

**THE ANALYSIS OF FACTORS INFLUENCING THE
INTEREST IN CONTINUING USING QRIS AS A FINANCIAL
TECHNOLOGY**



Written By:

Fadila Tauriza Syahputri

20312472

**DEPARTMENT OF ACCOUNTING
INTERNATIONAL UNDERGRADUATE PROGRAM
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**THE ANALYSIS OF FACTORS INFLUENCING THE INTEREST IN CONTINUING
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A BACHELOR THESIS

Written By:

FADILA TAURIZA SYAHPUTRI

Student Number: 20312472



Content Advisor,

Dr. Mahmudi, SE., M.Si., Ak., CMA.

March 20th , 2024

Language Advisor,

Ruli Hapsari, S.Pd., M.A.

March 20th , 2024

DECLARATION OF AUTHENTICITY

Herein I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's word, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

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Yogyakarta, March 28th 2024



Fadila Tauriza Syahputri

BOARD EXAMINERS' APPROVAL

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A THESIS

Compiled by : FADILA TAURIZA SYAHPUTRI
Student Number : 20312472

Defended before the Board of Examiners
on April 02, 2024 and Declared Acceptable

Examiner/Content Advisor : Dr. Mahmudi, SE., M.Si., Ak., CMA.

Examiner : Arief Rahman, SE., SIP., M.Com., Ph.D

Yogyakarta, April 02, 2024

International Program

Faculty of Business and Economics

Dean



(Arifin, S.E., M.Si., Ph.D.)

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ABSTRACT

This research aims to examine the influence of perceived ease of use, perceived usefulness, perceived security, perceived risk, and social influence on attitudes that influence the interest in continuing to use QRIS in the future. This research uses Acceptance Theory and Use Technology (TAM). It also uses a quantitative approach. The sampling technique is purposive sampling. This data was obtained through an online questionnaire survey. The respondents in this study are QRIS users with a sample size of 120 people.

Keywords: perceived ease of use, perceived usefulness, perceived security, perceived risk, social influence, TAM, financial technology

CHAPTER I

INTRODUCTION

1.1 Research Background

Technological development is growing so rapidly and is unavoidable because technological progress goes hand in hand with the development of science and human civilization. With the development of this technology, society is required to quickly adapt to face existing changes. One sector that is also experiencing adjustments to current technological developments is the financial sector, in which the transition from cash transactions to non-cash transactions occurs, called a cashless society.

The transition to a cashless society has led to rapid growth in fintech companies. One of the newest innovations in the fintech world is QRIS (Quick Response Code Indonesian Standard) - a QR code-based payment method officially used as a means of payment since January 1, 2020. QRIS offers convenience, speed, and security in conducting financial transactions, both for businesses and individuals. The application of QR codes as a payment method encourages the creation of an integrated payment system through the standardization of QR codes for payment services (Nada, Suryaningsum & Negara, 2021). Compared to other payment methods, using QRIS is considered more practical and efficient because it can do various things quickly, easily, cheaply, safely, and reliably. With QRIS services, service or goods providers do not need to have different QR codes using too many QR codes can make consumers uncomfortable because each QR code has different terms and conditions depending on the issuer.

The utilization of QRIS provides various significant benefits to consumers. One of the key advantages is the ease and convenience it offers in conducting transactions. According to Azhari (2021) With QRIS, consumers can make payments solely using their smartphones, without the need to carry cash or credit cards. Furthermore, the payment process using QRIS is notably swift and efficient, as it only requires scanning the QR code linked directly to the consumer's bank account or digital wallet. This reduces the time required to complete transactions and minimizes the likelihood of errors in payment information input. In addition to the convenience and speedy service, the use of QRIS is also deemed safer as it mitigates the risk of cash loss or fraud as found in conventional payments.

