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Analysis of Perceived Usefulness, Perceived Security, and Perceived Easy of Use on Intention to Use QRIS Through Trust as Mediation in DKI Jakarta

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Abstract:
This study aims to examine the factors that influence the intention to use the use of QRIS in DKI Jakarta. There are five variables used in measuring this variable, namely perceived usefulness, perceived security, perceived ease of use, trust and intention to use. Data collection was carried out in the DKI Jakarta area from February to July 2023. The data collected was obtained by distributing questionnaires via Google Form using a convenience sampling technique that makes it easier for respondents to participate. The total number of participants in the research that was conducted was 200 people, consisting of 64 male participants and 136 female participants, who lived in the DKI Jakarta area. Processing of data analysis applied is the Partial Least Square (PLS) method. The findings from the research conducted illustrate that there is no positive and significant influence between perceived usefulness and trust. However, it is found that if there is a positive and significant positive effect between perceived security and trust, there is a positive and significant influence between perceived ease of use and trust. In addition, it appears that there is a positive and significant influence between perceived usefulness on intention to use, there is a positive and significant effect between perceived ease of use on intention to use, there is a positive and significant effect between trust on intention to use, there is no effect positive and significant relationship between perceived usefulness on intention to use through trust, there is a positive and significant effect between perceived security on intention to use through trust, and a positive and significant effect between perceived ease of use on intention to use through trust.
Keyword: ***perceived usefulness, perceived security, perceived easy of use, trust, intention to use*****, TAM, QRIS**

Background

The revolution towards digitalization has changed most aspects of society's lives. In addition, digitalization has also managed to bring new innovations at the same time a number of rather complex problems. One sector that has changed is financial services. In the third quarter of 2022, the majority of public funding in Indonesia was directed to digital payment fintechs that have reached US$266 billion. With the increasing development in the field of technology industry, it forces people to become more and more accustomed to conducting financial transaction activities digitally, so that a new ecosystem is formed, namely a cashless society or can be interpreted as a transformation in the process of cash payment transactions into non-cash.

On August 17, 2019, Bank Indonesia and the Association of Indonesian Payment Systems (ASPI) released the Quick Response Code Indonesia Standard (QRIS) which is used as a set standard

for QR-Codes in Indonesia on all financial services. QRIS will make the purchase transactions non-cash through the server-based electronic money application, digital wallet or mobile banking.

With the presence of this QRIS can provide benefits, among them the process of payment transactions can take place easily, effectively, and practically. Then, with the presence of QRIS can also minimize the circulation of fake money in the transaction. However, it cannot be ruled out that this change in the digital age can also have a negative impact on technology users such as the possibility of abuse opportunity on digital services, such as hacking on user accounts (hacking), phishing, fraud, as well as other criminal acts that exploit technology advantages (cybercrime) to steal user personal information. According to the results of the Annual Members Survey, respondents are more vulnerable to cyber attacks than system failures. There are 55% of the total respondents stated that the population in Indonesia faces cyber attacks every year (AFTECH, 2021).

To be able to minimize the presence of digital crime, there is a need for rigour that must be embedded in itself, such as paying attention to merchant name information, payment amount, and transaction code listed in the application at the time of scanning QRIS. This can affect user confidence in using QRIS, so the higher the security perception possessed by a technology can increase the confidence of users of the QRIS system itself. Trust in the use of digital financial services means that app developers should always provide a sense of comfort and security associated with transactions on digital finance (Aurel et al., 2023).

Research on digital payment technologies such as QR Code and e-wallet has been conducted by previous researchers. As research carried out by Karniawati et al (2021) found that the use of QRIS is especially useful in making payment transactions, because it is easier, faster, and safer than exposure to viruses due to lack of use of cash. It is also in line with other research that confirms that perceived usefulness, perceved ease of use and percected security have a direct or indirect influence on one's interest in using e-wallet technology. (Astari et al.,2022; Kumala et al.,2020; Ibrahim et al.,2019). But unlike research by Durman and Musdholifah (2020) that found that perceived usefulness, percected ease of use and perceved security have no influence on the interest in using e-wallet. This can be a research gap to be tested further in this study.

