttable or tcount < - ttable or sig. < 0.05 means heteroscedasticity occurs. And if -ttabel < tcount or tcount < ttable or sig. > 0.05 means there is no heteroscedasticity.

Table 2. Heteroscedasticity Test

Variables	t_{count}	t_{table}	Sig	α	Conclusion
Perceived benefits	3,733	1,660	0,440	0,05	None
Perceived ease	3,885	1,660	0,078	0,05	None
Perception of safety	3,725	1,660	0,870	0,05	None

Source: Data Processing Results, 2025

From these results at the 5% significance level, all regression coefficients are insignificant (i.e. with a significance level > 0.05), so it can be concluded that there is no heteroscedasticity in the equation.

3. Autocorrelation Test

Autocorrelation in classical linear regression models is a condition in which disturbances in the regression function have sequential relationships, both in time series (based on time) and cross-sectional (based on location) data. To detect autocorrelation, the Durbin-Watson test (DW-test) is used. If the DW value is between d^u and (4-d^u), then there is no autocorrelation in the regression model.

Table 3. Autocorrelation Test Results

Variables	Conclusion
DW < Dl	there is autocorrelation
$d_{(L)}$< DW < d_U	cannot be concluded
$d_{(U)}$) > DW > 4-d_U	there is no autocorrelation
4 - $d_{(U)}$< DW < 4 - d_L	cannot be concluded
DW > 4 - d_L	there is autocorrelation

Source: Gujarati (2004)

Based on the calculation results, the *Durbin Watson* value is 1.753 in the statistical table using a *level of significance of* 5%, K = 3 and N = 100, obtained d_L = 1.354 and d_U = 1.587.
Since the value of 1.753 is above the upper limit of d_U and below 4 - d_U, it can be concluded that the regression studied is free from autocorrelation problems.

4. Multicollinearity Test

This test is conducted to determine if there is a perfect correlation between each independent variable in the model. *Variables* that do not cause multicollinearity can be seen from the VIF (*Variance Inflation Factor*) value which is smaller than 10. In addition, it can also be seen that there is no multicollinearity if $R^{(2)}$ < 0.9. From the results of the coefficient of determination analysis, it is found that the value of $R^{(2)}$ < 0.9.

Table 4. Multicollinearity Test Results

Variables	Tolerance	VIF	Conclusion
Perceived benefits	0,416	4,288	did not happen
Perceived ease	0,745	2,028	did not happen
Perception of safety	0,952	1,351	did not happen

Source: Data Processing Results, 2025

Based on Table IV. 9, it appears that the regression model does not occur multicollinearity because the VIF value < 10 and Tolerance > 0.1; and strengthened by the results of the coefficient of determination test which shows that the value of R^2 is 0.993, so the variables in this study are free from multicollinearity.

Hypothesis Test

Determination of Regression Equation

The multiple linear regression equation is formed using the *Least Square Method*, which is the formation of a linear line that minimizes the sum of the squared errors (the difference between the actual y and the predicted y). The process of entering independent variables into the model is done by the *Enter* method, which is to enter all independent variables simultaneously into the model without seeing their significance to the model. With the *SPSS 27 For Windows* program, the following results were obtained.

Table 5. Multiple Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constanta)	.093	.383		.244	.808		
	Facilities	.377	.085	.291	4.419	.000	.416	4.288
	Online Travel	1.253	.074	.655	17.010	.000	.745	2.028
	CS	.235	.127	.067	1.848	1.848	.952	1.351

a. Dependet Variable: RO

From the regression model formed, the relationship between each independent variable (perceived usefulness, perceived convenience, and perceived security) and the dependent variable (interest in using) can be explained as follows:

a. The positive constant value of 0.093 states that if there is no change in the variables (perceived benefits, perceived convenience, and perceived security) that affect interest in using, then interest in using is 0.093 from the measurement scale used.
b. If X_1, perceived usefulness, changes by 1 and is positive, and the value of perceived convenience and perceived security is constant, it means that interest in using (Y) increases by 0.377.
c. If X_2, perceived convenience, changes by 1 and has a positive sign, and the value of perceived benefits and perceived security is constant, it means that interest in using (Y) increases by 1.253.
d. If X_3, perceived security, changes by 1 and is positive, and perceived benefits and perceived convenience are constant, it means that interest in using (Y) increases by 0.235.

Model Significance Testing (F test)

The F test is used to test the significance of the influence of the independent variables (perceived usefulness, perceived convenience, and perceived security) together on the dependent variable (interest in using).

