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Trust and Ease of Use as Determinants of QRIS Adoption Intention among Culinary MSMEs in Indramayu Regency

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ABSTRACT
The development of digital technology has driven the transformation of payment systems, including among culinary MSMEs in Indramayu Regency. QRIS emerges as an integrated digital payment innovation offering efficiency and convenience. Students, as the digital generation, represent a potential segment for QRIS adoption. This study was conducted to understand respondents' perceptions and analyze the influence of trust and ease of use on interest in using QRIS. The research employs descriptive and associative methods with a quantitative approach, involving 96 respondents through purposive sampling and questionnaires as instruments. Research data was analyzed using simple and multiple linear regression via SPSS version 25. The findings reveal that the influence of trust and ease of use on interest in using QRIS are categorized as very good. Both t-tests and F-tests show that trust and ease of use have a significant positive influence on interest in using QRIS, both partially and simultaneously. Indicating that the higher trust and ease of use, result in the greater the students' interest in using QRIS for transactions in culinary MSMEs.

Keywords: Trust, Ease of Use, Interest in Using.

I. Introduction

The rapid growth of the digital economy has transformed the global payment system landscape, including in Indonesia. Innovations such as financial technology (fintech) and Quick Response (QR) code-based payment systems are gaining popularity along with the increasing use of smartphones across various social strata. One of the main implementations under the payment system in Indonesia initiative is QRIS (Quick Response Code Indonesian Standard), developed by Bank Indonesia to enable fast, easy, affordable, secure, and reliable transactions (CEMUMUAH). QRIS has been developed to optimize the national payment system, encourage broader financial participation, and aid the progress of MSMEs (Micro, Small, and Medium Enterprises) sector. Culinary MSMEs in Indramayu Regency represent one of the potential segments for adopting digital payment systems like QRIS, given their flexible and technology-adaptive characteristics. According to Bank Indonesia data, by the first quarter of 2025, a total of 38.1 million MSME merchants had adopted QRIS, out of 56.3 million total users nationwide. QRIS transaction volume reached 791 million transactions with a value of Rp80.88 trillion as of February 2025, reflecting a positive trend in digital payment adoption.

Nevertheless, local-level adoption of QRIS still faces challenges, particularly among students as part of the digital generation who are expected to be potential users. Observations of several culinary MSMEs, such as Nyoklat, Dimsum Narawi, Kebab Gatsoe, Seseblakan, Pancong Lumer, Tokebi Mozarella, Alpuked.id, Lucky Juices, Daifuku Mochi, and Hanako Cake, show that cash transactions still dominate compared to QRIS, with

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QRIS usage rates only ranging from 25% to 40%. This indicates a gap between the potential and actual use of QRIS. The low level of QRIS usage among students may be influenced by several factors, including low trust in the security of digital payment systems and technical obstacles that hinder ease of use. Uncertainties regarding risks such as data breaches, system errors, or digital fraud also reduce students' interest in adopting QRIS. Moreover, habits of using cash, limited balances, and restricted access to digital payment platforms further impede adoption. Additionally, a lack of education and digital financial literacy in Indramayu Regency contributes to this technological adoption gap. This study was conducted to analyze the influence of trust and ease of use on the interest in using QRIS among Wiralodra University students who are consumers of culinary MSMEs in Indramayu Regency. This research is essential to identify the dominant factors influencing interest in QRIS usage and provide recommendations to expand QRIS adoption more evenly and sustainably among the younger generation.

II. Literature Review and Hypothesis Development

2.1. Intention to Use

Behavioral intention to use is defined as an individual's tendency to continuously utilize a particular technology. The extent to which a technology will be adopted and used by individuals can be predicted through their attitudes and level of attention toward the technology. Davis, as cited in the journal by K. E. Agustina and Musmini (2022). Furthermore, according to Jogiyanto, as cited in the journal by Fardani et al. (2024), intention can be interpreted as an individual's motivation to perform a particular action or as a tendency to continuously use a specific technology. Interest is defined as a motivational drive that emerges from attraction, leading individuals to try, purchase, and eventually possess a product or service. Furthermore, behavioral intention to use refers to an individual's experiences and attitudes that encourage them to choose or utilize a particular product or service. Philip Kotler and Kevin Lane Keller, as cited in the journal by Syawal et al. (2021). Based on various perspectives that behavioral intention to use refers to an individual's desire to continuously use a technology in the future, which is influenced by the belief that the technology is useful, easy to use, and relevant to personal needs. This intention develops from a conscious sense of interest and positive feelings toward related objects or situations, and is further supported by experiences and attitudes that encourage the decision to choose or utilize a particular product or service.

