The Influence of Perceived Benefits, Trust, and Ease of Use on the Interest of MSMEs in Using the QRIS Payment System in Jember Regency

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ABSTRACT

This study aims to examine the influence of perceived benefits, perceived trust, and perceived ease of use on the interest of MSMEs in using the QRIS payment system, both partially and simultaneously. The study was conducted using a quantitative descriptive method using data obtained through a questionnaire. The study population was 140,092 MSME merchants using QRIS in Jember Regency, with a sample of 100 respondents taken using the Simple Random Sampling technique. The results of the study indicate that: (1) perceived benefits have a positive and significant effect on the interest of MSMEs in using QRIS; (2) perceived trust has a positive and significant effect, emphasizing the importance of system security and reliability in encouraging QRIS adoption; (3) perceived ease of use also has a positive and significant effect on the interest in using QRIS, highlighting the importance of ease of access and use of the system; and (4) perceived benefits, trust, and ease of use simultaneously have a significant effect on the interest in using QRIS. These findings support the Technology Acceptance Model (TAM) theory, which identifies benefits, trust, and ease as key factors in technology adoption. This research provides practical implications for the development of promotional and educational strategies regarding the QRIS payment system for MSMEs, in order to increase the adoption and utilization of the system.

Keywords: *QRIS, Perceived Benefits, Perceived Trust, Perceived Ease of Use, MSME Interest*

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have a very important role in the Indonesian economy. MSMEs according to the Ministry of Cooperatives and MSMEs in Aufar (2014) state that Small Businesses, including Micro Businesses, are business entities that have a maximum net worth of IDR 200,000,000, excluding land and buildings for business premises, and have annual sales of at most IDR 1,000,000,000. Meanwhile, Medium Enterprises are business entities owned by Indonesian citizens that have a net worth of more than IDR 200,000,000 to IDR 10,000,000,000, excluding land and buildings. MSMEs are not only major contributors to the country's gross domestic product (GDP), but are also a source of income for millions of people throughout Indonesia (Wati, 2023). In addition, MSMEs also play a role in reducing unemployment by absorbing a lot of local workers. Thus, the development and success of MSMEs have a significant impact on economic growth and the welfare of the Indonesian people as a whole.

In today's era, MSMEs are required to adapt to technological developments in order to remain competitive in an increasingly competitive market. Adaptation to technology does

not only refer to the application of information and communication technology (ICT) in business management, marketing, and customer service, but also in the application of the use of digital payment systems. By adapting to technology, MSMEs can increase operational efficiency, optimize product marketing, and improve the quality of service to customers. This adaptation also allows MSMEs to take advantage of the potential of a wider digital market and increase competitiveness on a local and global scale (Astiti & Yushita, 2021).

Digital payment systems are very useful for MSMEs because they allow them to receive payments more efficiently and securely. With a digital payment system, MSMEs no longer need to rely on cash payments that are vulnerable to theft and difficulty in making long-distance transactions. In addition, digital payment systems also allow MSMEs to expand their market reach, because customers can make payments more easily, either directly or through digital platforms. Thus, digital payment systems can help MSMEs to increase their sales, operational efficiency, and competitiveness in an increasingly competitive market. However, many MSMEs still face obstacles in adopting digital payment systems (Permadi & Wilandari, 2021).

One of the digital payments that is currently being socialized by Bank Indonesia is QRIS. QRIS (Quick Response Code Indonesian Standard) is a digital payment system that allows cashless transactions through QR code scanning. By adopting this technology, transactions that previously required face-to-face meetings and the use of cash can now be done remotely through digital applications. QRIS makes it easy for MSMEs to receive payments from customers without having to provide expensive physical payment equipment. In addition, QRIS also speeds up the transaction process and reduces the risk of theft or loss of cash. Thus, QRIS can increase efficiency and security in conducting transactions, as well as expand MSME access to a wider digital market (www.bi.go.id, 2024).

Table 1. Number of MerchantsUsing QRIS in Jember Regency

Year	Number of Merchants
2021	69,856
2022	109,010
2023	140,092

Source: Bank Indonesia Internal Data, 2024.

Based on Table 1.1, it is known that the number of merchants using QRIS in Jember Regency in 2021 was 69,856, in 2022 it was 109,010, and in 2023 it was 140,092. The number of merchants using QRIS has increased from year to year. To ensure the success of the socialization of QRIS to MSMEs, Bank Indonesia needs to explore the factors that influence their interest in adopting this digital payment technology. Factors such as perceived benefits, trust, and ease of use of QRIS need to be taken seriously. Bank Indonesia must also provide adequate support and effective education to MSMEs so that they can utilize QRIS optimally. Thus, MSMEs can gain maximum benefits from the use of QRIS, thereby increasing the efficiency and competitiveness of their businesses in an increasingly competitive market (Ningsih et al., 2021).

