

# The Influence of Perceptions of Ease, Benefits, and Trust on Interest in Using QRIS among Nuubar MSMEs

## Abstract

This study aims to analyze the influence of perceptions of ease, benefits, and trust on people's interest in using QRIS as a payment method at Nuubar SMEs in Belakang Padang. The research method used a quantitative approach by distributing questionnaires to 155 respondents who had made transactions at these SMEs during the data collection period. Data analysis was conducted using multiple linear regression. The results showed that ease of use and trust significantly influenced interest in using QRIS, while perceived benefits did not have a significant influence. The Adjusted R-Squared value of 0.196 indicates that the three variables explain 19.6% of the variation in interest in using QRIS. These findings reinforce the relevance of the Technology Acceptance Model (TAM) with the addition of the trust variable as an important factor in the acceptance of digital financial technology, and provide implications for MSMEs to improve customer education and confidence in the security of digital transactions.

**Keywords:** User Interest, Perceived Ease, Perceived Benefits, Perceived Trust

## Introduction

The development of digital technology has driven major changes in the transaction patterns of Indonesian society. One of the innovations that has become a pillar of the payment system transformation is the Quick Response Code Indonesian Standard (QRIS) developed by Bank Indonesia. QRIS aims to unify various QR-based payment systems to make transactions easier, faster, safer, and more efficient. With a single standard code, consumers can make cross-platform transactions without the need for multiple payment applications. The implementation of QRIS also supports the acceleration of a more inclusive and integrated non-cash payment ecosystem, in line with Bank Indonesia's vision of realizing a modern national digital payment system. However, this condition has not been seen in Nuubar MSMEs. Based on transaction observations as preliminary research, QRIS usage only reached 5–10% of total daily transactions, while most customers still preferred to use cash. This low adoption rate indicates that digital payment facilities have not been fully accepted by consumers in the research location. Although QRIS has been provided as an alternative payment method, the dominance of cash transactions shows that consumers are not yet sufficiently interested in using QRIS for daily transactions.

The phenomenon at Nuubar SMEs contrasts with the development of QRIS nationally. Bank Indonesia in 2025 recorded more than 57 million QRIS users, 39.3 million merchants, and a transaction volume of Rp 579 trillion with more than 6.05 billion transactions (Denny Prakoso, 2025). More than 93% of these merchants are SMEs. This data shows that QRIS has become the main channel for digital payments in Indonesia, but its adoption in several regions, including Belakang Padang, is still lagging behind. The difference between the high national penetration and the low utilization of QRIS in Nuubar MSMEs shows a gap between the provision of digital facilities and user acceptance in the field. The low interest in using QRIS among Nuubar MSMEs also has the potential to cause several impacts. For business owners, low digital payment usage can hinder transaction efficiency, slow cash flow, and reduce the potential for increased transaction volumes, which are typically higher with digital methods. In addition, the dominance of cash payments makes MSMEs less prepared to face the increasingly widespread financial digitalization, which in turn can reduce business competitiveness in the digital economy era. From the consumer side, the low adoption of QRIS also shows that some people have not yet felt the full benefits of the convenience and security of non-cash transactions.

This gap indicates barriers to the acceptance of digital payment technology. Factors such as perceived ease of use, perceived usefulness, and trust are thought to be determinants of low consumer interest in using QRIS. This is relevant to the Technology Acceptance Model (TAM) developed by

Davis (1989), which explains that perceived ease of use and perceived usefulness are the main determinants of interest in using technology. In addition, trust, as described by (Gefen et al., 2003), is an important factor in the context of digital payments because it concerns the security and reliability of the system, especially in transactions involving financial data. Previous research findings are also in line with this. Research (Ratnawati & Malik, 2024) states that perceived ease and usefulness have a significant effect on interest in using QRIS. (Santika et al., 2022) found that ease of use is a dominant factor in encouraging the adoption of digital payments. (Gunawan et al., 2023) added that trust is a key factor in the sustainability of QRIS use. However, other studies show different results. (Silaen et al., 2021) found that perceptions of ease do not always have a significant effect, especially in areas with low digital literacy. (Apriani et al., 2025) showed that trust acts as a mediator in the relationship between ease and benefits and the intention to use QRIS. These differing findings show that regional context greatly influences technology acceptance patterns, necessitating further research in island regions such as Belakang Padang, which have different social, economic, and infrastructural characteristics from major cities in Indonesia.