2.2. Trust

Trust is defined as an individual's willingness (the trustor) to become vulnerable to the actions of another party (the trustee), based on the expectation that the trusted party will perform certain actions that are important to the trustor, regardless of the trustor's ability to monitor or control that party. Roger Mayer, as cited in the journal by Rius (2022). According to John C. Mowen and Michael Minor, as cited in the journal by Juan and Indrawati (2023), trust refers to the overall understanding acquired by consumers and the various conclusions they draw regarding an object, its characteristics, and its benefits. Such objects may include products, individuals, companies, or other entities considered trustworthy and capable of influencing an individual's attitude toward them. Trust is defined as one party's belief in the reliability, durability, and integrity of another party within a relationship, as well as the confidence that the actions of that party will prioritize the best interests of the trusting party and generate positive outcomes for those who place their trust in them. Don Peppers and Martha Rogers, as cited in the journal by Sopi (2024). Based on the various perspectives, trust can be synthesized as an individual's belief in another party that is formed through perceptions of that party's competence, integrity, and goodwill. Trust develops through the knowledge and experiences gained by users regarding a service, individual, or company, as well as the extent to which they perceive the benefits and reliability of the services provided. Furthermore, trust also encompasses confidence in the reliability, durability, and integrity of another party, along with the belief that their actions will prioritize the best interests of the trusting party and generate positive outcomes.

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2.3. Ease of Use

Ease of use is defined as the extent to which an individual believes that the use of a system or application will be free from difficulty, easy to understand, easy to learn, flexible in its use, and not requiring substantial effort in its operation. Davis, as cited in the journal by Farach Devona et al. (2024). According to Jogiyanto, as cited in the journal by Djaja et al. (2022), ease of use is defined as the degree of an individual's confidence in using a technology without experiencing difficulties. Ease of use refers to the extent to which a person believes that a system can be utilized without requiring significant effort. Ease of use can be defined as an individual's belief that the use of a particular technology will not create difficulties or obstacles in its operation. Kieran Mathieson, as cited in the journal by Gustiana and Agustina (2023). Ease of use refers to an individual's belief that a technology, system, or application can be utilized without causing significant difficulties or obstacles. This concept includes aspects such as ease of learning, understanding, control, and efficiency in usage, thereby minimizing the amount of effort required in its operation.

2.4. Conceptual Framework

Trust and ease of use in utilizing QRIS are considered two important factors that may influence individuals' behavioral intention to use the digital payment system. Trust refers to the extent to which users perceive QRIS as a secure and reliable payment system, while ease of use is associated with the convenience and simplicity of operating QRIS in payment transactions. Although QRIS offers numerous advantages, such as facilitating cashless transactions and improving payment efficiency, its implementation still encounters several challenges. One of the primary issues is the relatively low level of consumer intention to use QRIS as a digital payment method. Therefore, this study aims to analyze the influence of trust and ease of use on the behavioral intention to use QRIS among culinary MSMEs in Indramayu Regency, as well as to examine the factors influencing QRIS usage among students of Wiraldra University, particularly in relation to trust and ease of use in operating the system.

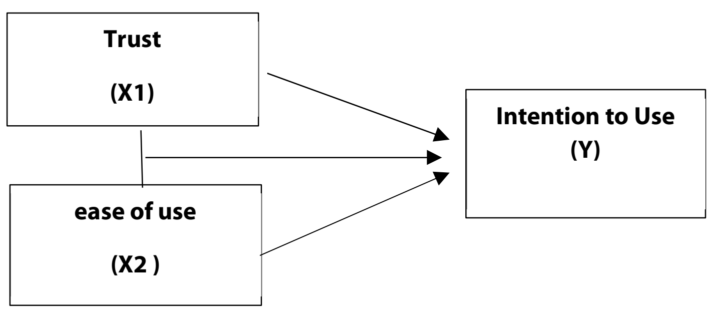

Figure 1. Conceptual Framework

III. Research Method

This study adopted a quantitative approach with a descriptive-associative design. This method purposively examines the influence of trust and ease of use on the interest in utilizing QRIS among culinary MSMEs in Indramayu Regency. The study involved individuals who had previously made transactions using QRIS at culinary MSMEs in the area. Sampling method used in this study was purposive sampling, this method gave a total of 96 respondents were. Questionnaires were distributed online via Google Forms as the primary tool for data collection. After the data were gathered, they underwent validity and reliability testing. The validity test was used to determine whether the instrument accurately captured the constructs intended by the study. An item was considered valid if the correlation (r-value) between the item and the total score

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exceeded the critical value from the r-table. According to Ghozali (in Slamet & Wahyuningsih, 2022), the instrument was reliable if the Cronbach's Alpha coefficient exceeded 0.60.

