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The Influence of Cyber Public Relations Strategy on Consumer Trust of QRIS Users

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Abstract. *This research study aims to quantify the extent of impact of Cyber Public Relations strategies to the level of trust towards QRIS by digital consumers. QRIS (Quick Response Code Indonesian Standard) is a digital payment system whose payment technology is based on QR-code that users can scan via the mobile phone. QRIS is gaining momentum in the fast-growing digital environment since it is convenient, effective, and aligned with the cashless-society project in Indonesia. Cyber Public Relations strategies are online communication programs undertaken by an institution or company to develop an organizational image, consumer involvement, as well as create faith in their services. The current research is a quantitative study of Cyber PR strategy and the extent of confidence with QRIS that uses the survey research design and the population of 100 respondents who use digital services. The results reveal that Cyber Public Relations actions have a powerful impact on the trust of QRIS users. As a result, it can be thus concluded that successful use of digital communications through Cyber PR practices is invaluable in making good impressions and in establishing consumer beliefs in QRIS as a secure and reliable mode of digital payment.*

Keywords: *Cyber Public Relations Strategy, QRIS User Trust, Digital Communications*

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INTRODUCTION

In the digital world of today, the power of technological innovation has cast a prolific impact on various aspects of existence in society (Muttaqin et al., 2021; Puspita & Handayani, 2022). The introduction of the digital technology in Indonesia started at home in 1967. Hastened adoption of digital solutions has boosted economic growth and financial ascendancy with the current notion bringing forth new opportunities and technological innovations (Pranata et al., 2024). Currently, it has been significantly easier to conduct monetary transactions due to contemporary modes of payment. The increase in the use of non-cash payments may be explained by the fact that it is considered efficient, convenient, and secure (Caniago, 2023).

Prawitasari et al. (2024) said that, among the innovations in this sphere, one might note QRIS (Quick Response Code Indonesian Standard) payment platform, which allows conduction of payments at the expense of scanning QR check. Febriani et al. (2021) Quick Response Code Indonesian Standard (QRIS) is the financial vehicle that is provided by digital technologies with the help of Bank Indonesia (BI). Together with the Indonesian Payment System Association (ASPI) BI launched QRIS on 17 August 2019. It aims at establishing a national electronic payment infrastructure, which is based on QR-code functionalities, which in turn reside within the mobile banking applications and mobile payment-service providers (Omarini, 2018). In this way, QRIS

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aims at promoting financial inclusion and facilitating the process of carrying out digital financial operations (Raharjo, 2023; Yuko et al., 2025).

Table 1. Nominal Transaction of QRIS

Years	Transaction Volume	Transaction Amount
2020	124,11 million	Rp8,21 trillion
2021	374,69 million	Rp27,63 trillion
2022	1 billion	Rp99,98 trillion
2023	2,14 billion	Rp226 trillion
2024	6,24 billion	Rp659,93 trillion

The table below presents a graph in which the number of QRIS adoption is sustained over the last four years. As ASPI explains, the total number of QRIS transactions has reached IDR1,021.75 trillion by the time of 2024. Nominal transaction of QRIS recorded IDR8.21 trillion in the inaugural year, and 124.11 individual payments. In the next year, it increased to 374.69 million transaction with a proportional increase in the nominal transactions to IDR27.63 trillion. The amount of transactions that took place through QRIS in the third year was further increased to reach the level of 1,003.19 million transactions with a nominal amount of transaction that reached IDR99.98 trillion.

The 2023 results demonstrated an additional progress: the volume of 2.14 billion transactions and the nominal value IDR226 trillion. In 2024, volumes of QRIS transactions exceed indicators of the previous years, 6.24 billion pieces of transactions and 659.93 trillion IDR in nominal values were registered. By the first quarter of 2025, the Indonesian QRIS users had recorded 56.3 million in number, which translates into an increment in 19 % as compared to the same period in the preceding year. Bank Indonesia expects that this number will increase to 58 million before 2025 comes to an end (Rafifah et al., 2025).

