The Influence Of Digital Payment Usage Quick Response Code Indonesian Standard (QRIS) And Menu Variety On Repurchase Interest In Hore Steak Magetan

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ABSTRACT

Quick Response Indonesian Standard QRIS is the unification of various QRs from various Payment System Service Providers (PJSP) using the QR Code. Many are highly interested in QRIS payments because not only are they quick and efficient, but they also help minimize risk. Menu variety refers to the range of products and items sellers offer customers. Customers are keen on having a wide range of options on food menus because they desire a variety of choices in the food items provided. The research aims to find out the Influence of Digital Payment Usage Quick Response Code Indonesian Standard (QRIS) and Menu Variety on Repurchase Interest in Hore Steak Magetan. The population of this study is consumers of Hore Steak Magetan who are at least 17 years old and have a smartphone. The research employed a purposive sampling method using 110 samples. Data is analyzed using Smart PLS with outer and inner model methods. The findings indicated that the QRIS payment method had a positive and significant influence on repurchase interest, menu variety had a positive and significant influence on repurchase interest, and the QRIS payment method and menu Variety together had a positive and significant influence on repurchase interest.

INTRODUCTION

The food and beverage industry has been growing steadily over the past decade. Statistics Indonesia (BPS) has recorded that the Gross Domestic Product (GDP) on a cash price basis (ADHK) in the Food and Beverage Industry equaled IDR 849.396 billion in 2023. This is an increase of 4.47% from the previous year's IDR of 813.062 billion. One of the food industries that is quite popular among people today is steak. This is evident in the increasing number of steakhouses opening in different areas. One of them is Hore Steak which in 2023, Hore Steak managed to establish 15 outlets located in Tasikmalaya, Yogyakarta, Klaten City, Madiun, Cilacap,

Sambiroto, Magetan, Tulungagung, Ngawi, Ponorogo, Cawas Klaten, Gresik, Blitar, Kediri, Rokan Hulu Riau .

One of the Hore Steak outlets located in Magetan District in 2021 managed to reach a turnover of IDR 876,580 but continued to decline until 2023, reaching only IDR 444,251,450 923.876,580 but continued to decline until 2023, only reaching IDR 444,251,450. Based on a pre-survey conducted with customers, it was found that the main factors for the decline were the unavailability of QRIS payment methods and the fact that the menu was often unavailable.

According to the Indonesian Central Bank, Bank Indonesia, the Quick Response Indonesian Standard QRIS is the unification of various QRs from various Payment System Service Providers (PJSP) using the QR Code. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with the QR Code can be easier, faster, and safer. All Payment System Service Providers using the Payment QR Code must implement QRIS. QRIS was launched by Bank Indonesia (BI) and the Indonesian Payment System Association (ASPI) on August 17, 2019. According to Friady & Sintaria (2024), many people favor QRIS payment because it is fast and efficient and helps reduce risk.

According to Kotler et al. (2012) in Listiani & Rahmawti (2023) they defined menu variety as all products and goods that sellers offer to buyers. Riftian and Sugiyono (2021) explain that menu variety, especially in culinary products, is essential for consumers, mainly because they desire a wide variety of available food products.

According to Hellier et al. (2003) in Munir & Nisa (2021), repurchase interest is a desire someone feels due to a good product experience. As described above, this study analyzes the influence of the QRIS Payment method (X1) and Menu Variety (X2) on Repurchase Interest (Y). The research aims to find out the Influence of Digital Payment Usage Quick Response Code Indonesian Standard (QRIS) and Menu Variety on Repurchase Interest in Hore Steak Magetan.

LITERATURE REVIEW

QRIS

According to Sava et al. (2024), QRIS (Quick Response Code Indonesian Standard) is a QR Code format that has become a payment standard in Indonesia after being developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). Quick Response Code Indonesian Standard or QRIS has three indicators:

Perceived Benefits

Using QRIS (Quick Response Indonesian Standard) has proven to provide positive results in various sectors. According to Elsa & Hayati (2024), with QRIS, the payment process becomes more straightforward and profitable for buyers and sellers.

Perceived Ease

Davis et al. in Silvira (2023) define perceived ease of use as the degree to which someone believes that the technology used is easy to understand.

Safety Perception

Flavia'n and Guinali'u in Silvira (2023) define perceived security as the possibility of subjective beliefs that consumers have that their personal information (in civil and monetary aspects) will not be seen, stored, and manipulated by other parties while in transit and storage; thus, consistently increasing their expectations of confidence.

According to Friady & Sintaria (2024), QRIS payment is popular among people because it is quick and efficient and helps minimize risk. This is further emphasized in a journal entitled The Influence of QRIS Payment on Consumer Purchase Interest in Mixue Business by Friady and

Sintaria (2024), that Ease of Use, Enjoyment, Trust, Price, and Promotion using QRIS as a payment medium together influence Purchase Interest.

Menu Variety

In Suryanikahsari Rizky (2021), Kotler states that menu variety is a collection of all products and goods sellers sell to buyers. According to Riftian and Sugiyono (2021), customers are keen on having a wide range of options on food menus, particularly in culinary products, because they desire various food items. According to Ariningtyas & Rachmawati K (2020), there are four criteria to measure menu variety.