Based on the theoretical framework and literature review results, this study developed three main hypotheses to be tested empirically. First (H1), the perception of ease of use has a positive effect on the interest in using QRIS because the easier a technology is to understand and operate, the higher the tendency for users to utilize it. Second (H2), the perception of benefits has a positive effect on interest in using QRIS because the greater the benefits felt by users, such as time efficiency, practicality, and ease of cashless transactions, the greater their desire to use it. Third (H3), the perception of trust has a positive effect on interest in using QRIS because the higher the users' confidence that the QRIS system is safe, reliable, and protects their data and transactions, the greater their desire to use it.

Considering these various phenomena, this study focuses on the influence of perceived ease, perceived benefits, and trust on the interest in using QRIS among Nuubar MSMEs in Belakang Padang. This focus is important because the low level of QRIS usage in the study location indicates that these factors have not fully encouraged consumers to switch from cash to digital transactions. This study is not only empirically relevant but also has practical urgency. From the business perspective, understanding the factors that influence interest in using QRIS can help MSMEs formulate more effective strategies to increase the adoption of digital transactions. From a theoretical perspective, this study contributes to enriching the Technology Acceptance Model (TAM) by including the variable of trust as an important aspect in the behavior of adopting digital payment technology. Thus, this study is expected to provide a more comprehensive understanding of the factors that influence the acceptance of QRIS in island regions and serve as a basis for developing strategies to increase digital literacy and adoption of digital payments in areas that are not yet fully digitized, such as Belakang Padang.

## **Research Methodology**

This study uses a quantitative approach with a descriptive type. This study examines four variables, namely perceived ease of use, which is the user's belief that a system can be used easily and does not require much effort to operate (Surabaya & Ketintang, 2021), Perceived Usefulness, which is the extent to which a user believes that the use of a technology can improve performance or provide tangible benefits in their activities (Andrian et al., 2024), Perceived Trust, which is the belief of users that digital payment systems such as QRIS can guarantee the security, reliability, and integrity of transactions, so that users feel safe in using them (Nabila et al., 2025). Behavioral intention is a person's tendency or desire to use a particular system or technology after receiving stimuli or experiences that are considered beneficial and meet their needs (Desvronita, 2021).

A sample of 155 respondents consisting of Nuubar MSME consumers was selected using Hair's formula with a tolerance error of 5% through purposive sampling. The respondents in this study were consumers who had made transactions at Nuubar MSMEs. To ensure that the data was relevant to the research objectives, the selected respondents had to have used QRIS as a payment method at these MSMEs at least once. Additional criteria were set that respondents must be at least 17 years old or in

the adult consumer category and willing to fill out the questionnaire voluntarily. Data were collected through a four-point Likert scale questionnaire and then analyzed using multiple linear regression through SPSS version 31. The validity test was performed using Pearson Product Moment, while the reliability test used Cronbach Alpha.

This research model was developed based on the Technology Acceptance Model (TAM), which explains that user acceptance of technology is influenced by factors such as ease of use, perceived benefits, and confidence in system security. In this study, there are three independent variables that are assumed to have a direct influence on the dependent variable, namely interest in using QRIS. These independent variables include ease of use (X1), perceived benefits (X2), and trust (X3). All three are assumed to contribute simultaneously and partially to shaping the interest in using QRIS among Nuubar MSME consumers. Ease of use describes the extent to which QRIS is considered easy to understand and operate, perceived benefits refer to the extent to which the use of QRIS is considered to provide added value or benefits to users, while trust reflects the level of user confidence in the security and reliability of the QRIS system. Thus, this research model positions these three variables as the main factors that influence consumer interest in using QRIS in Nuubar MSMEs.

The operational variables in this study were designed to provide a clear picture of how each concept is measured quantitatively. The ease of use variable was operationalized through respondents' assessment of the ease of learning, understanding, and using QRIS in daily transaction activities. The perceived benefit variable is measured based on the extent to which respondents feel that the use of QRIS can improve effectiveness, efficiency, and performance in the payment process. Furthermore, the variable of perceived trust is operationalized through indicators that reflect the level of security, reliability, and data protection provided by the QRIS system. The variable of interest in use is measured through respondents' tendency to continue using QRIS, choose it as their primary payment method, and recommend it to others. All of these variables are measured using a 1–4 Likert scale.