Once the data were confirmed to be both valid and reliable, several classical assumption tests were conducted. First, normality of the data was assessed using the One-Sample Kolmogorov-Smirnov Test, with results deemed normally distributed if the Asymp. Sig. (2-tailed) value exceeded 0.05 (Sugiyono, 2022). Second, a linearity test was carried out to determine whether a linear relationship existed among the variables. Third, a heteroscedasticity test was conducted using Glejser's test. Finally, a multicollinearity test was used to evaluate tolerance and VIF values, following the criteria set by Raharjo in the journal (Yaldi et al., 2022), no multicollinearity is indicated if the tolerance value exceeds 0.10 and VIF is below 10.

The analytical method applied in this study involved both simple and multiple linear regression analyses. To evaluate the individual impact of each independent variable on the dependent variable, a t-test was conducted. Meanwhile, an F-test was used to examine the combined or simultaneous effect of all independent variables on the dependent variable. These statistical tests were carried out at a significance threshold of 0.05. If the resulting significance value was below 0.05, it indicated that the independent variables exerted a statistically significant influence on the dependent variable (Sugiyono, 2021). Before implementing the ALTAEXPERIENCE.ID system, a comprehensive situational analysis was conducted to understand technical, logistical, and marketing environments. A primary challenge in music events is managing crowd flow and real-time interactions, as manual registrations often cause long queues and data entry errors. ALTAEXPERIENCE.ID provides a digital solution that ensures efficiency, utilizing QR codes to minimize queues and gamification to encourage engagement. To evaluate the system's viability, a SWOT analysis was formulated:

IV. Result and Discussion

4.1. The Effect of Trust (X1) on Interest in Using (Y)

From the study results, the significance value for X1 variable (Trust) is 0.000. With a significance level of 0.05, 0.000 < 0.05, which lead to H_0 being rejected and accepted Ha. This outcome confirm that Trust (X1) has a significant influence on users' interest in using QRIS (Y). Therefore, it can be concluded that higher levels of trust contribute positively to users' intention to use QRIS, affirming the validity of the first hypothesis.

4.2. The Effect of Ease of Use (X2) on Interest in Using (Y)

From the study results, the significance value for X2 variable (Ease of Use) is 0.000. With a significance level of 0.05, 0.000 < 0.05, which lead to H_0 being rejected and accepted Ha. This provides evidence that Ease of Use (X2) has a significant influence users' interest in using QRIS (Y). Simply put, when users perceive the system as easy to use, they are more likely to express interest in adopting it. This finding supports the second hypothesis of the study.

4.3. The Effect of Trust (X1) and Ease of Use (X2) on Interest in Using (Y)

When analysed together, the combined effect of X1 variable (Trust) and X2 variable (Ease of Use) on Y variable (Interest in Using QRIS) yields a significance value of 0.000. With a significance level of 0.05, 0.000 < 0.05, which lead to H_0 being rejected and accepted Ha. This result confirms that both Trust and Ease of Use jointly exert a significant and positive impact on users' interest in adopting QRIS. It implies that users are more inclined to use the system when they both trust it and find it easy to operate. Hence, the third hypothesis is supported, emphasizing the importance of these two variables in shaping user behaviour.

V. Conclusion

Based on the results of the study, it can be concluded that Trust and Ease of Use have a significant influence on users' interest in using QRIS. The significance value of each variable is 0.000, which is lower than the significance level of 0.05, indicating that the proposed hypotheses are accepted. Trust positively affects

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users' willingness to use QRIS because users are more likely to adopt a digital payment system when they believe it is secure, reliable, and beneficial. Similarly, Ease of Use contributes to users' interest because a system that is simple, practical, and easy to operate encourages greater adoption. When examined simultaneously, Trust and Ease of Use also have a significant joint effect on users' interest in using QRIS. Therefore, increasing user trust and ensuring that QRIS remains easy to use are important factors in strengthening public interest in adopting QRIS as a digital payment method.

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