Factors affecting the intention to use QRIS on MSME customers

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Abstract

This study investigates the factors influencing the intention to use the Quick Response Code Indonesian Standard (QRIS) among Micro, Small, and Medium Enterprises (MSMEs) customers in Indonesia. In this study, a quantitative approach was taken with the survey method using an online questionnaire that was distributed to 240 MSME customers. The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS) and Structural Equation Modeling (SEM) using the Analysis of Moment Structures (AMOS) 24 to test their validity and reliability. The study results show that factors such as perceived benefits, knowledge, and perceived safety significantly affect customer confidence in using QRIS. However, perceived ease of use does not significantly affect trust. In addition, perceived usefulness, knowledge, and trust significantly influence the intention to use QRIS, while perceived ease of use and perceived safety have no significant effect. Based on these findings, increasing perceptions of benefits, knowledge, and trust is critical to encouraging the use of QRIS among MSME customers. Although ease of use and security do not directly affect usage intentions, ensuring an easy user experience and providing security guarantees for MSME customers are still essential. This study contributes to the literature by increasing understanding of the factors driving QRIS adoption in SMEs. These findings can assist in developing effective strategies to increase the use of QRIS and the growth of the MSME sector, emphasizing benefits and advantages, increasing customer knowledge, and building trust in security.

1. Introduction

The rapid progress of information and communication technology in the digital era has significantly changed the payment system in Indonesia. This change is reflected in the shift from cash-based payments to non-cash payments. In this context, electronic wallets have become an essential innovation in advancing digital payments. With the advent of technology, people's behavior when making payments has undoubtedly changed. Bank Indonesia Regulation Number 18/40/PBI/2016 defines an electronic wallet as an electronic service that stores payment instrument data, including cards and electronic money, while also providing the capability to hold funds for facilitating payments.

Electronic wallets are typically used in physical stores where customers scan a quick response code using their Smartphone camera to make an immediate transfer for payment confirmation. With this, the birth of an electronic wallet is considered an innovative and practical means of payment and can help its users run smoothly in transaction activities. Quoting from the Ministry of Communication and Information, since January 1, 2020, Bank Indonesia has required all payment system service providers (PSSPs), including foreign PJSPs, to use the Indonesian standard Quick Response Code (QRIS). This is regulated No. 21/18/2019 concerning implementing QRIS International Standards for payments. QRIS is expected to provide convenience, speed, and security in the transaction process and can facilitate using non-cash payment systems in Indonesia. Furthermore, the utilization of international credit cards significantly contributes to facilitating cross-border purchases. Transactions using international credit cards, such as Visa and Mastercard, involve currency conversions that can affect exchange rates for these currencies in the foreign exchange market. Other factors, such as economic conditions, politics, and interest rates, also play a role in influencing currency exchange rates. Therefore, the use of QRIS in Indonesia, especially by Micro, Small, and Medium Enterprises (MSMEs), can help reduce dependence on international credit cards and strengthen domestic economic growth.

In the context of MSMEs, the use of QRIS has great potential to increase revenue and business growth since it was launched on August 17, 2019. Quoting from the website KOMPAS.com, the number of QRIS users in Indonesia has increased by 23 million, with 20.5 million being MSME owners. This shows the significant adoption of digital payment technology by sector. Through data taken in Daerah Khusus Ibukota Jakarta, there were 3.69 million MSME merchants using QRIS in the second quarter of 2022, with a percentage of micro businesses at 38%, small businesses at 31%, medium businesses at 21%, large businesses at 7%, and regular businesses at 3%. This shows that QRIS has played an important role in helping MSMEs integrate themselves into the banking and financial system more broadly.

In previous studies that discussed similar topics, the use of QRIS was influenced by perceived usefulness, perceived ease of use, perceived security, trust, and intention to use (Chawla & Joshi, 2019; Yendra, Jusni, & Nursyamsi, 2017). Various models have been used to explain the factors that influence the intention to use QRIS. One of the most frequently used theories is the TAM (Technology Acceptance Model) theory (Chawla & Joshi, 2019; Yendra et al., 2017). TAM examines the variables that influence the intention to use technology, perceived usefulness, and perceived ease of use. These variables are the main factors that have an influence on the intention to use technology.