### 1 Table Operational Variables

Variable	Indicator	Scale	Reference
Perceived Ease (X1)	1. Easy to learn	Likert 1-4	(Davis, 1989) (Wang et al., 2003)
	2. Easy to operate		
	3. Clear and easy to understand		
	4. Does not require much effort		
Perceived Benefits (X2)	1. Improves time efficiency		(Davis, 1989) (Venkatesh & Davis, 2000)
	2. Simplifying transactions		
	3. Increasing productivity		
	4. Providing ease of access to services		
Perception of Trust (X3)	1. Transaction security		(Gefen et al., 2003) (Mayer et al., 1995)
	2. System reliability		
	3. Data protection		
	4. Sense of security in use		
Interest in Use (Y)	1. Desire to use		(Ladesma, 2018) (Ajzen, 1991)
	2. Desire to increase frequency of use		
	3. Willingness to recommend		
	4. Interest in using in the future		

## Results

This study examines the influence of perceptions of ease, benefits, and trust on interest in use among Nuubar MSME consumers in Belakang Padang. The research data was obtained from questionnaires and analyzed using SPSS version 31. The details of the research results are presented as follows

### Respondent Characteristics

**2 Table Respondent Characteristics**

Demographic	Category	Total	Percentage
Gender	Male	86	55.5
	Female	69	44.5
Age	17-23 years old	61	39.4
	24-29 years old	48	31
	30-34 years old	31	20
	35-39 years old	15	9.7
Employment Status	Student	14	9
	College Student	50	32.3
	Civil Servant	41	26.5
	Entrepreneur	49	31.6
	Self-employed	1	0.6
How long have you been using QRIS?	Less than 6 months	12	7.7
	6 months-1 year	28	18.1
	1 Year-3 Years	73	47.1
	More than 3 years	42	27.1

Source: Data processed by researchers, 2025

This study involved a total of 155 respondents spread across Nuubar MSME consumers in Belakang Padang who use Qris as a payment method. Based on the demographic data of the respondents, it was found that the majority of participants in this study were male, totaling 86 people or 55.5% of the total respondents, while female respondents numbered 69 people (44.5%). This distribution indicates that men are more dominant in the Nuubar MSMEs that were the subject of this study.

In terms of age, the 17-23 age group dominated the respondent population with 61 people (39.4%), followed by the 24-29 age group with 48 people (31%), then the 30-34 age group with 31 people (20%), and the 35-39 age group with 15 people (9.7%). This pattern shows that the majority of respondents are in the productive adult age range, namely 17-23 years old. At this stage, individuals generally have a fairly good level of cognitive and emotional maturity as well as a high ability to adapt to technological developments. This makes them more receptive to and easier to use new innovations, including in the use of digital services such as QRIS. These conditions make this age group more prepared and confident in adopting digital payment systems such as QRIS, as they tend to consider aspects of convenience, benefits, and trust before deciding to use them. Thus, it can be concluded that the productive age group is a potential segment in increasing interest in the use of QRIS among Nuubar MSMEs.

In terms of occupation, most respondents were students, numbering 50 people (32.3%), followed by entrepreneurs, numbering 49 people (31.6%), and civil servants, numbering 41 people (26.5%). Meanwhile, there were 14 students (9%) and only 1 self-employed person (0.6%). This pattern shows that the majority of respondents are individuals who are academically and economically active, who have a good understanding of digital financial technology and high potential in adopting the use of QRIS in MSME transaction activities.

Meanwhile, based on the length of QRIS usage, most respondents have been using QRIS for 1–3 years, totaling 73 people (47.1%), followed by more than 3 years, totaling 42 people (27.1%). There

were 28 respondents (18.1%) who had used it for 6 months–1 year and 12 respondents (7.7%) who had used it for less than 6 months. These findings indicate that the majority of respondents are quite experienced in using QRIS, thus having a good level of understanding and trust in the convenience and benefits of this digital payment system.

### Statistical Test

Descriptive statistical tests were conducted to provide an overview of the data trends for each variable studied (Sugiyono, 2013). This analysis was carried out using statistical measures such as mean values, standard deviations, and minimum and maximum values. The research indicators in this study were compiled based on theories developed by experts to accurately measure each variable. The variable of perceived ease of use was operationalized through indicators of ease of learning, ease of use, clarity and ease of understanding, and proficiency in using QRIS, as described by Wang et al. (2003). The variable of perceived usefulness was measured using indicators of productivity, task performance or effectiveness, task importance, and overall usefulness based on Davis' framework (1989). The variable of perceived trust includes indicators of sincerity or honesty, competence, and integrity, as formulated by Richard E. Mayer (2016).