The steps of the F test are as follows:

a. Determine the null hypothesis and alternative hypothesis
   H_0 :b1 = b2 = 0 (there is no effect of perceived usefulness, perceived convenience, and perceived security on interest in using)
   H_a: b1 = b2 > 0 (there is an effect of perceived usefulness, perceived convenience, and perceived security on interest in using)
b. Determine the *level of significance* α = 0.05 or 5%, with (k; n -k - 1)
   F_{table} = 0.05 □ (4; 95) is 2.69
c. Determine the test criteria
   H_0 is accepted if : $F_{(count)}$<2.69
   H_0 is rejected if : $F_{(count)}$>2.69
d. Determine F_{count} with the formula :

$$F = \frac{(TSS - RSS)/k}{RSS/(n-k-1)}$$

The calculation result with the *SPSS version 26.0 for windows* program is 17.098.

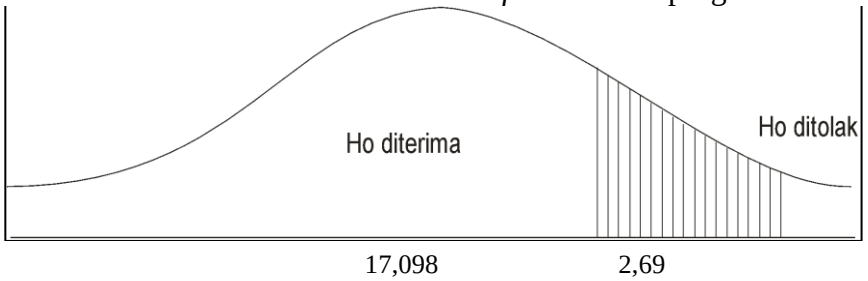

Figure 1. F test acceptance graph

e. Decision

From the above calculations, it is obtained that $F_{(count)} > F_{table}$ (17.627> 2.69), then H_0 is rejected. This means that there is a significant influence between perceived benefits and perceived convenience together on interest in using.

Partial Significance Testing of Independent Variables (t test)

The t test is used to determine whether individually the independent variables (perceived usefulness, perceived convenience, and perceived security) really have an influence on the dependent variable (interest in using).

a. The effect of the perceived usefulness variable on the interest in using variable.

The steps of the t-test are as follows:

1) Determine the null hypothesis and alternative hypothesis
   $H_0 : \beta = 0$(there is no effect of perceived benefits on interest in using)
   $H_1 : \beta \neq 0$(there is an effect of perceived benefits on interest in using)
2) Determine the *level of significance* $\alpha = 0.05$ or 5%
   95% confidence level and 5% error rate
3) Calculating the t value $_{table}$
   t (α/2 :n-2) = t (0.05/2 : (105-2)) = 1,660
4) Determine the test criteria
   H_0 is accepted if :-1.660< $t_{(calculate)}$)<1.660
   H_0 is rejected if :$t_{(count)}$)>1.660 or $t_{(count)}$)< -1.66
5) Determine $t_{calculate}$ with the formula :

$$t = \left| \frac{b - \beta}{sb} \right|$$

The calculation results with the *SPSS version 26.0 for windows* program are 4.415

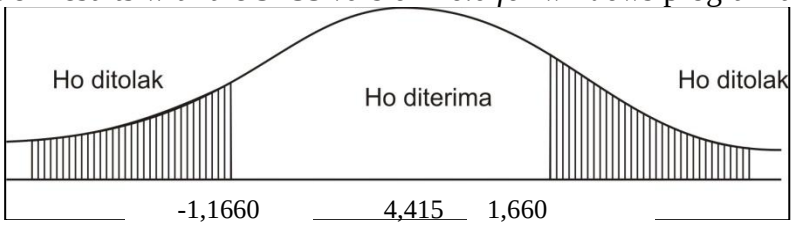

Figure 2: Graph of t-test acceptance
Variable Perceived benefits

6) Decision
   From the above calculations, it is obtained that $t_{(count)} > t_{table}$ (4.415> 1.660), then H_0 is rejected. This means that there is a significant influence between perceived usefulness on interest in using

b. The effect of perceived convenience variables on the variable of interest in using

The steps of the t-test are as follows:

1) Determine the null hypothesis and alternative hypothesis
   $H_0 : \beta = 0$(there is no effect of perceived convenience on interest in using)
   $H_1 : \beta \neq 0$(there is an effect of perceived convenience on interest in using)
2) Determine the *level of significance* $\alpha = 0.05$ or 5%

95% confidence level and 5% error rate

3) Calculating the t value $_{table}$
   t (α/2 :n-2) = t (0.05/2 : (50-2)) = 1,660
4) Determine the test criteria
   H_0 is accepted if :-1.660< $_{t(calculate)}$)<1.660
   H_0 is rejected if :$t_{(count)}$>1.660 or $t_{(count)}$< -1.660
5) Determine $t_{calculate}$ with the formula :

$$t = \left| \frac{b-\beta}{sb} \right|$$

The calculation result with the *SPSS version 26.0 for windows* program is 17.010.