The utilization of QRIS in businesses brings forth a multitude of significant benefits. When customers can make payments quickly and conveniently using their smartphones, without the need to carry cash or credit cards, at the same time it also accelerates cash flow and boosts productivity within stores or business premises. Additionally, QRIS helps mitigate the risks of fraud or monetary loss as electronic transactions are more secure and safeguarded. Beyond payment aspects, QRIS enables businesses to track sales data more efficiently, providing valuable insights for strategic decision-making in inventory management, identifying sales trends, and adjusting marketing strategies (Nasution, 2020). With the utility of QRIS, businesses can enhance their operational efficiency, improve customer experiences, and enhance competitiveness in an increasingly digitally interconnected market.

According to previous research Ningsih et al (2021), the willingness of millennials to reuse digital wallets (QRIS) is influenced by a combination of rewards, risks, and user convenience. The payment sector is the most favored area of fintech by the public, making it easier for them and increasingly discussed. As mentioned earlier, interest in adopting fintech is also rapidly increasing.

The emergence of the QRIS payment system enhances the interest in QRIS-based payment. This can be analyzed using the Technology Acceptance Model (TAM). TAM is employed to measure the acceptance of technological advancements. In TAM theory, the interest in technology usage is influenced by two main constructs: perceived ease of use and perceived usefulness (Davis, 1989).

The factors of perceived ease of use, perceived usefulness, perceived security, perceived risk, and social influence, which influence the intention to behave in using technology, are often used as the basis for several studies regarding the interest in using technology. Considering the sophistication of current technology and the conveniences provided by digital wallet services, people now understand fintech, which enables them to leverage existing technology. By utilizing available technology, individuals no longer need to visit a bank just to perform a transfer transaction.

According to Davis (1989), perceived usefulness is defined as the extent to which a technology user believes that the technology can bring benefits to those who use it. Perceived ease of use is defined as the level to which an individual believes that the technology is easy to understand. Based on the research conducted

by Ningsih et al (2021) perceived benefits and ease of use significantly influence the decision to use QRIS. Additionally, in a study by Oktaviani (2019), four variables predicted to influence the decision to use QRIS as a digital payment tool are perceived benefits, ease of use, trust, and risk. The research findings indicate that perceived benefits had a significant impact on the interest in using QRIS. However, Suwardana (2019) provided by the payment service as it can assist them in their daily activities. In contrast, a study by Ramadhan et al (2016) suggests that the benefit variable did not have a significant influence on the intention to use e-money.

In this study, the researcher includes the variable of social influence due to the presence of social environmental factors that influence and persuade an individual to adopt a new system. This implies that one of the factors influencing an individual's intention to use a system is if they receive recommendations from people in their surroundings, especially those closest to them. Several studies such as those conducted by Bharata & Widyaningrum (2020) indicate that social influence had a positive impact on technology adoption. However, findings by Anandia & Aisyah (2023) reveal that social influence did not have an impact on technology adoption.

According to Sitinjak & Joan (2019), society is now said to be the younger generation or Millennial generation, namely the generation that has developed and utilized the development of globalization and existing technological advances in its daily social activities. For example, implementing existing progress is the use of new or more modern payment systems, for example using digital payment systems

through official platforms such as QRIS in everyday payment systems. With this system, it can certainly make it easier to carry out all forms of payment transactions. The convenience has made people interested in the millennial generation of course have started to switch to using a payment system like this. and after someone uses the technology, will that person feel the benefits of the technology and will there be an interest in continuing to use the technology.

Considering the rapid growth of digital payment usage, currently dominated by the use of digital wallets, and in relation to the issues raised above, the researcher is interested in studying how users perceive the use of financial technology. Thus, this study is entitled " THE ANALYSIS OF FACTORS INFLUENCING THE INTEREST IN CONTINUING TO USE QRIS AS A FINANCIAL TECHNOLOGY "

1.2 Research Problem

Based on the study background, there are a few research questions.

1. Does perceived ease of use influence the interest in continuing to use QRIS?
2. Does perceived usefulness influence the interest in continuing to use QRIS?
3. Does perceived security influence the interest in continuing to use QRIS?
4. Does perceived risk influence the interest in continuing to use QRIS?
5. Does social influence affect the interest in continuing to use QRIS?