All of these indicators were translated into Likert scale-based questionnaire items to enable structured and quantitative measurement of respondents' perceptions and interests. The variable of usage interest is measured through four indicators, namely transactional interest, referential interest, preferential interest, and exploratory interest, as referred to by Ledesman (2018). The results of the analysis are presented in the following table:

- PK = Perceived Ease
- PM = Perceived Benefits
- PC = Perceived Credibility
- MP = Interest in Use

### 3 Table Descriptive Statistics

Variable	Indicator	Item	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease	PK1	PK1.1	1	4	2.97	0.673
	PK2	PK2.1	1	4	3.07	0.659
	PK3	PK3.1	2	4	3.05	0.662
		PK3.2	2	4	3.01	0.602
	PK4	PK4.1	2	4	2.98	0.586
		PK4.2	1	4	3.03	0.551
Perceived Benefits	PM1	PM1.1	2	4	2.85	0.662
	PM2	PM2.1	1	4	2.98	0.586
		PM2.3	2	4	2.90	0.585
		PM2.4	1	4	2.91	0.557
	PM3	PM3.1	2	4	2.90	0.638
PM4	PM4.1	2	4	2.90	0.611	
Perception of Trust	PC1	PC1.1	1	4	2.75	0.667
		PC1.2	1	4	2.83	0.682
	PC2	PC2.1	1	4	2.80	0.668
	PC3	PC3.1	1	4	2.80	0.648
Interest in Use	MP1	MP1.1	1	4	2.49	1.124
	MP2	MP2.1	1	4	2.49	1.124
	MP3	MP3.1	1	4	2.49	1.124

Source: Data processed by researcher, 2025

Based on Table 2, the ease of perception variable (X1) consists of four indicators. The PK1.1 indicator item related to ease of learning shows a minimum value of 1 and a maximum of 4, with an average of 2.97 and a standard deviation of 0.673. This reflects that most respondents tend to agree with the statement in the PK1.1 indicator (ease of learning). Question item PK2.1, related to ease of use, has an average of 3.07 and a standard deviation of 0.659, indicating that respondents' perceptions of the ease of use indicator are at a fairly good level. Items PK3.1 and PK3.2, related to being clear and easy to understand, had averages of 3.05 and 3.01 with standard deviations below 0.662, indicating that most respondents tended to agree that they could be easily and clearly understood. PK4.1 and PK4.2 related to being skilled have an average of 2.98 and 3.03 with a standard deviation below 0.586, indicating that most respondents tend to agree that most Nuubar MSME players tend to agree that they are skilled in carrying out tasks and effective in completing work, thus supporting their interest in using QRIS.

The benefit perception variable (X2) was measured through four indicators. PM1.1 related to productivity recorded an average of 2.85 with a standard deviation of 0.662, indicating that most Nuubar MSME players tend to agree that they are able to maintain productivity in running their business activities, thus supporting their interest in using QRIS as a digital payment tool. PM2.1, PM2.2, and PM2.3, namely task performance or effectiveness, had averages of (2.98), (2.90), and (2.91) with a standard deviation below 0.586, indicating that most Nuubar MSME players agreed that the use of QRIS helped them complete tasks effectively and improve their business operational performance.

In the perception of trust variable (X3), the three indicators show consistent average values. PC1.1 and PC1.2 related to sincerity or honesty have averages of 2.75 and 2.83 with a standard deviation of 0.682, indicating that most respondents tend to agree that most Nuubar MSME players tend to agree that they run their businesses with sincerity and honesty, which can influence their interest in using QRIS as a digital payment tool. PC2.1 related to ability shows an average of 2.80 and a standard deviation of 0.668, with a value range of 1–4, indicating that most Nuubar MSME players tend to agree that they have adequate ability to run a business, which may support their interest in using QRIS as a digital payment tool. PC3.1, integrity, has an average of 2.80 and a standard deviation of 0.648, indicating that most Nuubar MSME players tend to agree that they run their businesses with integrity, which has the potential to support their interest in using QRIS as a digital payment tool.

Interest in Use (Y) is measured through three indicators. MP1.1 related to transactional interest has an average of 2.49 and a standard deviation of 1.124, indicating that most Nuubar MSME players have moderate interest in conducting transactions using QRIS. This value reflects that although MSME players are beginning to realize the convenience and benefits of QRIS, their level of interest in conducting transactions through QRIS is not yet fully high and there is still an opportunity to increase the use of QRIS. MP2.1 (referential interest) and MP3.1 (preferential interest) have the same average of 2.49 with a standard deviation of 1.124, reflecting that Nuubar MSME players have moderate interest in using QRIS based on recommendations or influence from others (referential interest) or based on their own choices or preferences (preferential interest). This indicates that although QRIS is becoming more widely known, the level of adoption and interest in using QRIS is still moderate and can be increased through more effective promotion and education strategies.

