The Effect of Convenience, Comfort and Risk on the Preferences of Independent Learning–Independent Campus (MBKM) Students in Using QRIS

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A R T MY CLIENT INFO	A B STR A CT
  	This study aims to analyze the convenience, comfort and risks of the preferences of independent learning students on an independent campus (MBKM) in using QRIS. The research method used is quantitative with a descriptive approach. Data collection techniques through the distribution of questionnaires. The sample in this study is MBKM students exchange Bacht 3 students. The results of this study show that convenience, comfort, and risk have a significant positive effect on the preferences of independent students to study on an independent campus in using QRIS with *an R – Square* score of 0.652 or 65.2 %, indicating that the preferences of MBKM students in using QRIS are influenced by Convenience, Convenience, and Risk in this study.

INTRODUCTION

The development of digital technology has had a significant influence on various aspects of life, including the financial system, which used to be non-digital-based but now increasingly uses the digital financial system. Electronic devices like smartphones and computers can now perform various digital financial services, including banking, payment, investment, insurance, and savings, digitally. The development of the digital financial system allows people to conduct financial transactions online anytime and anywhere (Karim et al., 2022). This increases efficiency and convenience for consumers when making transactions. Furthermore, digital transaction fees are relatively lower than those for non-digital services. Digital financial systems such as mobile banking, e-wallets, e-commerce, and the Quick Response Code Internet Payment System (QRIS) are currently undergoing rapid development.

QRIS is a QR code-based digital payment system that allows users to make payments quickly, easily, and practically using only *a smartphone*. Several large banks in Indonesia, such as Bank Rakyat Indonesia (BRI) and Bank Syariah Indonesia (BSI), have played an important role in developing the QRIS platform as one of the digital payment methods in their *mobile banking* applications. In the application of digital finance, banks in Indonesia collaborate with the government, especially in the education sector, to make better use of digital finance. In every program, People have started to switch to digital financial models and of course carried out by the Ministry of Education, such as the Teaching Campus program, Independent Student Exchange (PMM), Internship, and Certified Independent Study (MSIB), it is mandatory for prospective students who register for the program to have or are willing to create an active bank account at a predetermined bank, as well as the Independent Student Exchange (PMM) Bacht III, which is required to use an active BRI or BSI account in managing finance while participating in the program.

LITERATURE REVIEW
Financial Technology

Ease is defined as a level or circumstance in which a person is convinced that using a particular system does not require any effort (free of effort). Facilities (ease) means without difficulty, free from difficulties, or without having to make a hard effort (Romadloniyah & Prayitno, 2018) with the theory of utility maximization as one of the reviews

H1: Ease of influencing MBKM students' preferences in using QRIS

Comfort is a state of comfort, freshness, and coolness (Kolcaba, 2003). Some foreign languages interpret comfort as a state of relaxation where the entire body experiences no pain.

H2: Convenience affects MBKM students' preferences in using QRIS

Assessing an organisation's risk against threats is based on assessment, intuition, and experience versus providing real numbers on its possible risks and potential losses.

H3: Risk of influencing MBKM students' preferences in using QRIS

If your research is qualitative, please submit your mind map here. If it is quantitative, please provide a contextual framework below the hypothesis section.
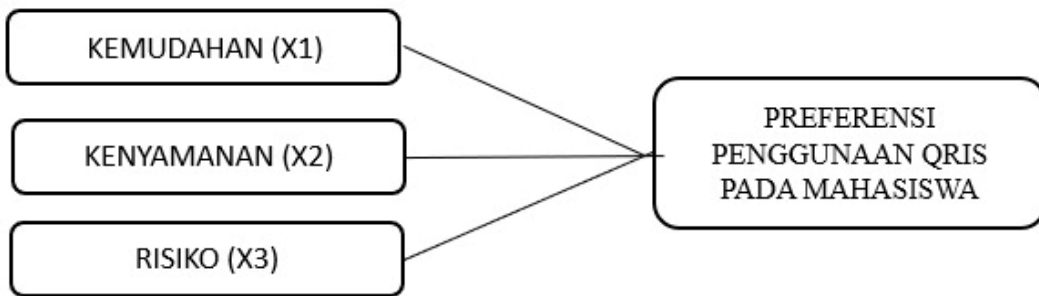