Perceived benefits are one of the factors that influence the interest of MSMEs in using QRIS. MSMEs that understand the benefits of using QRIS, such as ease of receiving payments, efficiency in the transaction process, and increased security, tend to be more interested in adopting this digital payment technology. In addition, MSMEs that believe that using QRIS can improve operational efficiency and expand market reach will also be more motivated to use QRIS. Therefore, it is important for Bank Indonesia to provide clear and comprehensive information about the benefits of QRIS to MSMEs, so that they can understand the added value obtained from using this digital payment technology. Based on the results of research by Syaifuddin et al. (2022), the perception of benefits has a significant positive effect on the interest in using QRIS. Meanwhile, the results of research by Ernawati & Noersanti (2020) stated that the perception of benefits has no effect on the interest in using digital payments. Through the benefits of QRIS, it is hoped that the interest of MSMEs in

using QRIS can increase, so that it can make a positive contribution to the growth of the digital economy in Indonesia.

Perception of trust is also a factor that greatly influences the interest of MSMEs in using QRIS. MSMEs who believe that QRIS is safe to use and that their transaction data will be well protected tend to be more motivated to adopt this digital payment technology. This trust is very important considering that concerns about the security of digital transactions are still one of the main obstacles for MSMEs in adopting this technology. Therefore, Bank Indonesia needs to ensure that the QRIS system meets high security standards and provides security guarantees to MSMEs. Based on the results of research by Sudiatmika & Martini (2022), perception of trust has a significant effect on the interest of MSMEs in using QRIS. Meanwhile, the results of research by Saputri (2020) stated that perception of trust has an effect but is not significant on the interest in using QRIS. Thus, it is hoped that the interest of MSMEs in using this digital payment technology can increase, so that it can make a positive contribution to the growth of the digital economy in Indonesia.

The perception of ease of use of QRIS also plays an important role in influencing the interest of MSMEs in adopting this digital payment technology. MSMEs who feel that QRIS is easy to use, both in terms of registration, operation, and transaction reporting, tend to be more motivated to use QRIS. The ease of use of QRIS allows MSMEs to adapt more quickly to new technologies and increase efficiency in their transaction processes. Therefore, it is important for Bank Indonesia to provide clear and easy-to-understand guidelines on the use of QRIS to MSMEs. Based on the results of research by Sudiatmika & Martini (2022), the perception of ease has a significant influence on the interest of MSMEs in using QRIS. Meanwhile, the results of research by Amamilah et al. (2024) stated that the perception of ease of use did not affect the interest in using QRIS. Through the ease of QRIS, it is hoped that the interest of MSMEs in using this digital payment technology can increase, so that it can bring greater benefits to the development of MSMEs and the Indonesian economy as a whole.

2. METHOD

According to Widagdo et al. (2021), population refers to the entire unit whose characteristics will be studied. In the context of this study, the population is all MSME actors who use the QRIS payment system. The population in this study were merchants or MSMEs who use QRIS in Jember Regency, totaling 140,092 merchants (BI Internal Data, 2024). According to Sugiyono (2018), a research sample is a portion of the number and certain characteristics possessed by the population, which is taken using certain techniques in order to represent the population. Samples are used to obtain data efficiently without having to examine the entire population. Based on the data obtained, merchants or MSMEs who use QRIS in Jember Regency totaling 140,092 merchants (BI Internal Data, 2024).

The number of samples was calculated using the Slovin formula with a total of 100 respondents. The sampling technique in this study used the Probability Sampling method, namely Simple Random Sampling. Simple random sampling is a random sampling technique without considering the strata in the population. Data collection was carried out by utilizing field information as the main source of data (Sugiyono, 2016). In this study, researchers used a random approach to select research samples. The sample is MSME actors who have adopted QRIS in Jember Regency, especially in urban areas.

In general, the purpose of data analysis is to explain data to make it easier to understand, then a conclusion is made. A conclusion from data analysis is obtained from a sample that is generally made based on hypothesis testing or assumptions and data analysis methods using multiple linear regression.

3. RESULTS AND DISCUSSION
Research result

The location of the study was in Jember Regency, East Java. This study was conducted from August to December 2024. Respondents in this study were MSME actors who had adopted QRIS in Jember Regency. The results of the study on the characteristics of respondents based on gender, age, education and length of business. Multiple linear regression analysis is used to determine the relationship between one dependent variable and several independent variables. The multiple linear regression method uses the equation.

Table 1. Results of Determination Coefficient Test

R	R Square	Adjusted R Square
0.824	0.679	0.669

Source: data processed by researchers, 2024

The table above presents the results of the coefficient of determination (R^2) test for the regression model tested. The R value, which is 0.824, indicates the strength of the relationship between the independent variables and the dependent variable in the model. R^2 or the coefficient of determination of 0.679 indicates that approximately 67.9% of the variation in the dependent variable can be explained by the independent variables included in the model and the rest is explained by other variables not included in the study such as personal innovation variables, technological readiness, and the external environment. The Adjusted R^2 value of 0.669, which is slightly lower than R^2, indicates that after considering the number of independent variables and the complexity of the model, approximately 66.9% of the variation in the dependent variable can be explained by the independent variables. The decrease from R^2 to Adjusted R^2 reflects the adjustments made to accommodate the number of variables in the model, ensuring that the results obtained are not only due to the large number of variables but also the relevance of these variables in explaining the dependent variable. Overall, the relationship between the independent and dependent variables in this study can be said to be strong.

Table 2. t-Test Results

Variables	count	Significance
Perception of Benefits	2,445	0.016
Perception of Trust	5,065	0,000
Perceived Ease of Use	2,486	0.015

Source: data processed by researchers, 2024

The table above presents the results of the partial test or t-test for the variables in the regression model. Perceived Benefits (X1) has a t-count value of 2.445 with a significance level of 0.016, indicating that this variable statistically significantly influences the dependent variable, because the significance value is less than 0.05. Perceived Trust (X2) shows a t-count value of 5.065 with a significance of 0.000, which is far below 0.05, indicating that this variable has a very significant influence on the dependent variable. Meanwhile, Perceived Ease of Use (X3) has a t-count of 2.486 and a significance of 0.015, also indicating a significant influence on the dependent variable. In conclusion, the Perceived Benefits variable partially has a significant influence on the interest of MSMEs in using QRIS. The Perceived Trust variable partially has a significant influence on the interest of MSMEs in using QRIS. The Perceived Ease of Use variable partially has a significant influence on the interest of MSMEs in using QRIS.

Table 3. F Test Results

Fcount	Significance
67,697	0.000

Source: data processed by researchers, 2024

The results of the simultaneous test (F test) shown in Table 4.16 show an F count value of 67.697 with a significance of 0.000 (<0.05), which indicates that overall, the independent variables in the regression model have a significant influence on the dependent variable. In other words, this F test shows that the regression model used is effective in explaining variations in the dependent variable, and the independent variables simultaneously have a significant influence on the prediction of the dependent variable.

Discussion

The Influence of Perceived Benefits on Interest in Using QRIS

The results of the study indicate that perceived benefits have a positive and significant influence on the interest in using QRIS. This finding is consistent with the Technology Acceptance Model (TAM) theory, which states that perceived benefits or usefulness of the system is one of the main factors influencing an individual's decision to use new technology. In the context of QRIS, perceived benefits refer to the extent to which MSMEs feel that using the QRIS payment system will provide benefits or facilitate their transaction process.

Previous studies support these results with similar findings. Amamilah et al. (2024) reported that perceived benefits have a positive and significant influence on interest in using QRIS, indicating that when MSMEs feel that QRIS provides clear benefits, they are more likely to adopt it. This is also supported by Putri et al. (2023), who found that perceived benefits are one of the significant factors in influencing interest in using QRIS, in line with the TAM theory which emphasizes the importance of perceived usefulness by users.

Furthermore, Alfani & Ariani (2023) also showed that perceived benefits have a positive and significant effect on the decision to use QRIS, emphasizing the importance of perceived benefits in the decision to adopt technology. This finding is in line with the results of research showing that perceived benefits significantly influence the interest of MSMEs in using QRIS. In this case, perceived benefits include the ease of transactions, efficiency, and speed offered by QRIS, all of which contribute to the decision to adopt this system.

In contrast, several studies such as Syabila & Khasanah (2023) show that although perceived benefits affect trust, its effect on continued interest is not significant. This suggests that although perceived benefits are important, other factors such as trust and ease of use also need to be considered in the context of QRIS adoption.

Overall, the results of this study confirm the importance of perceived benefits in influencing interest in using QRIS, supporting the TAM theory which states that individuals tend to adopt new technology if they believe that the technology will provide significant benefits in their lives.