Within this however, there are some challenges that block the QRIS acceptance by the general population (Kristia & Ahmadi, 2024). The first one is uncertainty on part of the consumers about the trust and security. Astuti (2025) and Pratiwi (2025) said that, a communication plan is essential to improve the lack of confidence that the typical user might have and increase the awareness of the population on the advantages of QRIS and their usability. The trust of the population can be gained by means of educating it regarding the security of QRIS on social media platforms, influencers, and on the official Instagram account of Bank Indonesia (Susilo, 2023). Trust is what a person thinks about information and then forms a favorable or unfavorable appraisal of a thing (Dunn & Schweitzer, 2005).

According to Mamesah et al. (2023) In the frame of QRIS application, the consumer trust is predetermined by the attributes of and the application functioning. As the degree of users trusting in the QRIS is different, then QRIS should serve the peculiarities and demands of each user. Therefore, the Cyber Public Relations Strategy directly affects the contingent of the population to make a decision about the degree of trust in QRIS. Cyber Public Relations is aimed at providing regularly (as frequently as possible), educationally valid, and accessible materials on a variety of digital platforms contributing to development of favorable public perceptions (Bahri et al., 2024; Fazal & Aslam, 2023). This kind of interaction not only serves to enhance the brand credibility but also to strengthen customer confidence in transacting using QRIS as being safe and convenient.

Through the Technology Acceptance Model developed by Gao & Waechter (2017), the effect of a well-designed Cyber PR has the ability to influence the perceptions of consumers positively as well as increase the use of QRIS. According to McCloskey (2006) and Punnoose (2012), the model points out that the two main determinants of the user acceptance are perceived usefulness and perceived ease of the use of the technology as perceived and appreciated by people; the more people assess both of the latter dimensions positively, the more they are inclined to accept and further use the technology. Therefore, in an organization that introduces

new technology, the proper use of digital communication should become crucial to show the utility both of the new technology and its safety and efficiency and turn doubtful users into early adopters. The study under discussion is based on a line of empirical studies which aim to investigate the effects of the Cyber PR on the magnitude of trust in the consumption of QRIS by digital consumers.

METHODS

To carry out such a study, a quantitative design supported by survey instrument has been employed to provide answers to the degree that cyber public-relations strategies allow the establishment of Quick Response Code Indonesian Standard (QRIS) in the cashless modern scenario. Questionnaires were sent through electronic access, and the answers that were generated led to information which were analyzed based on statistical calculations. Under the paradigm of quantitative measurements, controlled measurements can be generated off objective quantifiable inferences. During the selection of the study population, the most current available data (April 2025) have been used, which states that in Indonesia there were around 56,300,000 QRIS users. The use of probability procedures to implement the sampling was conducted; this is a strategy that balances the selection of every member of the population with equal chances. Using the Slovin formula of 5 % margin of error, the minimum sample size of 2703 was obtained. Owing to practical limitations, it was decided to raise the maximum error from 5 % to 10 (0.1), thus settling the final number of respondents to 100. The result of the Slovin formula was to calculate as follows:

n = N / (1 + N(e)^2)

Description:

n = number of samples

N = number of population

e = margin of error (0,10)

$$n = \frac{56.300.000}{1 + 56.300.000(0{,}10)^2} = \frac{56.300.000}{1 + 563.000} = \frac{56.300.000}{563.001} \approx 100$$

The number of samples used in this study was 100 respondents.

RESULTS AND DISCUSSION

This study aims to analyze the influence of Cyber Public Relations (Cyber PR) on QRIS user trust in Indonesia. Based on the regression analysis, Cyber PR significantly influences user trust, with a p-value <0.05. The regression coefficient indicates a positive relationship between Cyber PR strategies and user trust. However, the Adjusted R^2 value of 0.110 indicates that Cyber PR strategies only explain 11% of the variation in user trust in QRIS. Furthermore, the instrument's validity and reliability tests demonstrated good results, with a Cronbach's Alpha value of 0.83 (>0.7), indicating that this research instrument is sufficiently reliable for use.