THEORETICAL FRAMEWORK

Technology Acceptance Model (TAM)

The Technology Acceptance Model is basically a model that describes how one's intention is to receive and use a particular technology (Tumsifu et al., 2020). The Technology Acceptance Model (TAM) theory is designed to the goal by identifying a small fraction of the underlying variables based on the cognitive dimensions and effective in using TRA as the theoretical basis for the modeling of the teoretical relationship between other variables (Davis Jr, 1986). Perception of benefits and perception of ease of use are key factors affecting the acceptance of technology, both of which will affect intentions in the use of existing technology.

Perceived Usefulness

According to Aripradono (2021) perceived usefulness (PU) is defined as a level of confidence each individual has in believing that using a particular technology can improve their performance. If a technology system in the field of fintech can provide benefits that can be perceived by individuals, such as the realization of a sense of safety, comfort and effectiveness, then it can create a positive feedback in its services, thus increasing one's interest in using a service.

According to Davis (1989) in (Kumala et al., 2020) indicators on perceived usefulness can be measured, among them as follows:

1. Useful: the degree of confidence of a person who feels that a technological system is useful to accomplish its work.

2. Effectiveness: the degree of confidence that a technological system can perform its work effectively.
3. Improve job performance: the level of confidence of a person who feels that his performance is improved by using a technology system.
4. Making work easier: the degree of confidence of a person who feels that a technology system can do his job easier.
5. Work more quickly: the degree of confidence of a person who feels that a technology system can do his job faster.

Perceived Security

According to Saraswati (2021) perceived security is defined as a form of customer confidence that the personal information they provide can only be seen by themselves and cannot be seen or manipulated by any party. With the presence of a security system in a technology, it will inevitably avoid, prevent, and protect a system from the risk of crime. The higher the perceived security, the more a person will trust and feel safe in using a technology system.

According to Waspada (2012:124) in Ariningsih et al (2022), indicators in perceived security are limited, including:

1. Don't worry about giving information.
2. You will get information protection.
3. Money security is guaranteed.

Perceived Easy Of Use

According to Andayani and Ono (2022) perceived easy of use (PEOU) is defined as a level in which each individual believes that using the system does not require hard or hard work. According to Faizani and Indriyanti (2021), perceived ease of use is a perception or assumption about a person's belief that the use of a system facilitates one's performance with little effort. So it can be said that the easier a system interacts, the greater the sense of user efficiency.

According to Davis (1989) in (Mujiasih & Wiwoho, 2020), indicators on perceived ease of use are limited, including as follows:

1. Clear and understandable
2. Easy to use
3. Easy to learn
4. Controllable
5. Flexible

Trust

According to Chawla and Joshi (2019), trust is defined as the extent to which users believe that a service will improve their efficiency, performance, and profitability. In using an information technology system, the trust that the user has can be seen to the extent to which the user feels confident to always use it, this cannot be recognized by other parties or business partners alone, but the trust must be built from scratch and can be proven by the users who use the information technology systems.

According to Kotler and Keller (2012:225) in Pringgadini and Basiya (2022) there are four indicators in trust, namely as follows:

1. Benevolence is the level of trust in the seller to always care about the consumer.
2. Ability is the ability of the seller to convince the consumer to provide a guarantee of satisfaction and security in the transaction.
3. Integrity is the level of a person's confidence in the seller's honesty to keep and keep his promises.

4. Willingness to depend is the willingness of consumers to rely on the seller as acceptance of the risk or negative consequences that may occur.

Intention to Use

According to Haidari and Tileng (2018) says that intention to use or intent to use is the desire of an individual to perform a behavior. Based on the results of previous research, it was found that interest in user behavior is an accurate prediction of the use of technology. Furthermore, Prakosa and Wintaka (2020) argue that intention to use can be understood as one of the actions of an individual's interest before performing an action, which is the basis of decision-making.

According to Lim and Ding (2012) in (Mujiasih & Wiwoho, 2020) indicators in intention to use are limited, among them as follows:

1. Intend to use
2. Increased usage
3. Motivate Other Users

METHOD

The population used in this study was e-wallet users in DKI Jakarta who made payment transactions through QRIS. As for the reason the researchers chose DKI Jakarta as a research location, because many DKI community Jakarta who have used QRIS and based on the records of Bank DKI, Jakarta DKI experienced an increase in QRIS transactions through JakOne (Syahputra, 2022). Therefore, researchers want to get more and more varied data. The collection of data in this research was obtained through an online questionnaire survey that contains a number of research questions that need to be completed using Google forms. Samples are taken by convenience sampling method with the aim of obtaining samples with a large population. The number of respondents in the study was 200 people with the sample criteria in this study are QRIS users who have made payment transactions in the last three months.