Figure 1. Conceptual Framework (**images must be of good quality**)

METHODOLOGY

This type of research uses a quantitative method to determine the relationship and influence of Variables of convenience (X1), comfort (X2), risk (X3), to the Variable of Preferences of students who are independent to study – independent campuses in using QRIS (Y) by using descriptive analysis using statistical data and numerical data with primary data collection techniques obtained from questionnaires with multiple regression analysis techniques with the help of SPSS applications. The population in this study is a student of the University of Mataram with sample requirements, namely MBKM students of the Independent Student Exchange Bacht 3 (PMM 3) with a total population of 43 people who filled out the questionnaire this study uses Purposive Sampling as a sampling technique.

RESEARCH RESULTS
Research Data

The distribution of questionnaires in this study was carried out using Google Form. Keusioner was first distributed from July 9, 2024, to July 10, 2024. Based on the collected data, the results of the questionnaire distribution to MBKM students of the Bacht 3 Independent Student Exchange are as many as 43 samples, with a percentage rate of 43% out of 100 samples. In the table below:

Table 1. Sample Population

Gender	Sum	Percentage
Men	23	23%
Woman	20	20%
Total	43	

Based on table 1, information can be obtained that the number between male and female respondents is not much different. That there are 23 people and 20 people respectively with a percentage of 23% and 20%. This shows that there are more men than women.

Validity Test

A validity A validity test is a measurement used with the intention of proving the validity of the question. Each question in the instrument is considered valid if it demonstrates the desired outcomes of the questionnaire (Ghozali, 2018). The questionnaire's questions have a significant relationship with the number of scores that are considered valid with r statistics > r table at a 95% confidence level (a = 0.05). This validity is used in the validity test. The validity test results are displayed in the table below.

Table 2. Amenities (x1)

Question	r Table	r Table	Information
P1	0.845	0.2542	valid
P2	0.790	0.2542	valid
P3	0.787	0.2542	valid
P4	0.850	0.2542	valid
P5	0.696	0.2542	valid

Source: Statistical Test Results, 2024

From table 2 above, the entire number of questions that have a value of r calculation > than r table can be concluded that the indicator used in the ease variable is valid.

Table 3. Comfort (X2)

Question	r Table	r Table	Information
P1	0.801	0.2542	valid
P2	0.853	0.2542	valid
P3	0.697	0.2542	valid
P4	0.841	0.2542	valid
P5	0.869	0.2542	valid

Source: Statistical Test Results, 2024

From table 3 above, it is explained that the total number of questions that have a value of r calculation > than r table can beused to conclude used to conclude that the comfort indicator is valid.

Table 4. Risk (x3)

Question	r Table	r Table	Information
P1	0.677	0.2542	valid
P2	0.654	0.2542	valid
P3	0.830	0.2542	valid
P4	0.788	0.2542	valid
P5	0.738	0.2542	valid

Source: Statistical Test Results, 2024

From table 4 above, it is explained that the entire number of questions that have a value of r calculation > than r table can be concluded that the Risk indicator is valid

Table 5. Preferences of students who are independent to study – independent campuses in using QRIS (Y1)

question	r Table	r Table	Information
P1	0.608	0.2542	valid
P2	0.752	0.2542	valid
P3	0.810	0.2542	valid
P4	0.835	0.2542	valid
P5	0.701	0.2542	valid
P6	0.870	0.2542	valid
P7	0.711	0.2542	valid
P8	0.820	0.2542	valid
P9	0.792	0.2542	valid
P10	0.813	0.2542	valid
P11	0.704	0.2542	valid
P12	0.738	0.2542	valid
P13	0.734	0.2542	valid
P14	0.789	0.2542	valid
P15	0.774	0.2542	valid

Source: Statistical Test Results, 2024

From table 5 above, it is explained that the total number of questions that have a value of r calculation > than r in the table, it can be concluded that the indicator of the variable of preference for independent students to learn – independent campuses in using QRIS is valid.

