

THE INFLUENCE OF PERCEIVED BENEFITS, CONVENIENCE, AND RISK ON CONSUMER INTEREST IN USING QRIS (CASE STUDY COMMUNITY OF THE BILAH SUB-DISTRICT HILIR DISTRICT LABUHAN BATU)

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ABSTRACT

A The research was carried out with the aim of finding out the influence of Perceived Benefits Ease and Risk of Consumer Interest in Using QRIS (Case Study Community of Bilah Hilir District, Labuhan Batu Regency. The sample in this research is the community Bilah Hilir District, Labuhan Batu Regency. The number of samples used is as many as 100 respondents. Based program hypothesis testing that 1) Perceived Benefits (X1) has a positive effect and significant with the value of t-count, namely tcount, namely 3,783, so it is known that the value of t-count > t-table 1.984. And the p-value in the sig column is $0.000 < 0.05$, which means it has a significant effect. 2) Convenience (X2) has a positive and significant effect with a value of tcount>ttable, namely 1.230. And the p-value in the sig column is $0.002 < 0.05$, which means it has a significant effect. 3) Risk (X3) has a positive and significant influence with the tcount>ttable value, namely 2.698. And the p-value in the sig column is $0.008 < 0.05$, which means it has a significant effect. 4) Perception of Benefits And Conveniently, based on the results of the F test, it was found that the tcount value was 6.561, so it is known that the value of tcount > ttable 20,224 > Ftable 3.09 and Sig. equal to $0.000 < 0.05$. Yang meaning that the perception of benefits and convenience has a positive and significant effect on Consumer Interest in Using QRIS.

Keywords: Perception of Benefits, Convenience, Risk and Consumer Interest

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I. INTRODUCTION

Every year there is an increase in electronic currency transactions. This highlights the widespread use of electronic currencies. Digital



currencies have a lot of potential; in fact, the government might implement a revolutionary electronic payment system to prevent the use of cash as a payment method. One such system is QRIS Ningsih et al. (2021). Many factors, such as perceived value, perceived ease of use, electronic money information, privacy and security, and accessibility, can determine whether or not someone will use electronic money (Rahmawati & Murtanto, 2023).

As the number of people using smartphones to access the internet increases, people are becoming more aware of cashless payment methods that rely on servers. The many businesses engaged in electronic money provide consumers with the opportunity to use digital wallet applications, and these businesses have provided various QR codes that can be used in server-based payment systems (Sihaloho et al., 2020). On August 5, 2019, which coincided with the 74th Indonesian Independence Day, Bank Indonesia, which diligently sets monetary policy and conducts research in the field of payment systems, established the QRIS payment system. On January 1, 2020, QRIS was officially used as a non-cash payment method.

The benefits of QRIS include helping MSMEs in non-cash transactions, being more efficient, and increasing MSME business productivity during the current COVID-19 pandemic (Setiawan & Mahyuni, 2020). The order alone has an impact on consumers so that they are aware of the problem. Consumers are now experiencing crowds. As a result, stop all activities, even if they are only personal. Situations like this encourage MSMEs to be innovative and critical of the current situation. The business will go out of business if MSMEs do not make a movement. While household needs continue to run, pandemic conditions make MSME income decrease and experience losses. Therefore, a payment method that does not require physical presence during transactions is needed, namely the use of digital wallets. The advantage of having electronic money is that it can influence consumer perceptions so as to increase its use. If a certain

product has value in meeting daily needs, then it is likely that consumers will use it widely (Ningsih et al., 2021).

QRIS was created with the aim to simplify digital transactions that only require one QR Code. As mentioned earlier, each student can have more than one QR Code, regardless of the type of payment used. Since cashless payments are only made in one day, QRIS is still able to provide convenience and benefits for buyers and sellers. Whether small or large, QRIS is very beneficial for business owners and buyers in the business world. Since transactions using QRIS only require scanning the QR code, just like when money is transferred between accounts and everything will be recorded in the system, business owners will benefit from the ease of use and protection of their money. No need to give change and safe money too.