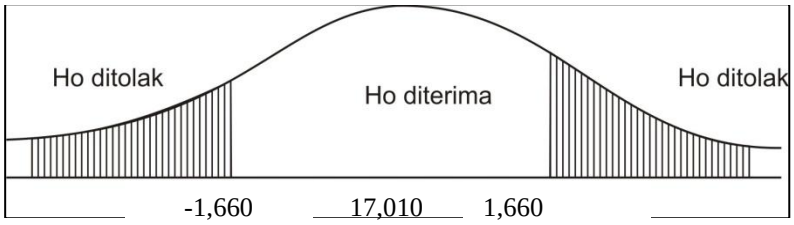

Figure 3. Graph of t test acceptance
Variable Perceived Ease

6) Decision
   From the above calculation, it is obtained that t $_{(count)}$ < t $_{table}$ (17.010 < 1.660), then H $_0$ is rejected. This means that there is a significant influence between perceived convenience on interest in using

c. The effect of perceived security variables on the variable interest in using
   The steps of the t-test are as follows:
   1) Determine the null hypothesis and alternative hypothesis
      H_0 :β = 0(there is no effect of perceived security on interest in using)
      H_1 :β ≠ 0(there is an effect of perceived security on interest in using)
   2) Determine the *level of significance* α = 0.05 or 5%
      95% confidence level and 5% error rate
   3) Calculating the t value $_{table}$
      t (α/2 :n-2) = t (0.05/2 : (50-2)) = 1,660
   4) Determine the test criteria
      H_0 is accepted if :-1.660< $_{t(calculate)}$)<1.660
      H_0 is rejected if :$t_{(count)}$>1.660 or $t_{(count)}$< -1.660
   5) Determine $t_{calculate}$ with the formula :

$$t = \left| \frac{b-\beta}{sb} \right|$$

The calculation result with the *SPSS version 26.0 for windows* program is 1.848.

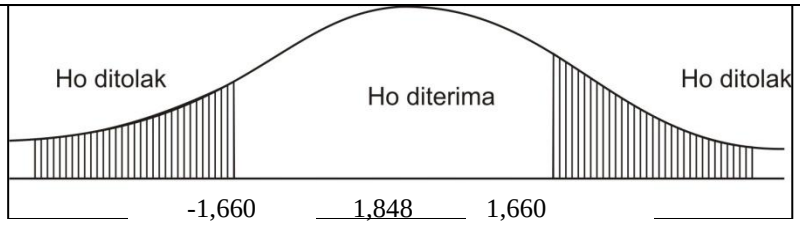

Figure 4. Graph of t test acceptance Variable Perceived security

6) Decision
From the above calculation, it is obtained that t $_{(count)}$ < t $_{table}$ (1.848 < 1.660), then H $_0$ is rejected. This means that there is a significant influence between perceived security on interest in using

Calculation of the Coefficient of Determination (R^2)

The coefficient of determination shows the magnitude of the contribution of the influence of all independent variables on the dependent variable which also shows how much the model is able to explain the variation in the value of the dependent variable. With the SPSS program , the R^2 value is 0.993 or 99.30%. Thus it can be concluded that all independent variables have an influence contribution of 99.30% to the interest in using or the model formed is able to explain 99.30% of the diversity in the value of the interest in using variable. This also means that (100% - 99.30%) = 00.70% of the diversity in the value of the interest in using variable is determined by variables other than those contained in the model.

Discussion

Based on the test results, the first hypothesis can be explained through the parameter accuracy test (F test / overall *test*), that F $_{(count)}$ (17.098) > F $_{(table)}$ (2.69), then H is rejected and H is accepted. This means that it is proven that there is a positive and significant influence of the perceived usefulness, perceived convenience, and perceived security variables together or simultaneously on the interest in using QR codes in Remu Market, Sorong City. These results are in line with research conducted by Abdul Aziz Abdullah, and Mohd Hairil Hamdan (2012) and Yasir Ahmad (2020) that perceived benefits, perceived convenience, and perceived security will have a joint influence to influence interest in using. In addition, the results of this study are in accordance with Giampaolo Viglia, Roberta Minazzi, and Dimitrios Buhalis (2022) who suggest that the factors that influence interest in using a satisfaction product are service quality, perceived convenience, and marketing communication.