Overall, all variables in the study indicate that Nuubar MSME players have a positive perception of QRIS usage, although the level of interest in its use is still in the moderate category. The perception of ease (X1) indicates that QRIS is easy to learn, easy to use, clear, and helps MSME players become skilled and effective in carrying out their tasks. The perception of benefits (X2) indicates that the use of QRIS can effectively increase business productivity and operational performance. The perception of trust (X3) shows that MSME players have the sincerity, ability, and integrity to run a business, which strengthens their trust in the use of QRIS. Meanwhile, interest in use (Y), in terms of transactional, referential, and preferential aspects, is at a moderate level, reflecting that although QRIS

is becoming known and used, the level of adoption and interest in use can still be improved through more effective promotion and education strategies.

### Validity Test

A validity test was conducted to assess the ability of items to measure constructs accurately. A statement is considered valid if its correlation value with the total score exceeds the r-table (Ghozali, 2018). With 155 respondents (df = 153), the r-table is 0.159. The following is a table of validity test results showing the correlation between items and the total score for each variable:

**4 Table for Validity Test**

Variable	Item	Calculated r	r Table (df = 153)	Description
Perceived Ease	PK1.1	0.336	0.159	Valid
	PK2.1	0.322	0.159	
	PK3.1	0.362	0.159	
	PK3.2	0.366	0.159	
	PK4.1	0.500	0.159	
	PK4.2	0.498	0.159	
Perceived Benefits	PM1.1	0.494	0.159	
	PM2.1	0.500	0.159	
	PM2.3	0.367	0.159	
	PM2.4	0.347	0.159	
	PM3.1	0.382	0.159	
	PM4.1	0.342	0.159	
Trust Perception	PC1.1	0.362	0.159	
	PC1.2	0.445	0.159	
	PC2.1	0.460	0.159	
	PC3.1	0.382	0.159	
Interest in Use	MP1.1	0.726	0.159	
	MP2.1	0.736	0.159	
	MP3.1	0.710	0.159	

Source: Data processed by the researcher, 2025

Based on Table 3, all items of the variable statements have a calculated r value greater than the table r value, making them valid and suitable for use as research measurement tools.

### Reliability Test

The reliability test measures the internal consistency between items in a single construct. An instrument is categorized as reliable if the Cronbach's Alpha value exceeds 0.70, which indicates measurement stability and reliability (Ghozali, 2018). The following table shows the reliability test results, indicating the Cronbach's Alpha value for each variable:

## 5 Reliability Test Results Table

Variable	Alpha Value	Description
Perceived Ease (X1)	0.754	Reliable
Perceived Benefits (X2)	0.775	
Perceived Trust (X3)	0.809	
Interest in Use (Y)	0.873	

Source: Data processed by the researcher, 2025

Based on Table 4, it can be seen that the variables in this study have Cronbach Alpha values greater than 0.70, indicating reliability that meets the requirements as a research measurement tool.

### Classical Assumption Test

#### a. Analysis of Normality Test, Heteroscedasticity Test, and Multicollinearity Test

The classical assumption test includes normality, heteroscedasticity, and multicollinearity tests. The normality test was conducted using the Kolmogorov-Smirnov analysis. The data was considered normal if the Asymp. Sig. value was greater than 0.05 (Ghozali, 2018). The heteroscedasticity test uses the Glejser method with a significance criterion of  $> 0.05$ . Meanwhile, multicollinearity is tested through the Tolerance value ( $> 0.10$ ) and VIF ( $< 10$ ) (Ghozali, 2018). These three tests aim to ensure that the regression model meets the basic assumptions before performing multiple linear regression analysis.

**6 Table: Normality Test, Heteroscedasticity Test, and Multicollinearity Test**

Variable	Normality Asymp. Sig.	Heteroscedasticity Sig. (Glejser)	Multicollinearity	
			Tolerance	VIF
Perceived Ease	0.070	0.292	0.952	1.051
Perception of Benefits		0.955	0.947	1.056
Perceived Trust		0.463	0.993	1.007

Source: Data processed by researcher, 2025

Based on the table above, the normality test results using a descriptive statistical approach show an Asymp. Sig value of 0.070 ( $> 0.05$ ), so it can be concluded that the data is normally distributed and has been fulfilled. The heteroscedasticity test results show that all independent variables have a significance value  $> 0.05$ , which indicates that there are no symptoms of heteroscedasticity. The multicollinearity test also shows that all Tolerance values are  $> 0.10$  and VIF  $< 10$  for all variables, so the model is free from multicollinearity. With the fulfillment of these three classical assumptions, the regression model in this study is suitable for further analysis.

### Multiple Linear Regression Test

Multiple linear regression is used to predict the value of the dependent variable based on the values of several independent variables, as well as to determine the direction and significance of the influence between variables (Ghozali, 2018). The analysis results are presented in the following table:

### 7 Table Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-6.565	2.384		-2,754	.007
	Perceived Ease	,382	,098	,288	3,883	.001
	Perceived Benefits	,100	,092	,081	1,089	.278
	Trust Perception	,481	,110	,317	4,368	.001

Source: Data processed by researcher, 2025

This analysis produced the following regression equation:

$$Y = -6.565 + 0.382(X1) + 0.100(X2) + 0.481(X3)$$

The interpretation of this equation is as follows:

- The constant value of -6.565 means that when all independent variables are equal to 0, the interest in usage is -6.565.
- The coefficient value of the perceived ease of use variable (X1) of 0.382 indicates that every 1-unit increase in X1 will increase Y by 0.382, assuming other variables remain constant.
- The coefficient value of the perceived benefit variable (X2) is 0.100, indicating that every 1-unit increase in X2 will increase Y by 0.100, assuming other variables remain unchanged.
- The coefficient value of the perception of trust variable (X3) of 0.481 indicates that every 1-unit increase in X3 will increase Y by 0.481, with other variables remaining constant.

Thus, only the perception of ease and the perception of trust are proven to have a significant effect on usage interest in this model.

### Coefficient of Determination Test (R<sup>2</sup>)

The coefficient of determination R<sup>2</sup> serves to show how much variation in the dependent variable can be explained by the independent variables in a model. A higher R<sup>2</sup> value reflects a better ability of the model to explain the dependent variable (Ghozali, 2018). In addition, the F test is used to assess the significance of the influence of all independent variables together on the dependent variable. The model is said to be significant if the probability value is < 0.05 (Ghozali, 2018). The test results are shown in the following table:

### 8 Test Table Coefficient of Determination (R<sup>2</sup>)

Model	Coefficient of Determination (R <sup>2</sup> )	
	R Square	Adjusted R Square
1	,212	,196

Source: Data processed by researcher, 2025

Based on Table 7, the Adjusted R Square value of 0.196 indicates that the combination of the variables of perceived ease (X1), perceived benefits (X2), and perceived trust (X3) can explain 19.6% of the variation in interest in using QRIS (Y), while the remaining 80.4% is explained by other factors not included in the research model.

### T-test (Partial)

The t-test aims to test the significance of the influence of each independent variable partially on the dependent variable. A variable is said to have a significant influence if the significance value is < 0.05 and the t-value is > t-table (Ghozali, 2018b). The analysis results are presented in the following table:

## 9 e T-Test Table

Model	t	Sig.
(Constant)	-2.754	0.007
Perceived Ease	3.883	0.001
Perceived Benefits	1.089	0.278
Perceived Trust	4.368	0.001

Source: Data processed by the researcher, 2025

Based on the results of the t-test analysis presented in Table 8, it was found that the variable obtained a t-value of 3.883 and a significance value of 0.001. Meanwhile, the perception of trust variable showed a higher t-value, namely 4.368, with the same significance level of 0.001. Referring to the significance threshold commonly used in research, which is  $< 0.05$ , both variables can be said to have a significant partial effect on the dependent variable, namely interest in use (Y). This means that both perceived ease and perceived trust have a meaningful contribution in explaining the variation in interest in use in the context of this study.

On the other hand, the perceived benefit variable shows different results. The t-value obtained is 1.089 with a significance of 0.278, which means that the significance value is above the threshold of 0.05. Therefore, only the perception of ease and the perception of trust are statistically proven to contribute significantly to the regression model, while the perception of benefits does not show a significant effect in the context of this study.

## Discussion

Variable	t	Sig	Hypothesis
Perceived Ease	3.883	0.001	Accepted
Perceived Benefits	1.089	0.278	Rejected
Perceived Trust	4.368	0.001	accepted

Source: Data processed by researcher, 2025

From the results of the analysis and data processing, this study successfully revealed the influence of three independent variables, namely perception of ease (X1), perception of benefits (X2), and perception of trust (X3) on the interest in using QRIS (Y) among Nuubar MSME consumers in Belakang Padang. This study provides an update by proving that not all factors that are theoretically considered to have a positive effect actually have a significant influence in the context of an archipelago with social and infrastructure characteristics that differ from those of urban areas. Further elaboration is provided based on each variable as follows:

### 1. The Influence of Perceived Ease on Interest in Using

The t-test results show that perceived ease of use has a positive and significant effect on interest in using QRIS, with a significance value of 0.001 ( $< 0.05$ ) and a regression coefficient of 0.382. This means that the higher the level of ease perceived by users in using QRIS, the greater their interest in using it for transactions.

Theoretically, this finding is in line with the Technology Acceptance Model (TAM) proposed by (Davis, 1989), in which perceived ease of use plays a direct role in shaping a person's intention to use technology. In this context, ease includes clarity of features, practicality of the process, and ease of access to digital payment applications. These findings also support the results of studies

by (Santika et al., 2022) and (Ratnawati & Malik, 2024), which state that perceived ease has a significant positive influence on the intention to use QRIS.

This study is also in line with the results of a study (Ratnawati & Malik, 2024) that examined QRIS users among students and found that ease of use of the application was the most dominant factor in encouraging the adoption of digital payment systems. Similarly, (Sholihah & Nurhapsari, 2023) found that the simpler the digital transaction process, the higher the desire of users to switch from cash to non-cash payments. These results reinforce the finding that the perception of ease is a key element in shaping interest in using QRIS among various groups of people.

In practical terms, QRIS users in Belakang Padang tend to assess that this system helps them make transactions quickly and without significant technical difficulties. Factors such as a simple application interface, fast payment process, and support from various banks or digital wallets enhance user convenience. Thus, improving digital literacy and conducting outreach focused on ease of use can further strengthen the public's intention to use QRIS regularly.

## **2. The Influence of Perceived Benefits on Interest in Use**

Based on the partial test results, perceived benefits did not have a significant effect on interest in using QRIS, with a significance value of 0.278 ( $>0.05$ ) and a regression coefficient of 0.100. This shows that although most users recognize the benefits of using QRIS, these benefits are not strong enough to encourage increased interest in use among Nuubar MSME consumers.

This finding contradicts the basic assumption in the TAM model, which states that perceived benefits are one of the main factors in shaping the intention to use technology (Davis, 1989). However, this result is consistent with research (Silaen et al., 2021) which found that perceived benefits do not always have a significant effect on interest in using QRIS, especially in areas with low digital literacy.

The results of this study are also in line with the findings (Angel Pardede et al., 2025) showing that perceived benefits do not significantly affect interest in using QRIS. This is in line with findings that note the low perceived benefits of QRIS due to the habit of using cash. Research (Rahmawati & Arief Arfiansyah, 2022) also shows that financial benefits and transaction efficiency are not yet the main drivers of public interest in using digital payment services. Thus, the low influence of perceived benefits may be due to users' limited experience in utilizing all QRIS features and the lack of adequate socialization regarding the advantages of this system.

The social and cultural conditions in Belakang Padang are also important factors. Most consumers still consider cash transactions to be more practical because they are accustomed to conventional patterns and feel that the benefits of QRIS are not much different from the old payment methods. Therefore, there is a need for more comprehensive education about the advantages of QRIS in terms of time efficiency, automatic transaction recording, and security so that the perception of benefits can increase and significantly influence interest in its use.

## **3. The Influence of Perceived Trust on Interest in Use**

The analysis results show that the perception of trust has a positive and significant influence on the interest in using QRIS, with a significance value of 0.001 ( $<0.05$ ) and a regression coefficient of 0.481. This means that the higher the level of user trust in the QRIS system, the higher their interest in using it in daily transactions. These results are in line with the trust theory of (Gefen et al., 2003), which states that trust is the user's belief in the security, reliability, and integrity of a technology system. In the context of QRIS, trust is formed from the user's experience with the security of personal data and protected financial transactions.

This study is in line with the findings of (Gunawan et al., 2023) and (Buluati et al., 2023), which confirm that trust in digital payment systems has a significant influence on the intention to use QRIS. In addition, research by (Nabila et al., 2025) shows that user trust and perceptions of transaction security have a significant impact on their interest in using the QRIS payment system.

Transaction security and the reputation of service providers are key factors in building user trust. Similar results were also found by (Wicaksono, 2025), who examined the factors that influence the intention to continue using the QRIS payment system, emphasizing the role of trust and habit as mediating factors. The results show that trust has a significant influence on the intention to use QRIS.