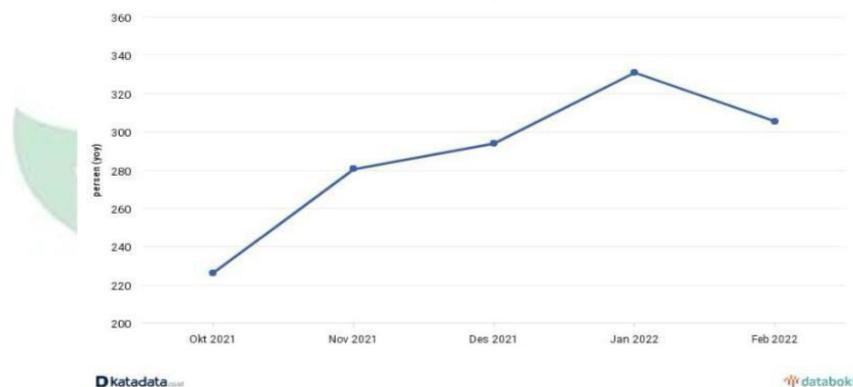


Figure 1
Annual Growth of QRIS Transaction Value(October 2021-February 2022)

The value of QRIS transactions according to Bank Indonesia has decreased in the first semester of 2022. Based on BI statistics, the value of QRIS transactions decreased by 305.49% so that in February 2022 it was IDR 4.52 trillion after previously experiencing a decrease of 330.93 trillion. %. Conversely, the number of QRIS transactions also decreased by 268.64% to 54.91 million in February 2022. This development was preceded by the use of railroad cashless payment methods that continued to unsettle students.

As of February 2022, the number of schools offering payment services through QRIS has reached 15.67 million. The Twelve Technology Acceptance Model, also known as TAM, is a theory typically used to analyze and explain how the general public feels about using a particular technology. The theory views the variables of usefulness and ease of use as tools to analyze people's experience with the relevant technology. In addition to TAM, there are risks associated with using technology. In general, technology offers many benefits and ease of use for its users. However, due to the constraints of security and safety issues, there are still many people who utilize technology. In addition, the number and value of QRIS transactions per merchant is still quite low. According to ASPI, this is because there are still many merchants who are not always active or do not use QRIS to the fullest.

However, judging from the regional scale of QRIS use in Bilah Hilir District, Labuhan Batu Regency, that interest in using QRIS is reduced, people do not feel the perception of the benefits of QRIS because QR codes have limits in this information storage capacity making QR codes unable to store large data because they have limits or restrictions. When the QR Code is scanned more often there will be unreadable errors or maintenance which results in the ease of use of QRIS being disrupted. This can be caused by a less stable network so that non-cash payment transactions often fail. This means that there is still a lack of public interest in switching to digital payments.

With the research that has been conducted previously, different research results were found so that researchers were interested in conducting research entitled **"THE INFLUENCE OF PERCEPTION OF BENEFITS, CONVENIENCE, AND RISK ON CONSUMER INTEREST IN USING QRIS (CASE STUDY OF THE COMMUNITY OF BILAH HILIR DISTRICT, LABUHAN BATU REGENCY)**

II. LITERATURE REVIEW

Definition Of Consumer Interest

Interest in something is influenced by subsequent learning and affects willpower, impulse and desire. So interest in something is a learning outcome and complements subsequent learning outcomes. It is generally assumed that interest will benefit learners (Magdalena et al., 2020).

On the other hand, according to Desvronita (2021), the ability to use a system well is very important for self-confidence and consistency in using the system. Use interest refers to a person's desire or desire to carry out a certain task if they have a strong desire to do so. Based on some of the definitions of interest given above, interest can be interpreted as a desire arising from the results of a particular activity, or as a valuable or long-lasting thing where certain activities serve as a strong incentive to work hard. In fact, interest is not always fixed. Interests can vary according to the needs and desires of each person. As time passes, any changes that occur are increasingly visible. interests to be encountered. Conversely, the shorter the duration of vulnerability, the smaller the magnitude of the changes that occur. From the above understanding of interest, it can be concluded that interest in use can be interpreted as the user's desire to use or return to the target object. Interest in use is one aspect of human psychology that consistently gives greater attention or pleasure to the objects mentioned above, where these feelings can help a person achieve his goals.