Based on the test results, the second hypothesis can be explained through the sign of parameter b in the regression equation, which in this study is positive, namely (+0.000) and the t test that tcount (4.419) > ttable (1.660), then HO is accepted and HA is rejected. This means that it is proven that there is a positive and significant influence of the perceived benefit variable on interest in using QR codes in Remu Market, Sorong City. The results of this study are in accordance or the same as previous research conducted by Herry (2019) and Yasir (2020) that perceived

benefits will have an influence on interest in using. In addition, the results of this study are in accordance with Wayan et al (2019) who suggest that the factors that influence interest in using are perceived benefits, perceived convenience, and Marketing Communication. Another opinion that is in accordance with this research, stated by Abdul Sada et al (2021) that perceived benefits is one of the factors that influence consumer satisfaction in using the service sector.

Based on the test results, the third hypothesis can be explained through the sign of parameter b in the regression equation, which in this study is positive, namely (+0.000) and the t test that tcount (17.010) > ttable (1.660), then HO is accepted and HA is rejected. This means that it is proven that there is a positive and significant influence of the perceived convenience variable on interest in using QR codes in Remu Market, Sorong City. These results are in line with research conducted by Hery (2019), Rinto (2020) and Christedi (2018) that service, and perceived convenience will have an influence together to influence interest in using. In addition, the results of this study are in accordance with Kotler (2006: 79) which suggests that the factors that influence interest in using are service, image, perceived benefits, and reservations through travel agencies.

Based on the test results, the fourth hypothesis can be explained through the sign of parameter b in the regression equation, which is the same as this study is positive, namely (+0.037) and the t test that tcount (1.818) > ttable (1.660), then HO is rejected and HA is accepted. This means that it is proven that there is a positive and significant influence of the perceived security variable on the interest in using QR codes in Remu Market, Sorong City. This study proves that the results obtained are in accordance or the same as previous research conducted by Hadid kk (2020) and Aditya (2020) that service, Marketing Communication and friendliness of security perceptions will have an influence on interest in using. In addition, the results of this study are in accordance with Kotler (2006: 79) which suggests that the factors that influence satisfaction are service, image, perceived benefits, and friendliness of service staff.

From the test results the coefficient of determination (R) shows that the R Square (R2) value is 0.993 and the Adjusted R Square (Adjusted R2) value is 0.993. This means that the variable determination of perceived benefits, perceived convenience, and perceived security, in influencing consumer interest in using is 99.30%. Based on the test results through multiple linear regression analysis results, the following equation is obtained:

$$Y = 0.093 + 0.377\ X1 + 1.253X2 + 0.235X3 + e$$

The t test resulted in a tcount for the perceived benefit variable of 0.377, perceived convenience of 1.253, and perceived security of 0.235. Thus it appears that the regression coefficient value of the perceived convenience variable is the highest variable coefficient value. This means that the perceived convenience variable turns out to be the variable that has the most significant effect on interest in using QR codes in Remu Market, Sorong City.

From the results of the t test research which is an analysis to determine the effect partially, it is found that the variables of perceived usefulness, perceived convenience, perceived security and interest in using when viewed from the significance value have a value <0.05, this can be due to the tests carried out by researchers using alpha 0.05. there are differences in expert opinion stating whether it should be seen from the t value, sig value, or both . Apart from that, to find out whether

the t test value has an influence on the independent variable, it can also be done only by looking at the t value and ignoring the sig value. the difference in expert opinion which states whether it should be seen from the t value, sig value, or both makes researchers conclude that the t test value can only be seen from the t value only.

Conclusion

From the results of the discussion regarding the development of the QR Code digital payment system, especially on perceived benefits, perceived convenience, and perceived security on interest in use which will ultimately increase sales at Remu Market in Sorong City with the following conclusions: The results of testing perceived benefits, perceived convenience, and perceived security of interest in use which will ultimately increase sales in Remu Market, Sorong City have a simultaneous effect on purchasing decisions as shown by the results of the F Test of 17.098. Perceived benefits have a positive and partial effect on purchasing decisions, which is indicated by the value of the t test results of (4.419). Perceptions of simplicity have a positive effect on purchasing decisions, which is indicated by the value of the t test results of (17.010). Perceived security has a positive effect on purchasing decisions, which is indicated by the value of the t test results of (1.848). The regression model which is an equation of perceived usefulness, perceived convenience, and perceived security on interest in use which will ultimately increase sales at Remu Market in Sorong City is $Y = 0.093 + 0.377\ X_1 + 1.253X_2 + 0.235X_3 + e$. The coefficient of determination in this study is *Square (R^2)* 0.993 and the *Adjusted R Square (Adjusted $R^{2)}$* value is 0.993.

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