Then in data analysis techniques, this research uses the method Structural Equation Model. (SEM). SEM testing is carried out using the SmartPartial Least Square (PLS) software application version 3.0. Testing is divided into two criteria, namely testing on a measurement model or outer model where the aim is to represent how the measured variable represents the construction and the structural or inner model with the aim of showing how the construction is related to each other (Hair, 2018).

RESULT

In this study, respondent profiles are used to be able to know the characteristics of respondents who have filled out this survey questionnaire. From the research questionnaire that has been distributed using convenience sampling techniques, 200 respondents with the age range of 17 years to 49 years who are domiciled in DKI Jakarta were obtained. Some of the characteristics of respondents in this study are based on age, gender, level of education, employment status, monthly income, and the type of e-money service used. In more detail, it can be seen as follows:

Table 1 Profile Respondents

Jenis Kategori	Keterangan	Presentase
Age	17-20 years	23%
	21-24 years	66.5%
	25-29 years	7%
	30-34 years	1%
	35-39 years	0.5%
	40-44 years	1.5%

International Journal of Current Economics & Business Ventures, 1 (3) 2023, 560-574
International Journal of Current Economics & Business Ventures
https://scholarsnetwork.org/journal/index.php/ijeb

	45-49 years	0.5%
Type of Female	Male Female	32% 68%
Tagged Education	SMP SLTA Diploma Sarjana PascaSarjana	6% 69.5% 3.5% 19.5% 1.5%
Job Status	Still not working Working Have their own effort	57.5% 35.5% 7%
Types of e-wallet used	BRIMO JAKMobile Gopay DANA OVO Shopeepay LinkAja Other	16.5% 4.5% 63% 69.5% 48% 74.5% 10.5% 25%

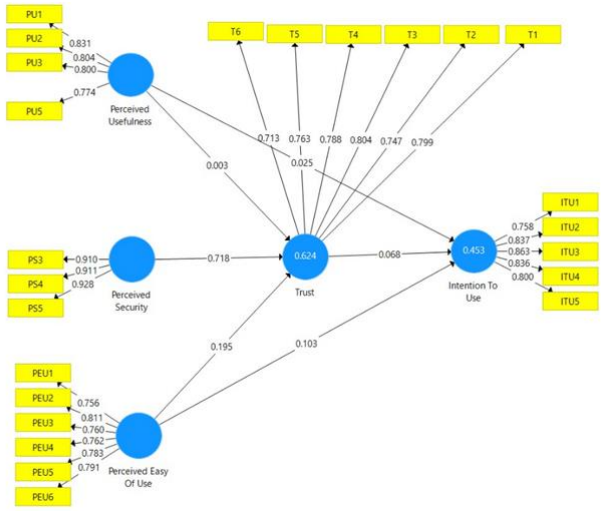
Sumber: Data diolah Peneliti, 2023

Based on Table 1, the majority of respondents who conduct payment transactions through QRIS are aged 21 to 24 years, with 66.5% of the respondents. Then the second largest user was at the age of 17 to 20 years with 23%. Those aged 25 to 29 were 7%, and those aged 30 to 34 were 1%. Respondents aged 35 to 39 were 0.5% and aged 40 to 44 were 1.5%. The remaining is 0.5% with the age range of 45 to 49. It can be concluded that the average QRIS user in this study is a millennial generation, the characteristics of the millennial generation itself prefer a lifestyle that is modern, dynamic, and practical. A lifestyle that is very dependent on gadgets so that the millennial generation tends to prefer cashless payment methods, such as credit cards or e-wallets (Nawawi, 2020). In this study, the majority of respondents were women, which is 68%. The remaining 34 percent are male. The reason why researchers are more likely to choose the DKI Jakarta community that has a female gender as the target of the research being conducted, is because the research carried out by the Katadata Insight Center stated that women are more often engaged in online transactions to meet their daily needs when compared to men (Burhan & Agustiyanti, 2020). Then the average QRIS user in this study SLTA was 69.5%. This shows that the majority of respondents are still student status. And the average user with a bachelor's degree was 19.5%. The consumer lifestyle that has been inherent in students, tends to require them to appear more stylish and up-to-date to the developments of the times, so that the majority of students use digital wallets to make payment transactions (Nadhilah et al., 2021). Next, the job status of unemployed respondents was 57.5%. While the respondents who were employed were 35.5% and those who had own were 7%. Then on the category of payment methods QRIS type of e-wallet used, the majority use Shopeepay as their transaction tool is as much. 74.5 percent The second largest user is DANA with 69.5%. And there is also an e-wallet Gopay of 63%. The rest are e-wallet OVO, LinkAja, Brimo, JakMobile and others.