A person's interest in making a purchase or purchase decision may be influenced by several factors, such as knowledge, experience, trust, beliefs, benefits, and risks, which then show reluctance to buy and use a particular product (Prakosa & Wintaka, 2020).

Definition of Perceived Benefit

Perception according to Bangsa & Khumaeroh (2023) is a process in which we collect, process, and evaluate information to create an indicative world map. Perceived Benefit according to Ramadaey Bangsa (2023) is the extent to which a person's use of a particular technology will increase their productivity at work. When someone has technology that is beneficial to them personally, they will use it; conversely, if someone has a technology that does not provide benefits, they will not use it. According to Rahmawati and Murtanto (2023), perceived benefits are based on the observation that the few people who use technology will be better able to do their jobs. Perceived benefits are users who use the application in question to speed up the completion of their tasks. Performance can provide faster and more accurate results than when using technology physically or non-physically (Rahmawati & Murtanto, 2023).

Philips According to Usability, also known as benefits, can be defined as the possibility that if new technology is implemented, it will provide benefits to individuals and businesses that use it (Liliani, 2020). Perceived benefits are the beliefs of an individual if using a new technology will improve the performance of the work performed. This conclusion can be drawn from the explanation above. As a result, the technology in question has benefits for both individuals and businesses. Everyone will continue to use this technology in the future if it proves to be useful.

Definition of Convenience

According to Syaifuddin & Rahman (2022), the concept of ease of use is when someone believes that technology is easy to understand. Ease is synonymous with easy. "Ease" means "easy matter." Users who make the system easy to use will benefit from it, so ease implies that there will not be many employees who need to use the system at all (Ersaningtyas, 2019). According to the definition, it can be seen that this construction of ease of

use is an important step in the decision development process. If anyone believes that the information system in question will be easy to use, then they will use it. Conversely, if someone thinks that the information system in question is not feasible to use, then he will not use it. Ease of use in this study is defined as the level of ease of use of the QRIS digital payment system in transactions.

Definition of Risk

According to Pavlou in Rodiah and Inayah (2020), risk perception is defined as a lack of awareness of the potential consequences that may arise from using a product or service. This means that a person's risk threshold and risk tolerance are factors that affect his ability to act when hesitating to carry out or refraining from carrying out certain tasks. Risk perception, according to Sjoberg et al. in Rodiah and Inayah (2020), is a subjective that examines several important possibilities that can occur, explains the accidents that occur, and explains how these concerns will lead to anticipated consequences. According to research, there are several forms of threats that can arise from the use of technology.

III. METHODS

This study uses a quantitative approach to understand the relationship between independent variables (independent variables) and attachment (dependent variables). Quantitative research is a type of research that involves systematic data collection and analysis to describe, predict, or analyze measured variables. This research is presented in the form of numbers and graphs and is used to test or validate theories and assumptions (Sendari, 2021).

1. Observation, namely data collection through direct observation of the object under study. The object under study is QRIS users in Bilah Hilir District, Labuhan Batu Regency.

2. Questionnaire, namely data collection using a list of questions / questionnaires that have been prepared in advance and given to respondents. The scale used in this research is the Likert Scale.

In quantitative research methods, after collecting data from all respondents or other sources, data analysis must be carried out. Data analysis in this study was carried out using SPSS software.