Reliability Test

According to Ghozali (2018), the purpose of the reliability test is to evaluate the degree of confidence in the outcomes of measurements made using the same questionnaire. If every questionnaire is completed in a non-random manner, then the answers provided by respondents can be considered dependable. As a general rule of thumb or a provision that is frequently used to evaluate the degree of reliability, the reliability test results are shown in table 6 below, with the value of composite reliability > out of 0.7 in the study confirmatory and a value of 0.6–0.7:

Table 6. Reliability Test Results

It	Variable	Alpha Value	Cronbach's Alpha Standard	Information
1	Amenities (x1)	0.852	0.6	Reliable
2	Comfort (x2)	0.871	0.6	Reliable
3	Risk (x3)	0.719	0.6	Reliable
4	Preferences of Independent Learning Students – Independent	0.947	0.6	Reliable

	Campus in using QRIS (Y)			

Source: Statistical Test Results, 2024

From table 6 above, it can be proven that Cronbach's alpha value for convenience, comfort, risk > 0.6, therefore, it can be concluded that convenience, comfort, and reliability risk are concluded because Cronbach's value is >0.6.

Normality Test

The purpose of the normality test was to determine whether or not the study's data was distributed normally. Kolmogorov-Smirnov was the test employed in the study to determine normalcy. Accordingly, if the significance value is more than 0.05 (a), the data is normally distributed using these metrics. Next, the normal p-plot graph and the histogram graph also show the results of the normalcy test.
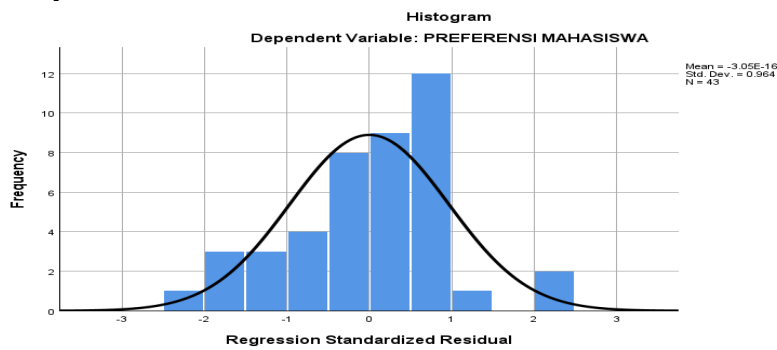

Figure 2. Normality Test Results
Source: Statistical Test Results, 2024

As can be seen in Figure 1, if the histogram primarily falls within the bell line, the results of the normality test with the histogram are considered normal. Since all of the variables in the given picture are normal distributed, additional statistical tests are not required to be performed on them.

Multicoloniarity Test

We can use the variance factor (VIF), also known as value tolerance, to demonstrate the existence of multicolonarity. Because VIF = 1 / tolerance, a tiny tolerance number is equal to a high VIF value <0.10 or the same as a VIF number > 10. The table that follows indicates whether multicolonarity is present if the tolerance value is greater than 0.10 or the VIF value is less than 10.

Table 7. Multicolonnalarity Test Results

	Coefficientsa						
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Type	B	Std. Error	Beta	t	Sig.	Tolerance	VIF

1	(Constant)	4.722	7.024		.672	.505		
	EASE	1.354	.523	.428	2.589	.013	.327	3.062
	COMFORT	1.056	.568	.898	2.198	.039	.309	3.713
	RISK	1.512	.404	.495	3.748	.001	.513	1.950

a. Dependent Variable: STUDENT PREFERENCES

Source: Statistical Test Results, 2024

Table 7 above concludes that the variables of convenience, comfort, and risk lack multicollinearity. The results of the multicollinearity test fail to meet the VIF requirement, indicating that either the tolerance value exceeds 0.01 or the VIF value is less than 10, indicating the absence of multicollinearity.