Respondent Characteristics

The analysis results show that the majority of respondents are aged 18–25 (79%), indicating that the younger generation dominates QRIS users. Based on gender, there are slightly more male respondents (56%) than female respondents (44%). Frequency of QRIS use shows that 63% of respondents frequently use QRIS, while 12% always use it. The most frequently used platform is Dana (49%), followed by ShopeePay (11%), Gopay (8%), and OVO (2%).

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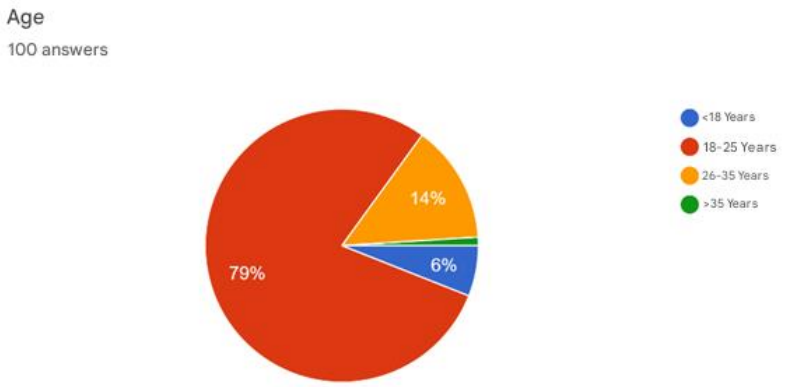

Figure 1. Age Distribution of Respondents

The current analysis brings about an in-depth characterisation of the current dataset under analysis. Out of 100 respondents, four age groups come out with persons having an average of less than age 18 years making 6 %; those of age 18-25 years making 79 %; age 26-35 years making 14 % and lastly those above 35 years making 1 %.

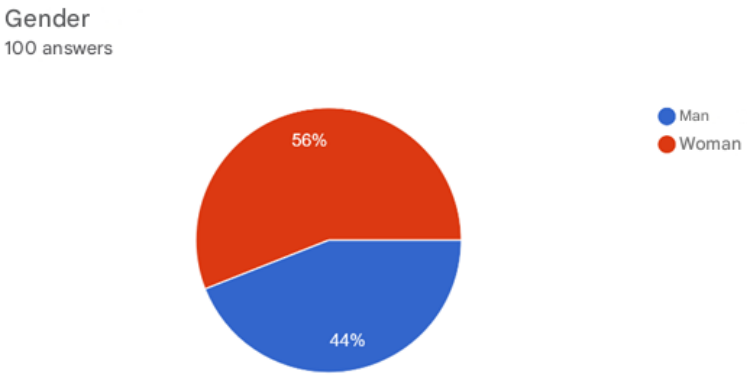

Figure 2. Gender Distribution of Respondents

The gender distribution also indicates that 44 percent of them were females and 56 percent were male.

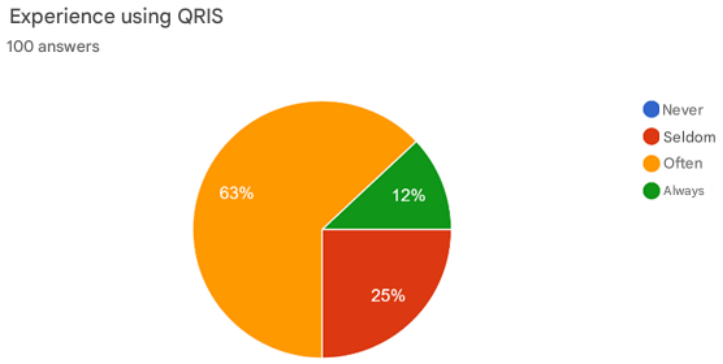

Figure 3. Frequency of Using QRIS

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Regarding the experience that respondents had with QRIS, Rarely was chosen by 25 %; Often by 63 % and Always by 12 % of respondents.