IV. RESULTS

Classical Assumptions

1. Normality Test

a. Histogram Approach

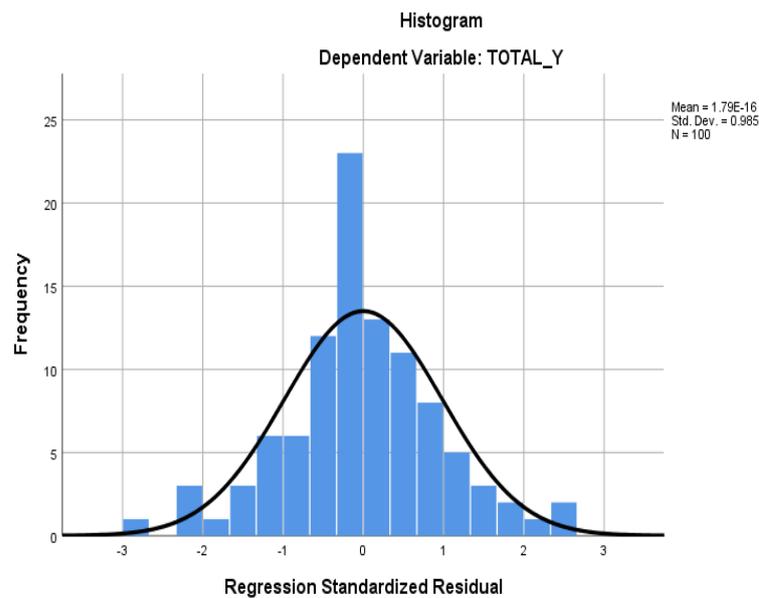


Figure 2
Histogram Graph

Based on Figure 2, it can be seen that the variables are normally distributed, this is indicated by the bell-shaped distribution of data and does not deviate to the left or right.

b. Normal P-P Plot Graph Approach

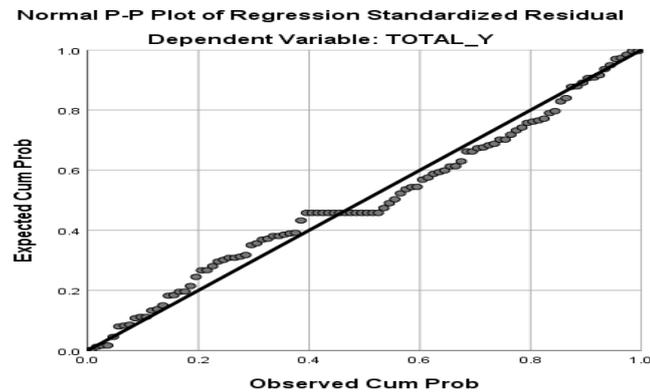


Figure 3
Normality Probability Plot Graph

Figure 3 shows that the image shows points that follow the data along the diagonal line. This indicates that the researcher's residuals are normal. However, to further ensure that along the diagonal line is normally distributed, the Kolmogorov-Smirnov test is carried out.

C. Kolmogorov-Smirnov Approach

Table 1
Table Hasil One-Sample Kolmogorov-Smirnov Test

One-Salmples Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
a,b Normal Parameters	Mean	.0000000
	Std. Deviation	1.77674562
Most Extreme Differences	Absolute	.073
	Positive	.073
	Negative	-.067
Test Statistic		.037
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Based on table 1 above, Based on the results of the Kolmogorov-Smirnov normality test in the table above, it is known that the unstandardized residual value has an Asymp Sig value. (2-tailed) of 0.200,

which means that it can be said that the data in this study are normally distributed because $\text{sig} > 0.05$.

2. Multicollinearity Test

Table 2
Tolerance and VIF Value Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3974	2310		1.720	.089		
	Persepsi Manfaat	.356	.094	.367	3.783	.000	.679	1.473
	Kemudahan	.146	.119	.123	1.230	.002	.635	1.574
	Risiko	.309	.261	.261	2.698	.008	.680	1.470

a. Dependent Variable: Minat Konsumen

Based on table 2 above can be seen that in this study there is no linear relationship or multicollinearity symptoms in all independent variables.

1. Perceived Benefits (X1) has a tolerance value of 0.679 greater than 0.1 from a VIF value of 1.473 smaller than 10.
2. Convenience (X2) has a tolerance value of 0.635 greater than 0.1 from a VIF value of 1.574 smaller than 10.
3. Risk (X3) has a tolerance value of 0.680 greater than the VIF value of 1.470 smaller than 10.