Although there have been several previous studies that examined the factors that influence the intention to use QRIS, there are research gaps that still need to be explored in more depth. First, previous research has yet to put special emphasis on perceived security factors. Perceived security is an important factor in influencing trust and intentions to use digital payment technology. Then, there needs to be research that specifically investigates the relationship between perceived usefulness and perceived ease of use in the context of the intention to use QRIS by MSME customers. Therefore, this study aims to fill this gap by analyzing the factors that influence the intention to use QRIS among MSME customers, including perceived usefulness, perceived ease of use, perceived security, knowledge, and trust.

With a deeper understanding of the factors that influence the intention to use QRIS, the results of this research are expected to provide an important contribution to policymakers, banks, and other stakeholders in promoting and facilitating the use of QRIS in Indonesia, especially among MSMEs. In addition, this research can also provide valuable insights for the government to evaluate the effectiveness of QRIS in increasing financial inclusion in Indonesia, as well as for the general public to understand the ease and safety of using QRIS in conducting non-cash transactions. The findings of this research can offer MSMEs a more comprehensive understanding of the effects of employing QRIS on their sales and income.

2. Literature Review
2.1. Technology Acceptance Model (TAM)
Davis (1989) introduced the TAM model, which comprises two key variables: perceived usefulness and perceived ease of use. This theory explains the fundamental determinants of technology system adoption. This research provides new insights into the role of perceived usefulness and perceived ease of use as determinants of the intention to use technology.

2.2. Perceived Usefulness
Perceived usefulness is the usefulness that is felt by each individual in an event where the individual has the confidence to use a technology that will be useful and optimize performance when used (Tanama, 2019). Usefulness is if each individual feels that the system being run will be useful for them; that way, they will be more inclined to use it (Al-Fraihat, Joy, Masa'deh, & Sinclair, 2020). Perceived usefulness can be defined as the perceived benefits and advantages, similar to the advantages of purchasing from a virtual store compared to a traditional store. This aspect also contributes to the perceived benefits. Additionally, the ease of comparing virtual stores further supports the perception of usefulness (Mosehpour, Pham, Wong, & Bilgilçli, 2018). There are indicators that measure perceived usefulness, according to Davis (1989) and Chawla and Joshi (2019) that is:

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1. Work more quickly.
2. Job performance.
3. Productivity increase.
4. Effect-liveness.
5. Makes work easier.
6. Useful.

2.3. Perceived Ease of use

Ease of use is a use of technology that, if used, will not make an individual feel mental pressure, and every user can use it easily without having to spend a lot of time and effort when they use technology (Raza, Umer, & Shah, 2017). Then, ease of use is also defined as individuals who can believe that technology will be free of effort, where every individual who will use the technology hopes for a system that is far from difficult (Trihutama, 2020). With an increase in complexity, it will be easy to learn and use; this, of course, can be easy to use for every individual (Singh & Srivastava, 2018). In line with that, according to Davis (1989), perceived ease of use refers to the level to which potential users expect the target system to be easy (Lai, 2017). There are indicators that measure according to Chawla and Joshi (2019) and Citra and Kuswantoro (2020), namely:

1. Easy to learn.
2. Controllable.
3. Clear and understanding.
4. Flexible.
5. It is easy to become skilled.
6. Easy to use.

2.4. Knowledge

Knowledge is a change in the behavior of an individual derived from experience. It was explained that when a person has better knowledge when making decisions, he will be more efficient and precise at processing information properly (Rizky, Yasa, & Wahyuni, 2018). Knowledge can be defined as the outcome of an individual's interest, which is the fruit of their actions and personal ambitions aimed at comprehending the subject matter at hand. Knowledge can be in the form of physical goods whose understanding is done by way of perception, either through the five senses or reason. Knowledge includes everything that a person knows about a particular object (Nurdin, Azizah, & Rusi, 2020). Therefore, the use of digital payments is the right choice for making transactions. In line with that, Yuianti, Kurniawan, and Umilyati (2019) revealed that knowledge is an important factor in growing one's trust. There are indicators that measure knowledge Rizky et al. (2018) and Irvanto and Sujana (2020), namely subjective knowledge, understanding, and experience-based knowledge.