Having formulated the research problems, a few objectives are to be achieved.

1.3 Research Objective

1. To find out whether perceived ease of use influences the interest in continuing to use QRIS.
2. To find out whether perceived usefulness influences the interest in continuing to use QRIS.
3. To find out whether security influences the interest in continuing to use QRIS.
4. To find out whether perceived risk influences the interest in continuing to use QRIS.
5. To find out whether social effect influences the interest in continuing to use QRIS.

1.4 Research Contributions

1.4.1 Theoretical Contributions

This research would make a great contribution to the development of knowledge related to the development of the QRIS payment system and financial technology. In addition, it would build insight into the maturity of science regarding future technological advances.

1.4.2 Practical Contributions

The research would provide benefits to students as a reference for preparing further research related to the topic of financial technology. In addition, it can be used as a consideration for QRIS users as a payment technology tool.

1.5 Systematic of Thesis Writing

Chapter I: Introduction

This chapter presents the study background, problem formulation, objectives, and uses of the research, including a systematic discussion.

Chapter II: Literature Review

This chapter contains the theoretical basis regarding the theories used and the research variables, prior studies, research hypotheses, and frameworks of thought.

Chapter III: Research Methods

This chapter presents the research design, population and research sample, documentation, research variables, data sources, data analysis techniques, and hypothesis testing.

Chapter IV: Data Analysis

This chapter explains the description of the research object, data analysis, and discussions of the analysis results.

Chapter V: Conclusions

This chapter presents the conclusions obtained from the research results as well as suggestions from the researcher for further research in the future.

Chapter II Literature Review

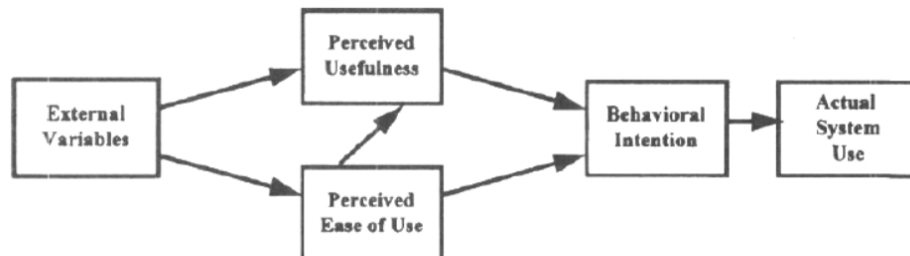
2.1 Theoretical

2.1.1 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a theory about acceptance of the technology. The TAM theory was initiated by Davis, Fred D, and is an adaptation of the Theory of Reasoned Action (TRA) developed by Ajzen & Fishbein (Hill et al, 1977). The Technology Acceptance Model (TAM) was created to explain how users behave when utilizing technology systems.

Figure 2.1 Technology Acceptance Model

Source : Fred Davis (1989)



The TAM theory is one of the most frequently used frameworks to understand individual intentions and interests in adopting technology. This theory states that individual intentions and interests in using a technology are determined by two main factors: perceived usefulness and perceived ease of use of the technology. The TAM theory's model is based on psychological theory and seeks to define interest in utilizing technology based on the interaction between belief, intention, and user behavior (Davis et al, 1989).

Davis (1989) explains that the TAM theory consists of two main components, namely perceived usefulness and perceived ease of use, both of which greatly influence decisions about usage behavior (Virginia, 2020). TAM can be utilized as a fundamental component to determine the impact of external factors on the attitudes, beliefs, and goals of its users. TAM has the benefit of having a solid theoretical foundation and can also address issues with technical systems that are not deployed because some consumers are not interested in using TAM. According to Jamieson (2003), TAM is an information systems theory that predicts how consumers come to embrace and use technology.