3. Heteroscedasticity Test

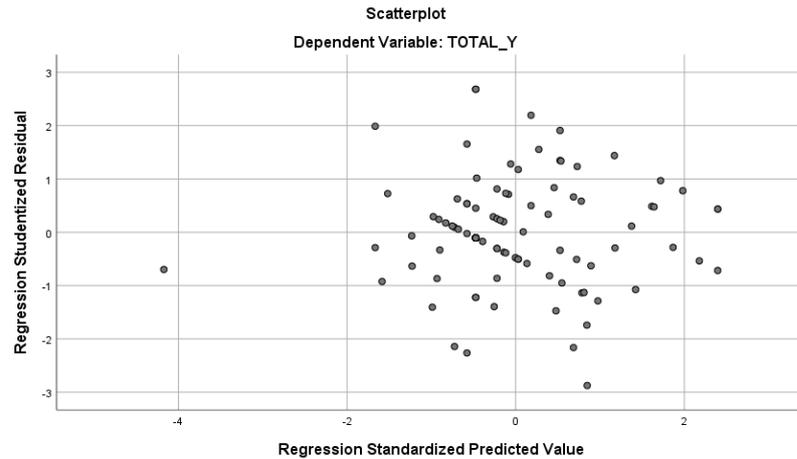


Figure 4
Scattaer Plots Heteroscedasticity Test

Based on Figure 4, it can be seen that the points spread randomly, do not form a certain clear pattern and are spread both above and below zero on the Y axis. This means that there is no heteroscedasticity in the regression model so that the regression model is suitable for predicting purchasing decisions, based on the input of the independent variables.

Hypothesis Test Results

Test t (Partial Test)

Partial Test (t test) aims to test a partial influence between the independent variables X1 (perceived benefits), X2 (convenience), X3 (Risk) on the dependent variable Y (consumer interest) by assuming that other variables will be considered constant, with a confidence level of 95% ($\alpha = 0.05$).Where:

1. If $t\text{-count} > t\text{-table} = H_0$ is rejected and H_1 is accepted.
2. If $t\text{-count} < t\text{-table} = H_0$ is accepted and H_1 is rejected.

Significant level (α) = 5% with degree of error (df) = (n- k-1) N = 100
K = 2 t-table = 1.984 The following are the results of data management that has been carried out by researchers.

Table 3
Partial Significance Test (t test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.974	2.310		1.720	.089
	Persepsi Manfaat	.356	.094	.367	3.783	.000
	Kemudahan	.146	.119	.123	1.230	.002
	Risiko	.309	.114	.261	2.698	.008

a. Dependent Variable: Minat Konsumen

Based on the partial test results (t test) presented above, it can be concluded that:

1. Independent Variable X1 (Perceived Benefits)

It can be seen that the t-count value of 3.783 in the X1 test (perceived benefits) shows that the t-count value is greater than the t-table value of 1.984. In addition, the p value in the sig column of 0.000 < 0.05 indicates a significant change. Thus it can be stated that H1 which is analyzed shows that perceived value has a significant effect on customer satisfaction in using Qris Case Study of Bilah Hilir District, Labuhan Batu Regency.

2. Independent Variable X2 (Convenience)

In testing X2 (convenience), the value of the t-count is 6.561, so it is known that the t-count value > t-table 1.230. And the p-value in the sig column is 0.002 < 0.05, which means it has a significant effect. So it can be stated that H2 is accepted, so it can be interpreted that convenience has a significant effect on consumer interest in using Qris Case Study of Bilah Hilir District, Labuhan Batu Regency.

3. Independent Variable X3 (Risk)

In testing X3 (Risk), the value of t-count is 6.561, so it is known that the t-count value > t-table 2.698. And the p-value in the sig column is 0.008 < 0.05, which means it has a significant effect. So it can be stated that H3 is accepted, so it can be interpreted that risk has a significant effect on consumer interest in the company.