1. Variants

    Menu variants are various menu options available at a restaurant or dining establishment.
2. Menu Innovation

    Menu innovation refers to the development and application of new ideas in creating food and beverage options that are unique, interesting, and different from the existing ones.
3. Taste

    Taste is an individual's preference or inclination towards various flavors, textures, aromas, and presentations of food and beverages. This includes personal preferences, desires, and eating habits influencing food choices.
4. Portion

    Portion refers to the amount or size of food or beverage served or consumed at one time. According to Riftian and Sugiyono (2021), customers are keen, particularly in culinary products, to have a wide range of options on food menus because they desire variety. This is also emphasized in a journal entitled The Influence of Company Image, Country of Origin, and Product Variety on Repurchase Interest in McDonald's Sedati Sidoarjo (2021). Menu variety has a significant influence on repurchase interest.

Repurchase Interest

Repurchase interest is consumers' satisfaction that will encourage repurchase decisions Munir & Nisa (2021). Repurchase intention is a desire in the minds of consumers who want to repurchase certain products or services in the future Wijaya & Sanusi (2021). According to Gunawan & Indriyani (2022), several indicators determine repurchase interest, namely:

1. Transactional interest is a person's tendency to buy products.
2. Referential interest, namely, a person's tendency to refer products to others.
3. Preferential interest, which shows the behavior of someone with the main preferential interest in the product.
4. Explorative interest, which shows the behavior of a person always looking for information about the product of interest and other products that will support the positive characteristics of the product.

METHODS

This study uses a quantitative research approach, using 110 samples with a purposive sampling technique. Primary data was obtained from a questionnaire using Google form distributed to Hore Steak Magetan customers who are at least 17 years old and have a smartphone. The measurement model in this study uses exogenous variables with reflective indicators, including the QRIS payment method variable and Menu Diversity, as well as endogenous variables, namely Repurchase Interest. The data analysis technique uses Smart PLS with the outer and inner model methods. One method of measuring the validity of indicators is based on the output of the outer loading table, namely by looking at the value of outer loadings and cross-loadings. Testing the structural model is performed by examining the R-squared value. Then, hypothesis testing is based on the coefficient results and T-statistic values.

RESULTS

Outer Model
Tabel 1 Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)
X1.1 <- QRIS (X1)	0,987	0,987	0,004	272,241
X1.2 <- QRIS (X1)	0,985	0,985	0,005	209,244
X1.3 <- QRIS (X1)	0,966	0,965	0,010	98,592
X2.1 <- Menu Variety (X2)	0,962	0,961	0,011	91,575
X2.2 <- Menu Variety (X2)	0,934	0,932	0,012	75,460
X2.3 <- Menu Variety (X2)	0,977	0,977	0,006	162,699
X2.4 <- Menu Variety (X2)	0,986	0,986	0,003	369,453
Y.1 <- Repurchase Interest (Y)	0,948	0,947	0,009	104,857
Y.2 <- Repurchase Interest (Y)	0,967	0,966	0,007	137,709
Y.3 <- Repurchase Interest (Y)	0,950	0,949	0,010	96,451
Y.4 <- Repurchase Interest (Y)	0,974	0,973	0,004	223,385

Based on the outer loading results above, all reflective indicators on the QRIS payment method variable, Menu Variety, and Repurchase Interest, show factor loading *(original sample)* greater than 0.50 and or significant (T-Statistic value is more than the Z value α = 0.05 (5%) = 1.96). Thus, the estimation results of all indicators have met Convergent validity or good validity. The measurement of indicator validity can also be seen in the cross-loading table. Suppose the loading factor value of each indicator in each variable is greater than the loading factor of each indicator in other variables. In that case, the loading factor is said to be valid, but if the loading factor value is smaller than the indicators of different variables, it is said to be invalid.

Tabel 2 Cross Loading

	QRIS (X1)	Menu Variety (X2)	Repurchase Interest (Y)
X1.1	0,987	0,932	0,945
X1.2	0,985	0,931	0,948
X1.3	0,966	0,947	0,940
X2.1	0,934	0,962	0,938
X2.2	0,871	0,934	0,942
X2.3	0,943	0,977	0,951
X2.4	0,943	0,986	0,960
Y.1	0,985	0,931	0,948
Y.2	0,899	0,948	0,967
Y.3	0,867	0,920	0,950
Y.4	0,950	0,972	0,974

From the results of cross-loading data processing, it is obtained that all loading factor values on each indicator, both on the QRIS payment method variable, Menu Variety, and

Repurchase Interest, show a loading factor value that is greater than the loading factor indicators of other variables. Thus, it can be said that all indicators in this study have fulfilled their validity or good validity.