According to Singh (2019) the findings show that the intention to use QRIS for travel-related purposes is the result of five main purposes construction: perceived ease of use, perceived usefulness, perceived security, perceived risk, social influence. This construction affects different stages travel cycles to varying degrees. It was further observed that this construct would influence interest in continuing to use QRIS only if QRIS users have received the best possible benefits of QRIS. By combining these facts, a conceptual model has been formed has been developed.

In this study, the Quick Response Code Indonesian Standard (QRIS), a novel digitally based payment system, is approached using TAM theory. In order to facilitate the seamless operation of non-cash payment transactions, Bank Indonesia introduced QRIS, a standardized QR Code-based payment system. Since January 1st, 2020, QRIS has been accepted as a form of payment. The governor of Bank Indonesia outlined the universality, simplicity, profitability, and directness of

QRIS. Through the standardization of QR codes in payment services, the use of QRIS as a payment method is anticipated to support the development of an integrated payment system (Saputri,. 2020).

2.1.2 Payment System

A payment system is a framework that consists of a set of regulations, organizations, and processes for transferring money in order to fulfill a financial obligation resulting from an economic activity. The system is contains contracts or agreements, operational arrangements, and facilities, as well as technical mechanisms that are generally used in validating, delivering, and receiving payments, and fulfilling obligations in payment between individuals and institutions (PPSK Bank Indonesia, 2004).

The existence of payment systems cannot be separated from the evolution of money. Barter, or the exchange of things as a result of a need to satisfy a need, was the name given to the early payment system. Barter was carried out with the consent of all parties, ensuring that none suffered an unfair disadvantage. As money became a common form of payment, payment systems started to advance and change over time. Based on the explanations presented above, it can be concluded that payment system is one of the important factors that affect a country's economy. It is an important component in trade transactions because an economic transaction will not occur if no payments are made in it. This is what makes payment system one of the most important factors in the economy. The creation of an effective and efficient payment system can promote smooth economic transactions. On the other hand, a failure in payment system can harm economic stability of a country.

Therefore, an authorized institution is needed to regulate and maintain the security and smooth operation of the payment system, such as the central bank (PPSK Bank Indonesia, 2004).

The development of a secure and low-risk payment system would promote the efficiency of economic transactions and can boost public confidence in the payment infrastructure. The development of a reliable, effective, and efficient payment system can support Bank Indonesia's responsibility in carrying out monetary policy and maintaining financial stability. As the authority responsible for printing and distributing, Bank Indonesia has a very important role and responsibility in payment system. Bank Indonesia seeks to meet the public's needs regarding money circulation by providing money fit for circulation with nominal and denominations that suit the public's needs. The role of money as a payment system has changed over time. Technological developments have also made non-cash or electronic payments start to appear, such as internet banking, mobile banking, ATMs, debit cards, credit cards, smart cards, electronic money (e-money) and so on (Tarantang et al, 2019).

Bank Indonesia as a regulator, facilitator, and catalyst in the payment system, is expected to be able to create new innovations in accordance with technological developments and maximize the use of non-cash payments, so it is hoped that a cashless economy will be created (Latifah et al, 2020). There are several types of payment systems.

1. Cash Payment System

In the cash payment system, currency such as paper money and coins are used to make payments. Bank Indonesia implements policies to provide an adequate and timely supply of currency in circulation, both in terms of nominal value and denominations, to satisfy the public's demand for cash (Bank Indonesia, 2022).

