ABSTRACT

The use of Quick Response Code Indonesia Standard (QRIS) as a digital payment method is increasingly growing among Bandung City students. However, security factors and understanding Python technology in QRIS implementation are still major concerns. Therefore, this study aims to analyze security factors that influence the effectiveness of using QRIS and their relationship with students' understanding of Python. The research method used is quantitative with a case study approach. Primary data was collected through questionnaires distributed to 127 Bandung City students who used QRIS. Data analysis was carried out using SPSS and Python software to summarize the data descriptively and inferentially. The research results show that there is a positive relationship between security factors, understanding Python, and the effectiveness of using QRIS. Students who have a good understanding of Python tend to be more effective in using QRIS safely. The implication of this research is the importance of increasing understanding of Python technology among students to increase the safety and effectiveness of using QRIS.

Keywords: QRIS, Security, Understanding, Effective Use, Students