Heteroskedastistas Test

The heteroskedastistas test can occur when there is no consistent determination across all observations. Heteroskedastistas can produce a regression coefficient, meaning that a smaller estimate will result in a larger one. Proof of heteroskedastistas can be considered in the absence of Glejser. The figure below illustrates the application of this test method (0.05):
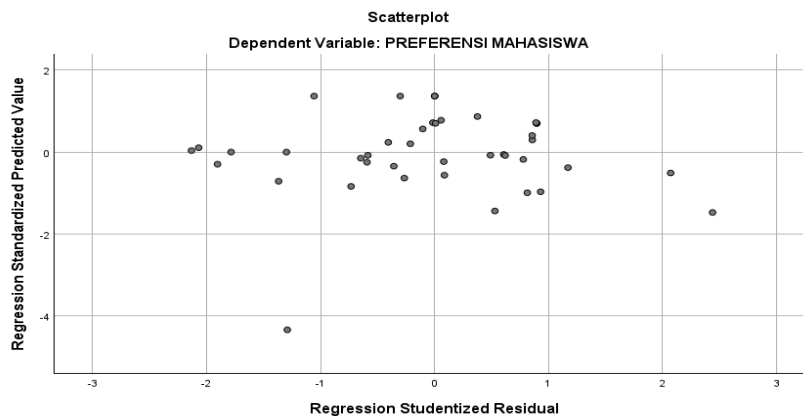

Figure 3. Heteroskedastistas Test Results

Source: Statistical Test Results, 2024

According to figure 2, the data has no heteroscenity and is scattered almost everywhere above the zero value on the Y axis.

Multiple Regression Analysis

Regression analysis uses multiple linear regression analysis to investigate how independent learning students' (independent campus) preferences are affected by risk, comfort, and convenience when utilizing QRIS software.

$$Y \text{ is equal to } \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \quad (1)$$

The following table displays the respondents' regression analysis calculation results:

Table 8. Multiple Regression Analysis Test Results

Coefficientsa

Type		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.722	7.024		.672	.505		
	EASE	1.354	.523	.428	2.589	.013	.327	3.062
	COMFORT	1.056	.568	.898	2.198	.039	.309	3.713
	RISK	1.512	.404	.495	3.748	.001	.513	1.950

a. Dependent Variable: STUDENT PREFERENCES

Source: Statistical Test Results, 2024

Based on table 8 above related to the regression test above, the following regression calculation method is obtained: Y = 4.722 (constant) + 1.354 (Convenience) + 1.056 (Convenience) + 1.512 (Risk) + ε

The following may be inferred from the regression equation above: the number 4,722 indicates that the independent factors evaluated, namely convenience (X1), comfort (X2), and risk (X3), will still result in MBKM students preferring to use QRIS.The ease variable's regression number (X1), 1,354, indicates that the other variables under test have a numerical value. This means that if one experience value increases, the preference of MBKM students to use QRIS will increase by 1,354.The comfort variable's (X2) regression number of 1,056 indicates that, if the other factors under study have constant values, then MBKM students' preference for utilizing QRIS improves by 1,056 for every increase in one accountability value. If the other variables under study have constant values, then every rise in 1 accountability value raises the desire of MBKM students in using QRIS by 1,512, according to the risk variable (X3) regression rate of 1,512.

Test t

To ascertain the degree of significance of the association between the independent (X) and dependent (Y) variables, the t-test was employed. This test determines if variable X, either whole or in part, has a positive and substantial influence on variable Y. In order to support H1, H2, and H3, the t-test is examined. The findings are displayed below:

Table 9. Test Results t

Coefficientsa

Type		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.722	7.024		.672	.505		

EASE	1.354	.523	.428	2.589	.013	.327	3.062
COMFORT	1.056	.568	.898	2.198	.039	.309	3.713
RISK	1.512	.404	.495	3.748	.001	.513	1.950

a. Dependent Variable: STUDENT PREFERENCES

Source: Statistical Test Results, 2024

Based on the table above, it can be concluded that:
- o The convenience variable partially has a positive effect on the preferences of MBKM students in using QRIS
- o The convenience variable partially has a positive effect on the preferences of MBKM students in using QRIS
- o Risk variables partially have a positive effect on MBKM students' preferences in using QRIS