2. Non-Cash Payment System (Cashless)

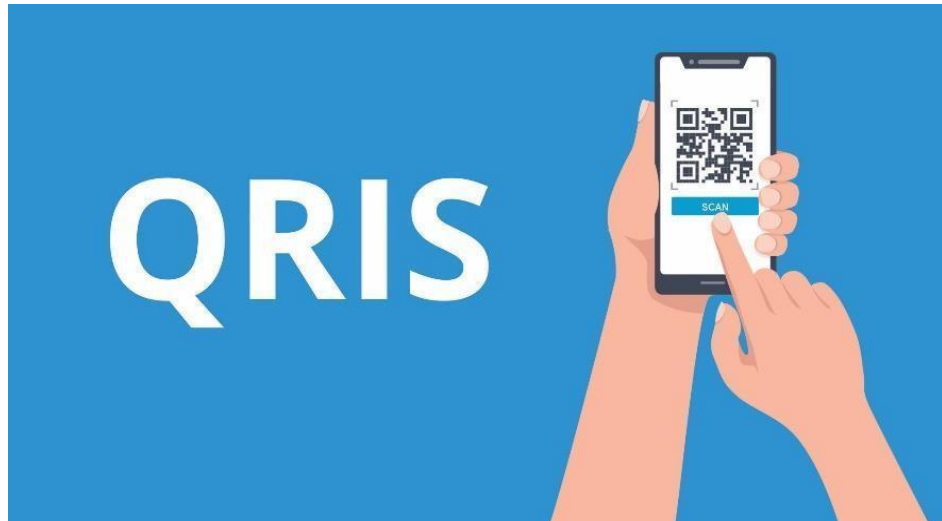
The non-cash payment system is the payment system that doesn't employ coins or bills as payment tools. All banking institutions now provide a variety of non-cash payment methods that have experienced rapid growth. The purpose of using a non-cash payment system is to decrease the risk of payment default and improve the effectiveness and efficiency of payments.

2.1.3 Quick Response Indonesian Standard

QRIS (Quick Response Code Indonesia Standard) is a digital payment using QR Code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (www.bi.go.id). Before QRIS was implemented, merchants had to provide several payment applications in their shops. Consumers who paid non-cash must ensure that their payment application was available at the merchant. However, with the implementation of QRIS, merchants do not need to prepare many payment applications, they only provide one QR Code in their shop and the QR Code can be scanned by consumers with various payment applications on smartphones (Sihaloho, 2020).

Figure 2.2 Quick Response Code Indonesian Standard

Source : Nuraini Safitri (2000)



QRIS is a unification of various QR Code payments from all Payment System Service Providers developed by Bank Indonesia and the Payment System Industry. Currently, QRIS has been integrated into mobile banking and mobile payment applications, and is supported by 69 financial service providers, both Bank and Non-Bank (Bank Indonesia, 2020).

QR code is a type of matrix code or two-dimensional bar code developed by Denso Wave, a division of Denso Corporation which is a Japanese company. It was published in 1994 with the main function of being easily readable by scanners. QR is an abbreviation for Quick Response, which in accordance with its aim is to convey information quickly and get a fast response too. In contrast to bar codes, which only store information horizontally, QR codes are able to store information horizontally and vertically, therefore QR codes can automatically accommodate more information (Mulyana, 2018). When making a payment transaction, the QR code contains some user or merchant data, name of the merchant, payment amount, and currency that can be read with certain tools.

The inauguration of QRIS as a new QR Code-based payment method is a form of implementation of the Vision of the Indonesian Payment System (SPI) 2025. Provisions for QRIS payment transactions are listed in the Regulation of Members of the Board of Governors of Bank Indonesia No.21/18/PADG/2019 concerning Implementation of National Standards Quick Response Code for Payment. QRIS has 2 usage models, the first is Merchant Presented Mode (MPM) and the second is Customer Presented Mode (CPM) (Sriekaningsih, 2020).

A payment method known as "Merchant Presented Mode" uses a QR Code that the seller or merchant provides. Customers or users merely need to scan the offered QR code to use this method. The newest way, which is currently under development, is the customer presented mode. In this manner, all that is required of the customer is for him to display the QRIS Code that is displayed on his payment application, and the merchant will scan it from there (Bank Indonesia, 2020).

The application of QRIS as a non-cash payment method is carried out to facilitate financial transactions for all people with diverse backgrounds and is not limited to MSME players. One of the users of QRIS is the millennial generation, who generally have the status of students and students who demand speed in all aspects of their lives (Kurniawati et al, 2021).