F test (simultaneous)

Simultaneous Test (F Test) is conducted to determine whether the independent variables X1 (perceived benefits), X2 (convenience) and X3 (Risk) contained in the model have a joint influence on the dependent variable Y (consumer interest). Where :

- a. If f-count > f-table, it can be stated that H0 is rejected and H3 is accepted.
- b. If f-count < f-table, it can be stated that H1 is accepted and H3 is rejected. significance level (α) = 5%.

Table 4
Simultaneous Significance F Test Results (F-Test)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	197.514	3	65.838	20.224	.000 ^b
	Residual	312.526	96	3.255		
	Total	510.040	99			
a. Dependent Variable: Minat Konsumen						

Based on table 4, The above test found that the f-count value is 20,224 > f-table 3.09 and Sig. of 0.000 < 0.05, in accordance with the existing theory it shows that H3 is accepted, so it can be interpreted that perceived benefits, convenience and risk have a positive and significant effect on consumer interest in using Qris Case Study of Bilah Hilir District, Labuhan Batu Regency.

Test Coefficient of Determination (R²)

Table 5
Test Results of the Coefficient of Determination

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.622 ^a	.387	.368	1.804	

a. Predictors: (Constant), Risiko, Kemudahan, Persepsi Manfaat

The Adjusted R Square value based on the coefficient of determination (R²) test above is 0.368 (36.8%). This shows that the value of the dependent variable Y (minimum consumer) seen from the coefficient of determination (R²) test above, with the Adjusted R Square value coming out at 0.368 (36.8%). This shows that the value of the dependent variable Y (consumer interest) which can be explained by the independent variables X1 (perceived value), X2 (user friendliness), and X3 (risk) is around 36.8%. One of the factors influenced by other variables is trust and loyalty.

The Effect of Perceived Benefits on Consumer Interest in Using QRIS

Based on the results of the research that has been done, it shows that H1, namely perceived benefits that have a positive and significant effect on consumer interest in using QRIS, can be accepted. t-count is 3,783, so it is known that the t-count value > t-table 1,984. And the p-value in the sig column is 0.000 < 0.05, which means it has a significant effect. So it can be stated that H1 is accepted, so it can be interpreted that perceived benefits have a significant effect on consumer interest in using Qris Case Study of Bilah Hilir District, Labuhan Batu Regency.

Perceived benefits affect consumer interest because the benefits of using technology (Perceived Usefulness) are one of the reasons users decide to use technology. The presence of QRIS is one of the answers to

meet people's expectations of technology. Where QRIS is designed to be able to speed up the transaction process, so that people no longer need to use cash in transactions.

The use of QRIS allows consumers to pay with just one click when making payments. This convenience is the attraction of public interest in using QRIS. From the results of the questionnaire presentation in table 4.4 on the statement of the perceived benefit variable (X1), it can be concluded that overall the respondents dominated answering strongly agree and agree, where the respondents felt that there were many benefits obtained when using QRIS such as fast payment transactions, and time saving.

Based on the results above, if someone finds benefits in using a particular system as a means of payment, they will be more likely to use it in the future. Conversely, if a system does not provide value, then they will tend not to use it. These results are also supported by previous research conducted by Laloan et al (2023) with research results $t_{count} 3.107 > t_{table} 1.66$ and a significance value of $0.002 < 0.05$, which partially has a positive and significant effect and in research by Amamilah et al (2022) with research results $t_{count} 5.125 > t_{table} 1.984$ and a significance value of $0.000 < 0.05$. So it can be concluded that the perceived benefit variable partially has a positive and significant effect and in research by Amamilah et al (2022) with research results $t_{count} 5.125 > t_{table} 1.984$ and a significance value of $0.000 < 0.05$. So it can be concluded that the perceived benefit variable partially has a positive and significant effect on consumer interest in using QRIS, so H1 is accepted.