Tabel 3 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
QRIS (X1)	**0,959**
Menu Variety (X2)	**0,931**
Repurchase Interest (Y)	**0,922**

The next measurement model is the Average Variance Extracted (AVE) value, which is the value that shows the amount of indicator variance contained by the latent variable. Convergent AVE values greater than 0.5 indicate good validity adequacy for latent variables. In reflective indicator variables, it can be seen from the average variance extracted (AVE) value for each construct (variable). A good model is required if the AVE value of each construct is greater than 0.5. The AVE test results for the QRIS payment method variable are 0.959, Menu Variety is 0.931, and Repurchase Interest is 0.922; these variables show a value of more than 0.5, so the variables in this study can be said to have good validity.

Tabel 4 Latent Variable Correlations

	QRIS (X1)	Menu Variety (X2)	Repurchase Interest (Y)
QRIS (X1)	1,000		
Menu Variety (X2)	0,956	1,000	
Repurchase Interest (Y)	0,965	0,982	1,000

In PLS, the relationship between variables or constructs can be correlated with one another, be it exogenous variables with endogenous or exogenous variables with exogenous, as shown in the latent variable correlations table above. The relationship between one variable and another has a maximum correlation value of 1. The closer to the value of 1, the better the correlation. From the latent variable correlations table above, the average correlation value between one variable and another is above 0.5. The highest correlation value is between the Menu Variety variable and Repurchase Interest, 0.982. It can also be stated that among the variables in the research model, the relationship between the Menu Variety variable and Ulan Purchase Interest is stronger than the relationship between other variables. It can also be interpreted that in this research model, the high and low Repurchase Interest is more influenced by the Menu Variety variable than the QRIS payment method variable.

Inner Model

Testing the structural model is done by looking at the R-Square value, which is a goodness-fit model test. Inner model testing can be seen from the R-square value in the equation between latent variables. The R^2 value explains how much the exogenous (independent/free) variables in the model can explain the endogenous (dependent/dependent) variables.

Tabel 5 *R Square*

	R Square
QRIS	
MENU VARIETY	
REPURCHASE INTENTION (Y)	0,972

The value of R2 = 0.972. The model can be interpreted to explain the phenomenon of Repurchase Interest, which is influenced by the independent variables, among others, the QRIS payment method and Menu Variety by 97.0%.

Hypothesis Testing
Tabel 6 Path Coefficients

	Original Sample (O)	Sample Mean (M)	T Statistics (|O/STDEV|)	P Values
QRIS (X1) -> Repurchase Interest (Y)	0,295	0,293	7,585	0,000
Menu Variety (X2) -> Repurchase Interest (Y)	0,700	0,702	18,432	0,000

Based on hypothesis testing, it can be concluded that the QRIS payment method (X1) has a positive influence on Repurchase Interest (Y) and can be accepted, with path coefficients of 0.295 and a Tstatistic value of 7.585 greater than the Z value α = 0.05 (5%) = 1.96, then Significant (positive).

Menu Variety (X2) has a positive influence on Repurchase Interest (Y), which can be accepted, with path coefficients of 0.700 and a Tstatistic value of 18.432 greater than the Z value α = 0.05 (5%) = 1.96. Then, it is Significant (positive).

DISCUSSION

The Influence Of QRIS Payment Methods On Repurchase Interest

Based on the results of the research conducted, it proves that the QRIS payment method variable has a significant and positive influence on the Repurchase Interest variable at Hore Steak Magetan. This means that with the QRIS payment method, the higher the Repurchase Interest in Hore Steak in Magetan District. The results of the descriptive analysis show that from the variable indicators of the QRIS payment method, the most influential on Repurchase Interest is the perception of benefits, namely: fast because it uses QR technology Code technology, practical because it is not a hassle to carry cash, effective because it can be used at all merchants, safe because it is protected and supervised by Bank Indonesia. This is reinforced in a journal entitled The Influence of QRIS Payment on Consumer Purchase Interest in Mixue Business by Friady and Sintaria (2024), that Ease of Use, Enjoyment, Trust, Price, and Promotion in using QRIS as a payment medium together influence repurchase interest.

The Influence Of Menu Variety On Repurchase Interest

Based on the results of the research conducted, the results show that the Menu Variety variable has a significant and positive influence on the repurchase interest variable at Hore Steak in Magetan District. The results of the descriptive analysis show that the most influential indicator of menu Variety variables is the portion of food served. Portion refers to the size of food and beverages served or consumed simultaneously. This includes how much food or drink is placed or served on the plate or glass when served to the customer. So, consumers choose to buy food at Hore Steak Magetan because of the portion that suits consumers. This is also emphasized in a journal entitled The Influence of Company Image, Country of Origin, and Product Variety on Repurchase Interest in McDonald's Sedati Sidoarjo (2021). It is proven that menu variety has a significant influence on repurchase interest.

CONCLUSION

QRIS payment method variables and menu variety contribute to repurchase interest at Hore Steak Magetan. This indicates that utilizing QRIS payment methods and menu Variety can increase repurchase interest in Hore Steak Magetan.

SUGGESTION

The researchers suggest that the company continue to maintain the use of the QRIS payment method because it is in demand by consumers and can increase consumer repurchase interest in Hore Steak Magetan.

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