2.1.4 Perceived Ease of Use

According to Indarsin and Ali (2017), Perceived Ease of Use is the level of a person's belief that using technology will reduce unnecessary effort. According to Cudjoe (2015), Perceived Ease of Use is the level to which a person believes that using a particular technology or system will be effortless. According to Tojib and Tsarenko (2010), Perceived Ease of Use is convenience related to the business and comfort of users of certain technology. In several descriptions above, according to several previous researchers, Perceived Ease of Use can be explained as the level of confidence of an individual in learning, utilizing and using trusted technology.

Convenience trust is the level of confidence a person has in using the system that will improve their job performance, while the belief in ease of use is a person's level of confidence that using the system will reduce physical and mental effort. the

factors to analyze are ease of use, namely easy to learn, easy to set up, clear and easy to understand, flexible, easy to skill, and easy to use (Davis, 1998).

Perceived ease of use is a person's level belief that using technology requires little effort. Ease means without difficulty or does not require hard effort. Perceived ease of use of technology refers to an individual's belief that an information technology system used does not require a lot of effort during operation (Monisa, 2013). It can be concluded that ease of use is the process by which a person perceives the ease of getting their needs as desired, assisted by information technology factors.

2.1.5 Perceived Usefulness

Perceived usefulness is a person's subjective view of the ability of a particular application, system, or technology to improve their performance and influence the completion of their tasks or work in the future (Riadi Muchlisin, 2022). Perceived usefulness is the extent to which someone believes that using a new system will improve their work performance. This means that perceived usefulness can be a measure of the use of a technology that is believed to bring benefits to the people who use it. Meanwhile, the benefit of information technology is the impact expected by information technology users in carrying out their duties (Riadi Muchlisin, 2022). Based on this concept, it can be concluded that using computers has advantages that can increase user productivity (Adam et al, 1992). In its use, QRIS has various benefits as a non-cash payment system. The variety of benefits is what drives people to use QRIS as a non-cash payment service in financial transactions.

a. Benefits of QRIS for users:

1. No need to carry cash anymore.
2. There's no need to install the QR code.
3. Payments can be made quickly and easily only scanning the QR is done.
4. Transactions will be protected because BI oversees and all PJSPs managing QRIS are properly permitted.

b. Benefits of QRIS for individuals or groups of merchants:

1. Increased sales traffic.
2. Minimal supply of change
3. Follow the non-cash trend and expand sales
4. Some of the money from sales is automatically deposited in a bank account.
5. Avoiding the risk of lost or stolen cash.
6. Transaction history is recorded and saved automatically

2.1.6 Perceived Security

According to Vaksincom Alfons Tanujaya, QRIS indeed makes transactions more efficient. This is because the QR code is uniform so it can be scanned by all digital wallet services registered with BI. BI and PJSP must focus on QRIS security. Since QRIS and the static QR codes that are now in use are essentially the same, it is potentially hacked because hackers can replace QRIS with fake codes. If the user makes a transaction using the fake code, the money will go to the hacker's account.

Quick Response Code Indonesia Standard or QRIS is a combination of various types of QR from various Payment System Service Providers (PJSP) that

use QR Codes. With QRIS, the payment transaction process by scanning the QR Code becomes easier and faster. However, there have been many fraudulent acts involving changing the QRIS sticker. When using QRIS, several security concerns must be considered, such as:

Figure 2.2 Difference between fake and real QR code of QRIS

Source : Wulan Octaviani (2023)



1. The physical condition of the QR Code, as well as having a clear logo or identity from an agency or company.
2. There is a GPN logo
3. There is a terminal ID
4. There is a National Merchant ID
5. The link that appears after advertising QRIS goes to the official link from the QR code maker or QRIS.
6. There is a check on the organizer's application
7. There is the name of the recipient of the payment, the amount of the

payment, and a correct description of the product purchased.