Evaluation of Measurement Models (Outer Model)

Convergence validity testing in this study can be measured by outer loadings values. According to Hair et al (2018), an indicator is declared valid when it has a load factor value of more than 0.7. Here are the loading factors in this study:

International Journal of Current Economics & Business Ventures, 1 (3) 2023, 560-574
International Journal of Current Economics & Business Ventures
https://scholarsnetwork.org/journal/index.php/ijeb



Picture 1 Result of Outer Loadings
Source: Data processed by researchers, 2023

The results of the above test showed that the variables X1 (perceived usefulness), X2 (perceived security), X3 (percived easy of use), Y (intention to use) and Z (trust) obtained values > 0.7 which means the four variables meet the convergence validity standard.

Table 1 Result of Cross Loadings Discriminant Validity

Indicator	*Intention To Use*	*Perceived Easy Of Use*	*Perceived Security*	*Perceived Usefulness*	*Trust*
ITU1	**0.758**	0.495	0.237	0.413	0.315
ITU2	**0.837**	0.538	0.215	0.466	0.408
ITU3	**0.863**	0.555	0.200	0.465	0.423
ITU4	**0.836**	0.496	0.299	0.408	0.517
ITU5	**0.800**	0.502	0.347	0.455	0.518
PEOU1	0.439	**0.756**	0.256	0.467	0.443
PEOU2	0.568	**0.811**	0.221	0.591	0.466
PEOU3	0.534	**0.760**	0.163	0.540	0.470
PEOU4	0.440	**0.762**	0.213	0.554	0.433
PEOU5	0.439	**0.783**	0.213	0.586	0.464
PEOU6	0.508	**0.791**	0.344	0.558	0.544
PS3	0.284	0.291	**0.910**	0.208	0.622
PS4	0.280	0.251	**0.911**	0.187	0.599
PS5	0.308	0.294	**0.928**	0.258	0.638
PU1	0.447	0.580	0.180	**0.831**	0.343
PU2	0.468	0.589	0.131	**0.804**	0.361
PU3	0.395	0.577	0.237	**0.800**	0.381
PU5	0.417	0.524	0.221	**0.774**	0.385
T1	0.411	0.525	0.561	0.409	**0.799**
T2	0.477	0.595	0.446	0.492	**0.747**
T3	0.453	0.452	0.559	0.328	**0.804**
T4	0.931	0.389	0.619	0.213	**0.788**
T5	0.354	0.301	0.539	0.283	**0.763**

International Journal of Current Economics & Business Ventures, 1 (3) 2023, 560-574
International Journal of Current Economics & Business Ventures
https://scholarsnetwork.org/journal/index.php/ijeb

T6	0.411	0.447	0.392	0.377	**0.713**

Source: Data processed by researchers, 2023

The results of the above test showed that overall the value of the correlation of the indicator with its own latent variable is greater than that of the other latente variables. It can be concluded that all the discriminatory validity of this research as a whole has been met.

Table 2 Result of Average Variance Extracted (AVE), Cronbach Alpha (CA), dan Composite Reliability (CR)

Variabel	***Average Variance Extracted (AVE)***	***Composite Realibility***	***Cronbach's alpha***
X1 Perceived Usefulness	0.644	0.910	0.815
X2 Perceived Security	0.839	0.940	0.904
X3 Perceived Easy Of Use	0.604	0.901	0.869
Z Trust	0.671	0.896	0.862
Y Intention To Use	0.592	0.910	0.877

Source: Data processed by researchers, 2023

The results of the above test showed that the variables X1 (perceived usefulness), X2 (percepted security), X3 (percived easy of use), Y (intention to use) and Z (trust) obtained cronbach's alpha and composite reliability values > 0.7 and AVE values> 0.5, so it can be concluded that all variables meet the reliability criteria.

Evaluation of Structural Models (Inner Model)

The next step is to test the structural model (inner model). The internal testing of the model is carried out to show the relationship between the structure and the value of significance. This test can be done by searching for determination coefficients. (R-Square). Here is the calculation table of determination coefficiency (R-Square) values:

Table 3 Result of R-Square Test

Variabel	***R square***	***R Square Adjusted***
Trust	0.6244	0.6187
Intention to Use	0.4525	0.4441

Source: Data processed by researchers, 2023

Based on the table above, it can be seen that the trust variable has the highest R square value (0.6244). a 62% confidence rating in perceived utility, perceived security, and perceived simplicity of use. While 38% were impacted by additional factors not examined in this study. Therefore, the purpose to use variable's R square value is 0.4525. 45% of respondents had the intention to utilize the product because they trusted its perceived usefulness, security, and convenience of use. While other factors outside the scope of this study also had an impact on the remaining 55%.

Hypothesis Test

The hypothesis was tested in this study by looking at the value of the existing path coefficient, then comparing the probability value of 0.05 with the significant probability. That is, if the p-value

value is 0.05 less than or equal to the probability value, then the hypothesis is acceptable or significant (0.5 ≤ sig). Additionally, it can be done by comparing the significance values of t-statistics, where when the value of t statistics is greater than 1.96 (≥1.96) the hypothesis is accepted. (Haryono, 2019). Here are the p-value and t-statistics values of each variable as shown in the table:

Table 4 Hypothesis Test

	Hypothesis	*Original Sampel (O)*	*Sampel Mean (M)*	*Standard Deviation (STDEV)*	*T Statistics*	*P Values*	*Decision*
H_1	PU –> T	0.0512	0.0443	0.0786	0.6508	0.5155	*Rejected*
H_2	PS –> T	0.5455	0.5531	0.0624	8.7464	0.000	*Accepted*
H_3	PEOU –> T	0.3909	0.3871	0.0629	6.2134	0.000	*Accepted*
H_4	PU –> ITU	0.1670	0.1667	0.0809	2.0652	0.0394	*Accepted*
H_5	PEOU –> ITU	0.3710	0.3712	0.0933	3.9760	0.001	*Accepted*
H_6	T –> ITU	0.2394	0.2458	0.0844	2.8354	0.0048	*Accepted*
H_7	PU -> T -> ITU	0.0123	0.0110	0.0193	0.6351	0.5256	*Rejected*
H_8	PS -> T -> ITU	0.1306	0.1331	0.0539	2.4216	0.0158	*Accepted*
H_9	PEOU -> T -> ITU	0.0936	0.0943	0.0370	2.5269	0.0118	*Accepted*

Source: Data processed by researchers, 2023

Based on the calculations in the table above, it shows that the results of testing the hypothesis of this study by looking at the t-statistics value (≥1,96) and the significance value (≤0,05) (Haryono, 2019) are:

a) On the Perceived Usefulness (PU) variable with Trust (T) has a p-value of 0.6508 and t-statistics 0.5155 means the first hypothesis is rejected.
b) On the Perceived Security (PS) variable with Trust (T) has a p-value of 0,000 and a t-statistics value of 8,7464 means the second hypothesis is accepted.
c) On the Perceived Easy of Use (PEOU) variable with Trust (T) the p-value value of 0,000 and the t-statistics value of 6,2134, which means the third hypothesis is accepted.
d) On the Perceived Usefulness (PU) variable with Intention to Use (ITU) has a p-value of 0.0394 and a t-statistics value of 2.0652, meaning the fourth hypothesis is accepted.
e) Perceived Easy of Use (PEOU) variable with Intention to Use (ITU) p-value of 0.001 and t-statistics value of 3.9760, meaning the fifth hypothesis is accepted.
f) On the Trust variable (T) with Intention to Use (ITU) has a p-value of 0.0048 and a t-statistics value of 2.8354, meaning the sixth hypothesis is accepted.
g) On the Perceived Usefulness (PU) variable with Intention To Use (ITU) through Trust (T) has a p-value of 0.5256 and t-statistics 0.6351 means the seventh hypothesis is rejected.
h) On the Perceived Security (PS) variable with Intention To Use (ITU) through Trust (T) has a p-value of 0.0158 and t-statistics 2.4216 means the eighth hypothesis is accepted.
i) On the Perceived Easy Of Use (PEOU) variable with Intention To Use (ITU) through Trust (T) has a p-value of 0.0118 and t-statistics 2.5269 means the ninth hypothesis is accepted.

DISCUSSION

The Effect of Perceived Usefulness on Trust

Based testing the first hypothesis showed that perceived usefulness had no positive and significant influence on trust. There are benefits that are present in a digital payment system must be highly expected by users. Normally, the higher the benefits inherent in the use of digital payments will generate a high level of confidence for each user. According to Purwanto and Jaya (2020), saying that users will feel confident with a system if such a system can improve efficiency and productivity of work, then will positively affect the level of user confidence. However, the results show that the perceived usefulness factor is not something that can increase user confidence.

The variety of levels of trust that a person has can also affect the low level of benefit perception factors. This can be seen from some respondents who argue that these QRIS payment methods are still considered to have little benefit in everyday life, so users still do not trust QRIS in carrying out payment transactions. This study is in line with a previous study by Utami and Rahayu (2022) that said that perceived usefulness has no positive and significant influence on trust.

The Effect of Perceived Security on Trust

Based testing the second hypothesis shows that perceived security has a positive and significant influence on trust. According to Afiah (2018) says that users tend to create a high level of trust when a system has good security procedures. This is because security and trust are important constructions to validate the model of consumer acceptance of digital payments (Chawla & Joshi, 2019).

A key factor of particular concern in the context of digital payment security is the confidentiality of the transmission of sensitive information. The high level of consumer confidence in QRIS, because QRIS has an excellent security system. With the regulation of the Bank of Indonesia becoming the banking regulator can increase the confidence that users have in using QRIS (Musyaffi, 2021). The findings are in line with previous research by Wardani & Fahlefi (2022); Manalu et al (2022); Dayanti et al. (2021) that perceived security has a positive and significant influence on trust. So it can be concluded that with the high level of security perceived by the user, then will be able to increase his confidence.

The Effect of Perceived Easy of Use on Trust

Based testing the third hypothesis shows that perceived ease of use has a positive and significant influence on trust. According to Utami and Rahayu (2022) mentioned that users tend to feel confident with the presence of a digital payment application, because of the flexibility in using an application that does not require more effort at the time of using it. As in the case of using QRIS, users feel the ease of carrying out payment transactions by directing their smartphones to a merchant QR code.

The ease of use owned by a company, is one of the forms of commitment given by the company to its customers. With the commitment and sincerity of a company, such as Bank Indonesia that gives confidence to customers with ease in use, can show that Bank Indonesia is genuine to provide its services, so can build the confidence of customers (Nangin et al., 2020). The results of this study also reinforce the results of previous studies conducted by Syaharani & Yasa (2022); Ashghar & Nurlatifah (2020); Putri et al (2021) who concluded in their research that perceived easy of use has a positive and significant impact on trust.

The Effect of Perceived Usefulness on Intention to Use

Based testing the fourth hypothesis shows that perceived usefulness has a positive and significant influence on intention to use. In the context of digital payments, of course the perception of benefits is one factor of consideration before users use the application. According to Pambudi

(2019) said that the convenience resulting from the value of use of a technology is the appeal of interest in the consumer. Users tend to be interested in using a system when the system has many benefits perceived by consumers (Yan et al., 2021).

In line with the research conducted by Nur Yasar (2022) in his research says that when the benefits obtained already meet expectations and can increase productivity more efficiently, then will optimize in the intention of the decision to use. The results of this study support the results of previous research carried out by Mujiyana et al. (2022); Primadasa et al (2021) concluded that there is a positive and significant influence between perceived usefulness versus intention to use.

The Effect of Perceived Easy of Use on Intention to Use

Based testing the fifth hypothesis shows that perceived easy of use has a positive and significant influence on intention to use. According to Suryati and Yoga (2021) when a person feels that there is ease in doing his job, then a technology will often be used. With this facility, it becomes faster and more effective in making payments. This is proved by the ease in payments that can be made through smartphones, so users do not have to bring any more cash to make sales transactions at merchants. The high perception of ease felt when using e-money will have an impact on the high interest of a person in using electronic money (Kharisma Nugraha Putra et al., 2022).

There are findings in this study in line with previous research conducted by Ikhsanto (2020), which says that the presence of such facilities, keeps users unhindered in making transactions and intends to use them. The findings also reinforce previous research by Denaputri and Usman (2019); Kumala et al (2020); Ibrahim (2019) that perceived easy of use has a positive and significant influence on intention to use. With the increasing ease of use perceived by one, then will increase the interest of the use of mobile payment QRIS.

The Effect of Trust on Intention to Use

Based testing the sixth hypothesis shows that trust has a positive and significant influence on intention to use. According to Novita and Budiarti (2022) mention that in the context of digital payments, trust is a fairly important factor in online activity. This is due to online activity, in the context of mobile payment services there is no direct communication between buyer and seller (Butarbutar et al., 2022).

According to Bagus et al (2020) in his research, the belief in the use of QRIS is a belief that the existence of this technology can benefit its users. In line with this study, which reinforces previous research by Gunawan and Suartina (2021); Legi and Saerang (2020); Ariningsih et al (2022) that trust has a positive and significant influence on intention to use. The high degree of trust that a person has will affect his high interest in use.

The Effect of Perceived Usefulness on Intention to Use Through Trust

Based testing the seventh hypothesis shows that perceived usefulness has no positive and significant influence on the intention to use through trust. The confidence a consumer feels when a customer feels that there is a huge benefit in a technology will surely increase interest in its use. According to Mujiyana (2022) in her research said that the higher the perceived usefulness of the consumer then will create a high level of confidence which will increase interest in use, where with the presence of trust as a moderating variable can strengthen the relationship between the perception of benefit and interest to use. However, the results obtained in this study suggest that the presence of a trust variable as a moderating variable can weaken the relationship between perceived usefulness and intention to use.

The results of this study can also reinforce previous research by Mujiasih and Wiwoho (2020), which said that perceived usefulness had no positive and significant influence on intention to use

through trust. So it can be concluded that the high benefits a person feels in using mobile payment, will not affect the level of confidence to intend to use the mobile payment.

The Effect of perceived security on intention to use through trust

Based testing the eighth hypothesis shows that perceived security has a positive and significant influence on the intention to use covered trust which is seen from the original sample value impacting 13%, meaning that the security factor that a digital payment system possesses has an influence upon the intent to use that is high enough through the confidence factor. Being a trust variable as a moderating variable can strengthen the relationship between security perception and consumer interest in using QRIS.

The findings can also reinforce previous research by Manalu et al. (2022); Sandy (2020) that perceived security has a positive and significant influence on the intention to use through trust. So it can be concluded that the high level of security a person feels in using mobile payment, can create a level of confidence to intend to use the mobile payment.

The Effect of Perceived Easy of Use on Intention to Use Through Trust

Based testing the ninth hypothesis shows that perceived ease of use has a positive and significant influence on the intention to use through trust which is seen from the original sample value impacting 9%, meaning that the security factor that a digital payment system has has an influence upon the intent to use that is quite high through the confidence factor. Being a trust variable as a moderating variable can strengthen the relationship between security perception and consumer interest in using QRIS.

The findings of this study can also reinforce previous research by Manalu et al (2022); Savira (2023); Sahari (2021) which said that perceived easy of use had a positive and significant influence on intention to use through trust. So it can be concluded that the high level of ease of use one feels in using mobile payment, can create a level of confidence to intend to use the mobile payment.

CONCLUSION

The study aims to demonstrate the influence of the perception of benefits, security and ease of use on the interest in using QRIS with trust as a moderating variable. The study used primary data in its collection with the sampling of as many as 200 respondents, e-wallet users who made transactions through QRIS. Based on the results of data analysis and testing, it can be concluded that perceived usefulness does not have a positive and significant effect on trust, perceved security has a positively and significant influence on use, Perceived ease of use has a positive, and significant impact on trust; percected usefulness has no positive and meaningful effect on intention to use through trust; perceptured security has an significant positive and positive effect on intent to use via trust; and perceased ease to use has an positive and significative impact on intentions to use by trust.

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