Empirically, respondents in this study assessed that the QRIS system is relatively safe and rarely causes transaction errors. The support of Bank Indonesia and the reputation of financial institutions involved in the implementation of QRIS also reinforce positive perceptions of security. Thus, trust is a crucial factor that can overcome the doubts of users in island regions who were previously cautious about digital payment systems.

The results of this study enrich the literature by showing that the TAM model modified by including the trust variable is more relevant to explain the behavior of QRIS users in island regions. Thus, this study provides a theoretical contribution in expanding the understanding of technology acceptance factors in a unique socio-economic context, as well as providing practical implications for the government and financial institutions to design more effective QRIS socialization strategies, focusing on increasing trust and ease of use.

## **Conclusion and Recommendations**

Based on the research results, it can be concluded that perceptions of ease and trust have a positive and significant effect on the interest in using QRIS among Nuubar MSME consumers in Belakang Padang. This shows that the easier QRIS is to operate and the higher the level of trust in the security of the system, the greater the public's interest in adopting this digital payment technology. Conversely, the perception of benefits did not have a significant effect, indicating that the benefits perceived by users have not yet become a major factor in encouraging the use of QRIS in the archipelago.

The regression analysis results show that the research model is able to explain the QRIS usage interest variable by 19.6% Adjusted R-Square, while the rest is influenced by other factors outside the research model. Based on the hypothesis test, H1 (perception of ease of use on interest in use) and H3 (perception of trust on interest in use) are accepted, while H2 (perception of benefits on interest in use) is rejected because it is not statistically significant. Theoretically, these results reinforce the development of the Technology Acceptance Model (TAM), which has been modified to include the variable of trust as an important factor in technology acceptance. These findings confirm that in the context of an island region such as Belakang Padang, the aspects of ease and security are the main priorities for users in adopting QRIS, compared to the benefits offered by the system.

Based on the research findings, there are several suggestions that can be implemented by relevant parties. For Bank Indonesia and local governments, it is necessary to increase education and socialization regarding the ease of use and security of QRIS, especially for people with low digital literacy. This effort is important to strengthen public trust in digital payment systems. For payment service providers and application developers, improving the quality of the user interface to make it simpler and easier to understand, as well as strengthening the security system, is necessary to increase user comfort and sense of security. By improving these two aspects, public interest in using QRIS can increase significantly.

For further research, it is recommended to add other variables such as social influence, digital literacy, promotion, government support, or digital infrastructure factors. Subsequent research could also use a mixed-method approach by adding in-depth interviews to explore the psychological and social factors that influence interest in using QRIS more comprehensively. In addition, a comparison between urban and island areas could be used as a moderating variable to see how geographical context affects the level of adoption of digital payment technology.

## Limitations and Implications

This study has several limitations that need to be considered. First, the study only focused on Nuubar MSME consumers in the Belakang Padang region. This narrow scope means that the findings cannot be generalized to other regions with different social and economic characteristics, levels of digital literacy, and network infrastructure quality. The geographical conditions of the archipelago, which tend to have limited connectivity, also have the potential to influence respondents' perceptions of the ease, benefits, and trustworthiness of using QRIS.

Second, this study only involved three independent variables, namely perceptions of ease, perceptions of benefits, and perceptions of trust. The results show that only perceptions of ease and trust have a significant influence on interest in use, while perceptions of benefits do not show a significant influence. This indicates that in the context of this study, respondents' decisions to use QRIS are more influenced by operational factors such as ease of use and a sense of security in transactions than by the benefits they perceive.

Practically, the results of this study provide an important contribution to Bank Indonesia, local governments, and digital payment service providers. Efforts to increase QRIS adoption need to be directed at education and socialization strategies that emphasize ease of use and system security, especially for people in areas with low digital literacy. Application developers are also advised to continue to refine the interface to make it simpler and more user-friendly, as well as to improve data security to strengthen consumer trust.

From an academic perspective, the results of this study open opportunities for future researchers to expand the Technology Acceptance Model (TAM) by incorporating trust variables and local contextual factors. Thus, the developed model can be more relevant and applicable in supporting efforts to increase financial inclusion, especially in island regions that have different characteristics from urban areas.

Furthermore, the quantitative approach using closed-ended questionnaires limits researchers from exploring respondents' experiences, motivations, and views in greater depth. Future research is expected to integrate qualitative methods through interviews or focus group discussions to gain a more comprehensive understanding of the psychological and social factors that influence interest in using digital payment technology.

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