2.1.7 Perceived Risk

Perceived risk is the uncertainty regarding all possible consequences desired when carrying out specific activities. It is the perception that can be considered quite important because risks can arise at any time when using technology (Andriyano and Rahmawati, 2016). According to Cox & Rich (1964), Perceived risk refers to the nature and amount of risk perceived by consumers in determining purchasing decisions and is the main determinant of a person's behavior to adopt the technology. Risk is a situation that is highly avoided in carrying out any activity, including the use of Fintech. Those leading to financial loss, potential violations of privacy and security, and product quality losses are often considered the dominant risk (Singh & Srivastava, 2018).

2.1.7 Social Influences

Social influence is the level of a person's trust in their social environment which convinces them to adopt a new system (Venkatesh et al, 2003). In this case, it is also considered to influence someone's interest in using technology. So social influence is the level of belief a person will be influenced by words or other people's opinions when experiencing a technology (Trisna & Luh Putu, 2022).

Social influence is the extent to which consumers perceive that the use of technology is very important for others such as family or friends. and believe that they should use technology in certain situations (Venkatesh et al, 2003). Several studies show that people use fintech because of the prestige factor shown by others who use fintech. With this condition, it will attract the attention of other consumers

and tempt them to try.

2.2 Prior Research

NO	AUTHORS	TITLE	RESULTS
1.	Yudistira Andi Permadi dan Angestika Wilandari	Preferences of Using Indonesian Standard Quick Response Code (QRIS) Among Students as a Means of Digital Payment. Journal of Enterprise and Development, Vol. 03, No. 01, June 2021	The researcher concluded that the majority perceived the convenience and benefits of QRIS. However, the respondents were still cautious and lacked confidence in using QRIS because it was considered quite risky (Permadi & Wilandari, 2021).
2.	Risma Arum Azzahroo and Sri Dwi Estiningrum	Student Preferences in Using the Indonesian Standard Quick Response Code (QRIS) as a Payment Technology. Journal of Motivational Management 17 (2021) 10- 17	The results of the study concluded that Performance Expectations had a positive effect on Interest, Effort Expectations had no effect on Interest, Facilitating Conditions had a positive effect on Interest, and Social Influence had no effect on Interest (Azzahroo & Estiningrum, 2021).
3.	Wesam Shishah & Soha Alhelaly	User experience of utilizing contactless payment technology in Saudi Arabia during the COVID-19 pandemic. Journal of Decision Systems Volume 30, 2021 - Issues 2-3:	It was concluded that experience positively influenced the interest in using technology payment without touch or cashless. Benefits, Security and

		Special Issue on Digital Transformation	health hygiene were the main factors of using contactless payment technology during the coronavirus crisis, while security transactions became the main concern for not using it for payment (Shishah & Alhelaly, 2021)
4.	Risky Angga Pramuja, Arif Prasetyo Wibowo, Dedik Fitra Suhermanto	Driving Factors of Public Interest in The Utilizing QRIS for Achievement Cashless Society. OPTIMUM: Journal Economics and Development. Volume 11, No. 2, 47-56	The use of technology QRIS is influenced by factors of complexity and Convenience use, quality uses supports convenience usage, and ease of use Supported QRIS by intention and intensity that drives interest use of technology 38 QRIS (Pramuja et al., 2021).
5.	Musa F. Silaen, Sepbea riska Manurung, and Christine D. Nainggolan	Effect Analysis Of Benefit Perception, Ease Perception, Security And Risk Perception Of Merchants' Interest In Using Quick Response Indonesia Standard (QRIS). International Journal of Science, Technology & Management	The results of the study show that benefits and convenience did not affect merchants' interest in using QRIS, security and risks had a significant effect of merchants' interest in using QRIS (Silaen et al., 2021)

6.	Hutami A. Ningsih, Endang M. Sasmita, Bida Sari	Influence of Perception Benefits, Convenience Use, And Risks on the Decision Using Money Electronics (QRIS) On Student. Journal IKRA-ITH Ekonomika	The influence of Perceived ease of use, benefits, and risks together on the interest in reusing e-wallet (QRIS) on millennial generation(Ningsih et al., 2021)
7.	Fadhila, