

ABSTRAK

Rizqiah Naili. 2025. *Pengaruh Social Media Marketing, Perceived Usefulness dan Lifestyle terhadap Keputusan Penggunaan QRIS pada Generasi Z di Banjarmasin.* Skripsi, Program Studi S1 Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing I: Faqih El Wafa, M.SI. Pembimbing II: Yusuf Asyahri, S.E., M.E.

Kata Kunci: *Social Media Marketing, Perceived Usefulness, Lifestyle, Keputusan Penggunaan, QRIS, Generasi Z, Banjarmasin.*

Perkembangan teknologi digital telah mendorong transformasi besar dalam sektor keuangan, termasuk munculnya sistem pembayaran non-tunai seperti QRIS (*Quick Response Code Indonesian Standard*). QRIS menjadi solusi efisien dan praktis dalam transaksi sehari-hari, terutama di era digital yang serba cepat. Generasi Z, yang dikenal sebagai generasi *digital native*, menjadi target potensial dalam adopsi teknologi ini karena mereka tumbuh dalam era serba digital.

Penelitian ini bertujuan untuk menganalisis pengaruh *Social Media Marketing, Perceived Usefulness, dan Lifestyle* terhadap keputusan penggunaan QRIS pada Generasi Z di Banjarmasin. Data pada penelitian ini dianalisis melalui SPSS 22 dengan uji data menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, uji regresi linear berganda, uji koefisien determinasi dan uji hipotesis. Penelitian ini menggunakan metode *purposive sampling* dengan jumlah sampel sebanyak 100 responden dengan kriteria generasi Z di Banjarmasin dan pernah menggunakan QRIS. Penelitian ini menggunakan pendekatan kuantitatif dan pengumpulan data dilakukan menggunakan kuesioner *online*.

Hasil penelitian menunjukkan bahwa *Social Media Marketing, Perceived Usefulness, dan Lifestyle* berpengaruh positif dan signifikan terhadap keputusan penggunaan QRIS. Temuan ini menunjukkan pentingnya strategi pemasaran digital dan persepsi manfaat serta gaya hidup dalam mendorong adopsi teknologi pembayaran di kalangan anak muda.

ABSTRACT

Rizqiah Nailly. 2025. The Influence of Social Media Marketing, Perceived Usefulness and Lifestyle on the Decision to Use QRIS on Generation Z in Banjarmasin. Thesis, Islamic Banking Undergraduate Program, Faculty of Islamic Economics and Business. Advisor I: Faqih El Wafa, M.SI. Advisor II: Yusuf Asyahri, S.E., M.E.

Keywords: Social Media Marketing, Perceived Usefulness, Lifestyle, Decision to Use, QRIS, Generation Z, Banjarmasin.

The development of digital technology has driven a major transformation in the financial sector, including the emergence of non-cash payment systems such as QRIS (Quick Response Code Indonesian Standard). QRIS is an efficient and practical solution in daily transactions, especially in the fast-paced digital era. Generation Z, known as the digital native generation, is a potential target for the adoption of this technology because they grew up in a digital era. This study aims to analyze the influence of Social Media Marketing, Perceived Usefulness, and Lifestyle on the decision to use QRIS on Generation Z in Banjarmasin.

The data in this study were analyzed using SPSS 22 with data testing using validity tests, reliability tests, classical assumption tests, multiple linear regression tests, coefficient of determination tests and hypothesis tests. This study uses a purposive sampling method with a sample size of 100 respondents with the criteria of generation Z in Banjarmasin and have used QRIS. This study uses a quantitative approach and data collection is carried out using an online questionnaire.

The results of the study show that Social Media Marketing, Perceived Usefulness, and Lifestyle have a positive and significant effect on the decision to use QRIS. This finding shows the importance of digital marketing strategies and perceived benefits and lifestyle in encouraging the adoption of payment technology among young people.