2.5. Perceived Security

The world's digital era mostly consists of systems that are directly or indirectly connected to each other. Security can protect the system as a whole from important information in the system. If the information that we have is not safe, it will cause leakage of information such as financial data or personal data. Thus, security is the most important element in the real life of a person or a system (Khan, Zahid, Hussain, & Riaz, 2019). A feeling felt by an individual who feels safe when making a purchase at a service such as e-commerce. By creating a sense of security that is felt by individuals, it will build a sense of trust in its use (Ooi, Ooi, Yeap, & Goh, 2021). Then it was also explained that a security concept is likened to when individuals make transactions, and the system reflects the ability to protect consumers from potential threats, such as in online transactions (Nangin, Barus, & Wahyoeldi, 2020). A good system for users not only allows them to access it in a safe way but also eliminates inconvenience to the hardware. In his research, a good security system was created so that users have a smaller risk of losing ownership (Liu et al., 2017).

In line with Liu et al. (2017), security is considered capable of measuring safety and service constraints; the use of security e-wallets, it can guarantee that the use of cash in transactions will have little risk (Rahmawati & Yuliana, 2020). There are indicators that measure it Chawla and Joshi (2019) and Nangin et al. (2020):

1. Authentication.
2. Confidentiality.
3. Integrity.

2.6. Trusts

Trust can be interpreted as the level of consumer confidence in the reliability and integrity that exist in a system such as banking on the Internet (Lin, Wang, & Hung, 2020). Consumers will see trust, such as a sense of freedom from worry and the creation of a sense of security, as well as ensuring that when making transactions, they end as expected, such as personal information that will not be spread (To & Trinh, 2021). This trust is basically formed from consumer support for the efforts made to get everything they want,

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through the trust of a consumer to provide support related to the purchase decision to be made. An analysis of consumer trust will provide an overview of all forms of activity or activities carried out so that consumers truly believe that the decisions made are the best (Sugara & Delwantara, 2017).

According to research by Sudiatmika and Martini (2022), trust is the main thing when someone is running a business. Before there is a business transaction, trust must be created between the two parties. Trust is defined as the pressure of running a business because the impact is not directly received by business partners. Hence, the establishment of trust is vital at the onset of corporate development and can be proved by direct means. A person's trust is influenced by factors of ability, goodwill, and integrity (Yuianti et al., 2019). According to Chawla and Joshi (2019), there are indicators that measure trust, namely:

1. Ability, having sufficient knowledge and ability to carry out a task or system properly and correctly.
2. Benevolence, the system will be more concerned with the interests of the user, not only their interests.
3. Integrity, providers or systems keep their promises.

2.7. Intention to Use

Use intention is defined as the extent to which a user wants to use technology in the future. That way, an individual will think about their intention to use it in the future (Nangin et al., 2020). An intention is based on a person's behavioral intention toward use (Al-Okaily, Lutfi, Asaad, Taamneh, & Asyouf, 2020). Intention or intention is a person's will, tendency, or intention to perform certain behaviors (Sukma, Hadi, & Nikmah, 2019). It can be seen that intention or behavior, such as wanting to use something, is a person's encouragement, desire, or intention to carry out one's behavior or intention to use certain things (Sincair, 2020). Intention to use technology (e-wallet) is a measure of the intensity of a person's intention to use a product (technology) (Ariningsih, Wijayanti, & Prasaja, 2022). There are indicators that measure it, namely (Nguyen, 2020) and Noviatun and Riptiono (2021), namely: the desire to use, always try to use it in the future, and continue to use it in the future.
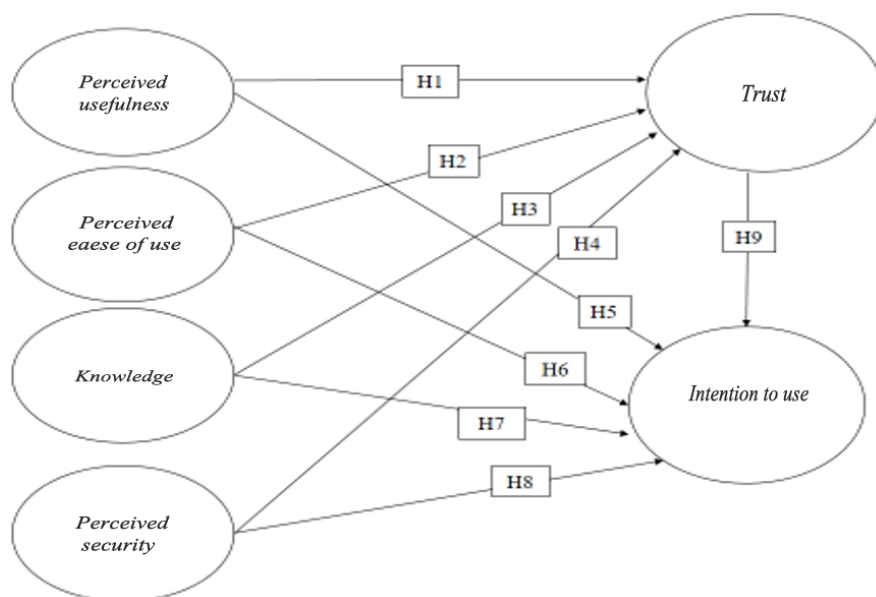
Figure 1. Research conceptual model.

Figure 1 explains the variables and their role in the research.

Nine hypotheses are offered in this research:
H_1. Perceived usefulness has a significant and positive effect on trust.
H_2. Perceived Ease of use has a significant and positive effect on trust.
H_3. Knowledge has a significant and positive effect on trust.
H_4. Perceived Security has a significant and positive effect on trust.
H_5. Perceived usefulness has a significant and positive effect on the intention to use.
H_6. Perceived ease of use has a significant and positive effect on the intention to use.
H_7. Knowledge significantly and positively affects the intention to use.
H_8. Perceived Security has a significant and positive effect on the intention to use.
H_9. Trust has a significant and positive effect on the intention to use.

3. Research Methodology

The research adopts a quantitative approach and utilizes a survey method to gather data. The sample selection follows a purposive sampling technique, aiming to ensure that the sample represents the population under study. Based on recommendations by Hair, Hult, Ringle, and Sarstedt (2019) an appropriate sample size for this study is suggested to be between 100 and 200 respondents. The sample size may also depend on the number of indicators, typically multiplied by a factor of five to ten. Therefore, in line with these guidelines, the study requires a sample of 240 MSME customers who utilize QRIS and are residents of Daerah Khusus Ibukotabukota Jakarta, aged 17 years and above.

To collect the data, an online questionnaire is distributed using Google Forms. The questionnaire consists of inquiries regarding six study variables, which have been created to collect data on the factors that impact the intention of MSME consumers to utilize QRIS. Once the required data is collected, the analysis phase can commence. The analysis comprises several steps:

Firstly, validity and reliability testing are conducted. The validity of the questionnaire is examined using Exploratory Factor Analysis (EFA) to identify valid indicators and ensure the instrument accurately represents the variables under study. Reliability testing, on the other hand, employs Cronbach's Alpha technique, with a reliability value above 0.70 considered acceptable. Reliability values below 0.60 indicate poor reliability, while values of 0.70 and 0.80 are considered acceptable and good, respectively. These tests are performed using SPSS software.

Secondly, the suitability of the model is assessed through Confirmatory Factor Analysis (CFA). The goodness of fit of the model is evaluated based on criteria such as a small Chi-Square value, a probability value above 0.05, an RMSEA value ≤ 0.08, a goodness of fit index value above 0.90, adjusted goodness-of-fit index value ≥ 0.90, The minimum sample discrepancy function value ≤ 2.00, and comparative fit index value ≥ 0.95.

Thirdly, hypothesis testing is conducted using AMOS 24 software and Structural Equation Modeling (SEM) techniques. This analysis allows for the examination of the proposed hypotheses and their significance. Lastly, the direct and indirect effects of each variable are tested to determine their impact. This examination helps evaluate the relationships between variables as proposed in the six hypotheses. Prior to conducting this test, model suitability testing and hypothesis testing were carried out.

4. Results and Discussion

4.1. Respondent Profile

The study included a sample of 240 respondents, who participated by completing an online questionnaire distributed through Google Forms. The respondents represented MSME customers in Daerah Khusus Ibu kota, Jakarta, aged 17 years and older. The majority of respondents were from South Jakarta (34.2%), followed by West Jakarta (22.4%), East Jakarta (17.9%), North Jakarta (12.9%), and Central Jakarta (12.5%). Females accounted for 56.3% of the sample, while males comprised 43.8%. The most common age group was 21-24 years (36.3%), followed by 17-20 years (34.6%). Students constituted the largest employment status group (52.9%), followed by the working population (27.1%). Most respondents had an undergraduate education (46.3%), and the majority were unmarried (75.4%). In terms of monthly income, 45.8% of respondents earned between 1,000,000 and 5,000,000 units.

Table 1 displays the results of respondents' data for study variables.

Table 1. Respondent profile.

Item	Frequency	Percent
Domicile		
West Jakarta	54	22.5
Central Jakarta	30	12.5
South Jakarta	82	34.2
East Jakarta	43	17.9
North Jakarta	31	12.9
Gender		
Man	105	43.8
Woman	135	56.3
Age		
17-20	83	34.6
21–24	87	36.3
25 -29	16	6.7
30 – 34	19	7.9
35 – 39	19	7.9
40 – 44	6	2.5
45 – 49	4	1.7
> 49	6	2.5
Job status		
Work	65	27.1
Not yet working	23	9.6

Item	Frequency	Percent
Have your own business	22	9.2
Student / Student	127	52.9
Pension	3	1.3
Last education		
Junior high school	3	1.3
Senior high school	110	45.8
Diploma	16	6.7
Bachelors	111	46.3
Marital status		
Not married yet	181	75.4
Separate	3	1.3
Mary	54	22.5
Spouse died	2	0.8
Monthly income		
< 1,000,000	71	29.6
1,000,000 to 5,000,000	110	45.8
5,000,000 to 10,000,000	42	17.5
10,000,000 to 15,000,000	13	5.4
> 15,000,000	4	1.7

4.2. Results

4.2.1. Validity Test and Reliability Test

The validity test requires that factor loading values be above 0.40, indicating that the indicator can be considered valid. Meanwhile, the reliability test states that a questionnaire is reliable if the value of Cronbach's Alpha is greater than 0.60. Table 2 presents the results of the validity test for all items from valid indicators, and the results of the reliability test indicate that each variable is reliable.

Table 2 displays the results of validity test and reliability test for the study variables.

Table 2. Validity test results and reliability tests.

Variables	Items	Factor loading	Information
Perceived usefulness	PU1	0.647	Valid
	PU2	0.644	Valid
	PU3	0.693	Valid
	PU4	0.495	Valid
	PU5	0.607	Valid
	PU6	0.686	Valid
	PU7	0.672	Valid
	PU8	0.604	Valid
	PU9	0.556	Valid
Cronbach's alpha		0.738	Reliable
Perceived ease of use	EU1	0.704	Valid
	EU2	0.705	Valid
	EU3	0.739	Valid
	EU4	0.71	Valid
	EU5	0.862	Valid
	EU6	0.787	Valid
	EU7	0.698	Valid
	EU8	0.566	Valid
	EU9	0.68	Valid
	EU10	0.863	Valid
Cronbach's alpha		0.810	Reliable
Knowledge	KN1	0.657	Valid
	KN2	0.727	Valid
	KN3	0.755	Valid
	KN4	0.752	Valid
	KN5	0.712	Valid
	KN6	0.708	Valid
	KN7	0.713	Valid
	KN8	0.460	Valid
	KN9	0.666	Valid
	KN10	0.668	Valid
	KN11	0.722	Valid
Cronbach's alpha		0.632	Reliable
Perceived security	SE1	0.837	Valid
	SE2	0.835	Valid

Variables	Items	Factor loading	Information
	SE3	0.966	Valid
	SE4	0.878	Valid
	SE5	0.821	Valid
	SE6	0.886	Valid
	SE7	0.613	Valid
	SE8	0.884	Valid
	SE9	0.828	Valid
Cronbach's alpha		0.864	Reliable
Trusts	TR1	0.851	Valid
	TR2	0.799	Valid
	TR3	0.626	Valid
	TR4	0.811	Valid
	TR5	0.888	Valid
	TR6	0.779	Valid
	TR7	0.713	Valid
	TR8	0.801	Valid
	TR9	0.68	Valid
Cronbach's alpha		0.719	Reliable
Intention to use	IU1	0.701	Valid
	IU2	0.525	Valid
	IU3	0.775	Valid
	IU4	0.783	Valid
	IU5	0.768	Valid
	IU6	0.754	Valid
	IU7	0.743	Valid
	IU8	0.779	Valid
	IU9	0.566	Valid
	IU10	0.616	Valid
Cronbach's alpha		0.881	Reliable

4.3. Model Fit Test

Based on the results of data processing using AMOS 24, the obtained results indicate a good fit for all goodness-of-fit models. The Chi-Square value of 417.977 is relatively small, indicating a good fit of the model to the data. The probability value of 0.022 (> 0.05) suggests that the model is not significantly different from the observed data. The RMSEA value of 0.025 indicates a close fit of the model to the data. The CMIN/DF value of 1.155 is within an acceptable range, indicating a reasonable model fit. Lastly, the CFI value of 0.975 (> 0.95) demonstrates a good fit of the model to the data. In general, the findings indicate that the model demonstrates a strong alignment with the data, as evidenced by a range of goodness-of-fit metrics.
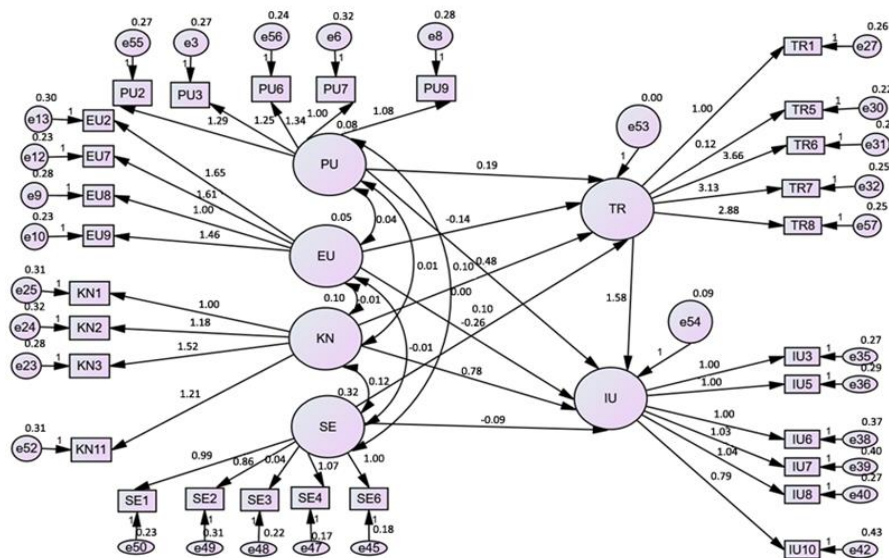

Figure 2. Structural fit model.

Figure 2 explains the variables and their role in the research.
Table 3 describes the goodness of fit measurement test.

Table 3. The goodness of fit measurement test.

The goodness of fit indices	Cutoff value	Research model	Information
Chi-square	Expected small	417,977	Small value
Probability	≥ 0.05	0.022	Good Fit
The root mean square error of approximation (RMSEA)	≤ 0.08	0.025	Good Fit
Goodness of fit index (GFI)	≥ 0.90	0.898	Marginal fit
Adjusted goodness fit of index (AGF)	≤ 0.90	0.0877	Marginal fit
Chi-square minimum/Degrees of freedom (CMIN/DF)	≤ 2.00	1.155	Good Fit
Tucker-Lewis index (TLI)	≥ 0.95	0.973	Good Fit
Comparative fit index (CFI)	≥ 0.95	0.975	Good Fit

4.4. Hypothesis Testing

Based on the hypothesis testing, the obtained results revealed that out of the six indicators used in this study, five were accepted and one was rejected. The acceptance or rejection of an indicator depends on the value of the CR (critical ratio), commonly referred to as the T-value. If the results of the structural equation for each indicator have a CR value greater than 1.96, then the indicator has a positive and significant effect. In contrast, when the CR value is below 1.96, it can be concluded that the indicator doe not exhibit any statistically significant positive or negative impact. Additionally, the results of hypothesis testing must have a P-value smaller than 0.05 for the hypotheses to be accepted, and vice versa; if the P-value is greater than 0.05, then the hypotheses are rejected.

Table 4 describes a summary of hypothetical test results.

Table 4. Summary of hypothetical test results.

Hypothesis	Free variables		Dependent variables	Estimates	SE	CR	P	Results
H1	Perceived usefulness	→	Trust	0.234	0.107	2,182	0.029	Accepted
H2	Perceived ease of use	→	Trust	-0.117	0.075	-1,567	0.117	Rejected
H3	Knowledge	→	Trust	0.084	0.036	2,309	0.021	Accepted
H4	Perceived security	→	Trust	0.095	0.029	3,303	***	Accepted
H5	Perceived usefulness	→	Intention to use	0.898	0.457	1,965	0.049	Accepted
H6	Perceived ease of use	→	Intention to use	-0.565	0.315	-1,792	0.073	Rejected
H7	Knowledge	→	Intention to use	0.642	0.147	4,381	***	Accepted
H8	Perceived security	→	Intention to use	-0.107	0.107	-0.998	0.318	Rejected
H9	Trust	→	Intention to use	1,666	0.837	1.99	0.047	Accepted

Note: *** means a value below 0.

4.5. Discussion

The acceptance of hypothesis 1 is based on a positive CR value of 2.182 (CR > 1.96) and a p-value of 0.029 (< 0.05). This finding means that the more benefits QRIS users experience in SMEs, the higher their level of trust in using QRIS. The results of this study support the findings (Primanda, Setyaning, Hidayat, & Ekasasi, 2020; Ramos, Ferreira, de Freitas, & Rodrigues, 2018; Widodo, 2021). Confidence in use can be increased by increasing ease of access, service performance, service efficiency, and convenience so that it can help improve performance. The factor that most significantly explains perceived advantages is convenience in transactions, with a score ratio of 1086.

The rejection of hypothesis 2 is because the CR is -1.567 (CR <1.96) and the p-value is 0.117 (>0.05), which means that there is an indirect effect between the variables perceived ease of use and trust. Thus, the hypothesis that perceived ease of use will affect trust can be rejected. This hypothesis is not in line with research (Nangin et al., 2020; Yendra et al., 2017), which states that perceived ease of use has a significant effect on trust.

Acceptance of hypothesis 3 with a CR of 2.309 (CR > 1.96) and a p-value of 0.021 (<0.05). This finding means that the more knowledge perceived by QRIS users in SMEs, the higher their trust in using QRIS. The results of this study support the findings of Puspita and Isnaita (2019) and Wuandari and Milswanto (2021).

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User trust can be increased by understanding transaction systems, experience-based knowledge, and subjective knowledge. Understanding the transaction system is the highest scoring indicator, with a score ratio of 1066.

Acceptance of the 4th hypothesis with a CR value of 3.303 (CR > 1.96) and a p-value of 0.000 (< 0.05). These findings mean that the higher the level of security felt by QRIS users in SMEs, the higher their level of trust in using QRIS; the results of this study support the findings (Larasetiati & Ali, 2019; Primadineska & Jannah, 2021; Widodo, 2021; Wong & Mo, 2019). User trust can be increased by increasing integrity and security during transactions, protecting the security system. They maintain the security of users' financial information with the highest scoring indicator, with a score ratio of 1069.