The Influence of Perceived Trust on Interest in Using QRIS

The results of the study show that perceived trust has a positive and significant influence on the interest in using QRIS. This finding is in line with the theory that states that trust is a crucial factor in technology adoption, especially in digital payment systems such as QRIS. Perceived trust refers to users' belief that the QRIS payment system is safe, reliable, and can protect their data and transactions from potential risks or fraud.

Previous studies support these results with various findings that are in line. For example, Sebayang & Rahmawati (2023) found that perceived trust has a significant effect on the intention to use QRIS. These results indicate that when users feel confident that QRIS is reliable and safe, they are more likely to adopt the system in their transactions. This trust is important because it is related to users' sense of security in conducting digital transactions and ensuring that their information will not be misused.

Likewise, Hidayatullah et al. (2022) showed that trust has a positive and significant influence on the interest in using QRIS by MSMEs. This study confirms that trust in the

digital payment system influences the decision of MSME actors to use QRIS, in line with the results of your study which identified trust as an important factor in QRIS adoption.

In addition, Amamilah et al. (2024) also found that perceived trust did not have a significant partial effect on the interest in using QRIS. Although trust is an important factor, these results suggest that there may be other factors that are more dominant in influencing QRIS adoption decisions, such as perceived benefits. In the context of QRIS, it is important for service providers to build and maintain user trust by ensuring transaction security, protecting personal data, and providing transparent services. This study confirms that user trust plays an important role in determining their interest in using QRIS, and this factor must be seriously considered in the adoption strategy of digital payment technology.

The Influence of Perceived Ease of Use on Interest in Using QRIS

The results of the study indicate that perceived ease of use has a positive and significant influence on the interest in using QRIS. This finding is consistent with the Technology Acceptance Model (TAM) theory proposed by Davis (1989), which states that ease of use is the main factor influencing technology adoption. Users tend to be more interested in using new technology if they feel the technology is easy to understand and operate.

Previous studies support these results with various findings that are in line. For example, Putri et al. (2023) showed that perceived ease of use has a significant effect on interest in using QRIS. This study confirms that the easier a technology is to use, the more likely individuals are to adopt the technology. In the context of QRIS, ease of use means a fast and uncomplicated transaction process, as well as a user-friendly interface, which makes users more comfortable in making payments.

However, some studies also show different results. Amamilah et al. (2024) found that perceived ease of use did not have a significant effect on the interest in using QRIS partially. This suggests that ease of use may not be the only factor determining user interest, but rather should be considered together with other factors such as benefits and trust.

In addition, Alfani & Ariani (2023) found that perceived ease had a negative influence on the decision to use QRIS electronic money. This finding indicates that in some contexts, ease of use alone may not be enough to drive technology adoption if other factors such as risks or benefits are not considered.

In the context of QRIS usage by MSMEs and the general public, ease of use is an important factor that should not be ignored. Ease of accessing and using QRIS can improve user experience and encourage wider adoption. Therefore, QRIS service providers must continue to strive to improve the user interface and simplify the transaction process to ensure that the system is easy to use by all groups, including those who are less familiar with digital technology.

Overall, the results of this study confirm the importance of perceived ease of use in influencing interest in using QRIS, in line with previous research theories and findings. The development and refinement of user-friendly QRIS features will greatly contribute to increasing the adoption and use of QRIS in various levels of society.

4. CONCLUSION

The perception of benefits has a positive and significant influence on the interest of MSMEs in using QRIS. This shows that the greater the benefits felt by MSMEs, the higher their interest in using this digital payment system. This finding is in line with the Technology Acceptance Model (TAM) theory which states that the perception of benefits is a key factor in technology adoption. This indicates that by using the perception of benefits through indicators of speed in making payment transactions, increasing the effectiveness of system use, efficiency in payment transaction services, and increasing individual productivity, it will increase interest in using QRIS.

Perception of trust also has a positive and significant influence on the interest in using QRIS. This shows that by using perception of trust through indicators of the magnitude of risk, security in use, transaction needs, and confidentiality of personal and financial data of customers, it will increase interest in using QRIS. User trust in the security and reliability of the QRIS system is an important factor that encourages them to use QRIS. These results are supported by previous research which shows that trust is one of the main determinants in the use of new technology.

Perceived Ease of Use: Perceived ease of use has a positive and significant effect on the interest in using QRIS. This shows that by using the perception of ease of use through indicators that the system is easy to understand, easy to use, the system is easy to use, and the system is easy to access, the need to use QRIS will increase. Users who feel that QRIS is easy to use tend to be more interested in adopting this technology. This is consistent with the findings of various studies that emphasize the importance of ease of use in increasing technology adoption..

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