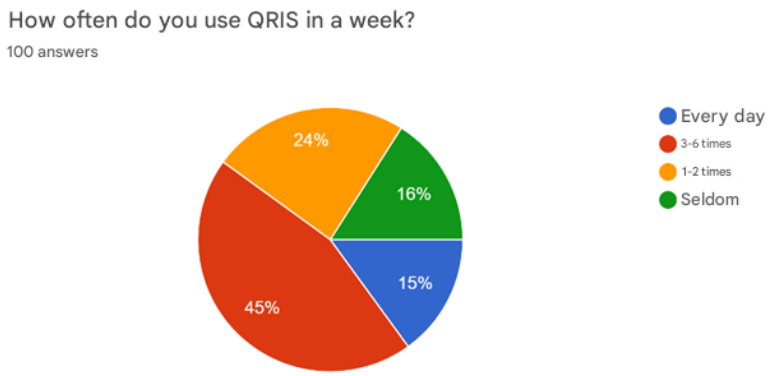

Figure 4. Weekly QRIS Usage Frequency

In regards to the frequency of usage, 15 % of the respondents answered in accordance with Every Day on or of a week, 45 % replied 3-6 times, 24 % replied 1-2 times, as well as 16 % picked Rarely.

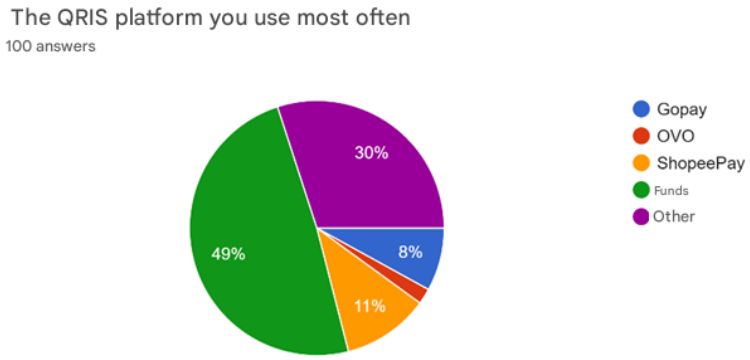

Figure 5. Most Frequently Used QRIS Platforms

The platforms that the respondents used QRIS most often are Dana (49 %), Others (30 %), ShopeePay (11 %), Gopay (8 %), and OVO (2 %).

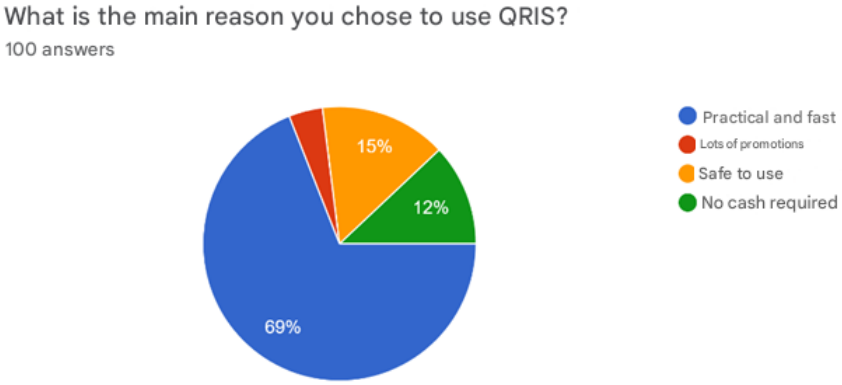

Figure 6. Main Reasons for Using QRIS

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Using QRIS was motivated by four primary reasons, namely, practicality and speed (69 %), safety (15 %), no cash requirements (12 %), and promotional incentives (4 %).

Validity Test

Confirmatory analyses were performed so as to check the construct validity of the utilized questionnaire. The two tail product-moment correlations were calculated and Pearson bivariate correlations were between 0.19 and 0.66 therefore it means that the questionnaire was more than reliable to the extent which it was meant to be used.

Variable X

Table 1. Validity Test Results Using Pearson Correlation

No	Correlation Value	Sig Value	Description
1	0,653	0,000	Valid
2	0,788	0,000	Valid
3	0,740	0,000	Valid
4	0,808	0,000	Valid
5	0,699	0,000	Valid

Variable Y

Table 2. Validity Test Results Based on Correlation Values

No	Correlation Value	Sig. Value	Description
1	0.725	0.000	Valid
2	0.710	0.000	Valid
3	0.873	0.000	Valid
4	0.793	0.000	Valid
5	0.823	0.000	Valid

The applicability test of the two variables in the current study was done through a 2 variable questionnaire used in the research that was administered to 100 respondents. The analysis shows that R count of each variable is greater than the R table ruling that the questionnaire is valid.