Acceptance of hypothesis 5 with a CR value of 1.965 (CR>1.96) and a p-value of 0.049 (<0.05). This finding means that the higher the level of ease of use felt by QRIS users in SMEs, the higher their intention to use QRIS; the results of this study support the findings (Handayati & Trilsnawati, 2023; Widodo, 2021). Intention to use can be increased by increasing the user's perceived ease of use.

The rejection of hypothesis 6 is based on the CR value of -1.792 (CR > 1.96) and the p-value of 0.073 (> 0.05), indicating that there is no significant effect of perceived ease of use on intention to use. Therefore, the hypothesis stating that perceived ease of use will have a significant and positive impact on intention to use is rejected. This finding contradicts previous research studies (Amer & Abdelhafez, 2017; De Luna, Liébana-Cabanillas, Sánchez-Fernández, & Muñoz-Leiva, 2019; Singh & Sinha, 2020), which demonstrated a significant effect of perceived ease of use on intention to use.

The Acceptance of hypothesis 7 has a CR value of 4.381 (CR>1.96) and a p-value of 0.000 (<0.05). This finding means that the higher the user's knowledge of QRIS in SMEs, the higher their intention to use QRIS; the results of this study support the findings (lrvanto & Sujana, 2020; Prashia & Priantinah, 2020).

Hypothesis 8 is rejected due to a CR value of -0.998 (CR < 1.96) and a p-value of 0.318 (> 0.05), indicating the absence of a direct effect between perceived security and intention to use. This finding contradicts previous research studies (Liébana-cabanillas, Luna, & Montoro, 2017; Patel & Patel, 2018; Wong & Mo, 2019) which found a significant impact of perceived security on intention to use.

A CR value of 1.99 (CR > 1.96) and a p-value of 0.047 (< 0.05) support the acceptance of hypothesis 9. This finding suggests that higher user trust levels in QRIS in SMEs lead to higher intentions to use QRIS. This study's results align with previous research studies' findings (Chawla & Joshi, 2019; Nangin et al., 2020; Suryati & Yoga, 2021; Yendra et al., 2017). User trust is measured through service integrity, benevolence, and the abilities of QRIS. Trust in QRIS can provide a sense of comfort when users intend to use it, and it is the highest-scoring indicator with a ratio score of 1045.

5. Conclusions and Suggestions
5.1. Conclusion
The results showed that perceived usefulness, knowledge, and perceived security positively and significantly impact customer trust in QRIS. However, perceived ease of use does not significantly affect trust. Furthermore, perceived usefulness, knowledge, and trust also have a positive and significant effect on the intention to use QRIS, while perceived ease of use and perceived security do not significantly affect the intention to use QRIS. The conclusion of this study emphasizes the importance of increasing customers' perceptions of usability, knowledge, and trust in QRIS to encourage higher usage intentions.

In conclusion, the results of this study provide a better understanding of the factors that influence the intention to use QRIS for MSME customers. The practical implications of this research are the importance of increasing customers' perceptions of the usefulness of QRIS, increasing their knowledge of QRIS, ensuring robust security, and building customer trust. In addition, efforts should also be made to build customer trust in QRIS as a safe and reliable means of payment.

In a practical context, efforts such as providing effective education, clear communication, and implementing adequate policies and infrastructure can increase the adoption and use of QRIS by MSME customers. These findings can be used as a basis for developing more effective strategies for promoting the use of QRIS by MSMEs and driving growth in the MSME sector.

5.2. Suggestion
In the process of conducting research, researchers find many limitations. Several factors make it limited, namely journals that discuss the use of QRIS in SMEs, which are still not many, especially on the knowledge variable; researchers have limitations in collecting respondents at the age of 40-44 to > 49 years, so that at that age they get a small number of respondents.

Based on the limitations of the research, the researcher provides several recommendations for further research; a more in-depth analysis can be carried out on the factors that influence the user's intention to use QRIS. Involving users in in-depth interviews or group discussions can provide richer insight into users' needs, desires, and motivations. Future researchers can also take a comprehensive sample, such as areas where QRIS usage is still low compared to Daerah Khusus Ibukota Jakarta.

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