Test F

To demonstrate how each independent variable influences the dependent variables concurrently, the Simultaneous Significance Test (Test F) was used:

Table 9. Test Result F
ANOVAa

Type		Sum of Squares	Df	Mean Square	F	F table	Sig.
1	Regression	3.483.370	3	1.161.123	24.304	24.304	.000b
	Residual	1.863.235	39	47.775			
	Total	5.346.605	42				

a. Dependent Variable: STUDENT PREFERENCES

b. Predictors: (Constant), RISK, CONVENIENCE, COMFORT

Source: Statistical Test Results, 2024

In table 9, the F value is calculated 24,304 > F Table Sig 0.000 < 0.05 where it can be concluded that H0 is rejected and Ha is accepted. This figure proves that the variables of convenience, comfort, and overall risk have a significant effect on the preferences of MBKM students in using QRIS

Determinant Coefficient Test $()R^2$

As demonstrated by Ghozali (2018) and Untari (2015), the R^2 test typically determines the strength of the dependent variable model. The value of the coefficient falls between 0 and 1. A model that does a great job of explaining the fluctuation of the variables under study is represented by the number 1. In the meantime, as the following table illustrates, the number 0 indicates that the model is unable to explain the variation of the variables examined, i.e., the model

is unable to explain variables outside the study whose magnitude can be computed by deducting the value of the coefficient derived from the number 1:

Table 10. Test Results R^2

Model Summaryb

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.807a	.652	.625	6.91196

a. Predictors: (Constant), RISK, CONVENIENCE, COMFORT

b. Dependent Variable: STUDENT PREFERENCES

Source: Statistical Test Results, 2024

Table 10 indicates a R value of 0.652, indicating a 0.625 connection between Variable Y (MBKM students' preferences for using QRIS) and Variable X (convenience, comfort, and risk). The fact that the index value is nearly equal to 1 indicates that there is a high positive correlation between the X and Y variables. Variables not included in the study can account for the remainder. Then, modified R 0.625 indicates that, at 62.5%, the variables of comfort, convenience, and risk all have a favorable impact on MBKM students' preferences when it comes to adopting QRIS. It is also impacted by factors that are not related to the research.

DISCUSSION
The Effect of Convenience on the Preferences of Independent Students to Study on an Independent Campus in Using QRIS
Based on an alpha value of 0.05, the multiple linear regression test results showed a positive coefficient value of 1.354 and a significant value of 0.000. Therefore, it is established that MBKM students' preferences for using QRIS are positively and significantly influenced by the convenience variable.

The Effect of Comfort on the Preferences of Independent Students Learning Independent Campus in Using QRIS
Based on an alpha value of 0.05, the multiple linear regression test results showed a positive coefficient value of 1.354 and a significant value of 0.000. Therefore, it is established that MBKM students' preferences for using QRIS are positively and significantly influenced by the convenience variable.

The Effect of Risk on the Preferences of Independent Students to Study Independent Campus in Using QRIS
The multiple linear regression test yielded a value of 1,512 and a significant value of 0.000 at Alpha 0.05. These results suggest that risk positively influences MBKM students' preferences for using QRIS.

CONCLUSIONS AND RECOMMENDATIONS
Based on the test results and the presented discussion, we conclude that convenience, comfort, and risk significantly positively influence independent students' preferences for studying on independent campuses when using QRIS.

Convenience, comfort, and risk influence the preferences of MBKM students in using QRIS, as indicated by the R-square value of 0.652, or 65.2%, in this study.

ADVANCED RESEARCH

The direct experience of this research process reveals a number of limitations and factors that future researchers should focus on to enhance this research. The research itself undoubtedly has flaws that require ongoing improvement in subsequent studies.

1. The number of respondents is still small.
2. We can still develop and add more research objects.

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