Reliability Test

Subsequently, a reliability test was done to check whether there was consistency in repetition administration of the questionnaire. The operationalization of reliability is equated to the stability with which the respondents give answers to a series of statements. When the Alpha of Cronbach exceeds 0.60, a variable can be called reliable and based on the finding of this investigation, it is true.

Table 3. Reliability Test Results (Cronbach's Alpha)

Cronbach's Alpha Value	Number of Items
0.783	10

Normality Test

In the effort to support reliability analysis, the normality of the residuals was tested through the use of Kolmogorov-Smirnov (KS) assignment.

Table 4. Normality Test Result

Asymp. Sig. Value	Sig. Level	Terms
0.043	0.05	Normal

Since the value of significance KS is greater than the standard limit of 0.05, it is possible to assess the normal distribution of residuals.

Determinant Test

Table 5. Model Summary (R, R^2, Adjusted R^2)

A.R	R-Square	Adjusted R Square
0,344	0,119	0,110

Linear regression was used to calculate the magnitude of the relationship between Cyber Public Relations Strategy, which is the independent variable and the various dependent variables in form of QRIS User Trust. The findings show that the value of R is 0.344 and adjusted R Square is 0.110 therefore the adjusted coefficient of determination is 0.119 percent.

F Test

Table 6. ANOVA Test Result (Simultaneous Test)

F Count	Sig	Description
13,184	0,000	Simultan

In the current research project, the researcher is testing the hypothesis whether the independent variable Cyber PR Strategy (X) is capable of explaining the variation of the dependent variable Qris User Trust (Y) and, whether there is a suitable model to carry out this explanation. The results depict that the F Calculation of 13.184, and F sig 0.000 is less than the 0.05, which implies that Ho must be rejected. In turn, in combination Cyber PR Strategy (X) statistically significantly influences the Qris User Trust (Y).

T Test

Table 7. Partial Test (t-Test) Results

Model	T-Count	Sig Value	Description
Strategy Cyber PR	6,744	0,000	Influential
Trust in QRIS Usage	3,631	0,000	Influential

Moreover, the T-Test will be used to rank the level to which the various independent variables contribute into the variation of the dependent variable. The calculated t value of trust is 3.631, whereby sig is 0.000, which is less than 0.5. Therefore, a significant impact is discovered in the relation between the Cyber PR Strategy variable as an independent factor of affecting QRIS User Trust. Combined, the outcomes lead to a conclusion that there is a meaningful influence of QRIS Cyber Public Relations Strategy on QRIS User Trust, thus, showing that in question, this strategy is a key factor affecting consumer trust in QRIS.

The results of this study indicate that the QRIS Cyber Public Relations Strategy has a significant influence on QRIS User Trust. Therefore, it can be concluded that QRIS User Trust is strongly influenced by the Cyber Public Relations Strategy (Shah et al., 2001). This factor is a key factor in building consumer trust in using QRIS. The results indicate that Cyber PR has a significant influence on QRIS user trust. However, its contribution is relatively small in practical terms, explaining only 11% of the variability in trust. The remainder is influenced by other factors. Claims such as "Cyber PR heavily determines trust" should be avoided as they are not supported by sufficient model strength. Related to TAM Theory, the Technology Acceptance Model (TAM) Framework explains that trust is formed from two important factors: Perceived Usefulness (PU): Cyber PR can increase PU through educational campaigns explaining the benefits of QRIS. Perceived Ease of Use (PEOU): Cyber PR can also simplify user perceptions of QRIS through visual presentations or video tutorials. Unfortunately, these two dimensions have not been directly measured in the study, making the discussion less integrated with theory.

CONCLUSION

Cyber Public Relations strategies significantly influence digital consumers' trust in using QRIS as a payment method. Effective digital communication can build a positive image and

increase user confidence in the security, convenience, and reliability of QRIS. Therefore, Cyber Public Relations is a crucial factor in driving QRIS adoption in a cashless society.

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