The Effect of Ease on Consumer Interest in Using QRIS

Based on the research results, it can be concluded that H2 convenience has a positive and significant effect on consumer willingness to use QRIS. 1.230 is the t-count value. In addition, the p value in the sig column is $0.002 < 0.05$, indicating a significant change. Thus, it can be said

that H2 has an effect which shows that there is a significant influence on consumer confidence in using Qris Case Study of Bilah Hilir District, Labuhan Batu Regency. Ease affects consumer interest because people only need to open a digital wallet application on a smartphone, scan the QR code listed on the cash register or payment display in the store, and confirm the transaction. From the results of the questionnaire presentation table 4.5 on the Ease variable statement (X2) it can be concluded overall that respondents dominated answering strongly agree and agree. This is because the use of QRIS makes it easy to transact. The convenience provided by QRIS is practical, efficient, and transaction speed. This shows that the easier a system is to use, the more people want to use it; conversely, if a system is difficult to use, individuals will not use it. This research is also supported by previous research conducted by Anastasia Anggi Palupi et al (2022), where the convenience with the research results has a t-count value of $7.213 > t\text{-table } 1.9847$ with a significant value.

The Effect of Risk on Consumer Interest in Using QRIS

Based on the results of the research that has been done, it shows that H3 Risk has a positive and significant effect on consumer interest in using QRIS. The t-count value is 2.698. And the p-value in the sig column is $0.008 < 0.05$, which means it has a significant effect.

So it can be stated that H3 is accepted, so it can be interpreted that risk has a significant effect on consumer interest in using Qris Case Study of Bilah Hilir District, Labuhan Batu Regency. From the results of the questionnaire presentation above on the Risk variable statement (X3) it can be concluded that overall the respondents dominated answering strongly agree and agree, but there were also respondents who answered less agree and even disagree. For this reason, Bank Indonesia must pay attention to the risk of using QRIS so that QRIS users can be interested in using payment

transactions. Because from the results of the questionnaire that Risk greatly affects consumer interest in using QRIS.

The Effect of Perceived Benefits and Ease of Use on Consumer Interest in Using QRIS

Based on the results of research that has been conducted, the perceived benefits and convenience together (Simultan) have a positive and significant effect on consumer interest in using QRIS. It was found that the F-count value was $20,224 > F\text{-table } 3.09$ and Sig. of $0.000 < 0.05$.

Perceived benefits affect consumer interest because the benefits of using technology (Perceived Usefulness) are one of the reasons users decide to use technology. The presence of QRIS is one of the answers to fulfilling people's expectations of technology. Where QRIS is designed to be able to speed up the transaction process, so that people no longer need to use cash in transactions. If someone finds benefits in using a particular system as a means of payment, they will be more likely to use it; conversely, if the system does not provide value, they will tend not to use it. Convenience affects consumer interest because people only need to open a digital wallet application on a smartphone, scan the QR code listed on the cash register or payment display in the store, and confirm the transaction.

From the results of the questionnaire presentation above on the statement of the Consumer Interest variable (Y), it can be concluded that overall the respondents dominated answering strongly agree and agree, but there were also respondents who answered less agree and even disagree. For this reason, Bank Indonesia must pay attention to the perception of consumer interest.

V. CONCLUSION AND SUGGESTION

After the results of this research are analysed and presented, the author can draw conclusions from the research that has been completed as follows:

1. Based on the results of linear regression and partial regression (t test) with a t-count value of 3.783, it can be concluded that the t-count value > t-table 1.984. In the sig column, the p value is $0.000 < 0.05$, which indicates a significant change. Thus it can be said that H1 which is analysed shows that consumer willingness to use Qris Case Study of Bilah Hilir District, Labuhan Batu Regency is significantly influenced by perceived value.
2. Based on the results of linear regression and partial regression (t test) with a t-count value of 1.230, it can be concluded that the t-count value is greater than the t-table value of 1.984. In addition, the p value in the sig column is $0.002 < 0.05$ indicating a significant change. Thus, it can be said that H2 has an effect which shows that there is a significant influence on consumer confidence in using Qris Case Study of Bilah Hilir District, Labuhan Batu Regency.
3. Based on the results of linear regression and partial regression (t test) with a t-count value of 2.698, it can be concluded that the t-count value is greater than the t-table value of 1.984. In addition, the p value in the sig column is $0.008 < 0.05$ indicating a significant change.

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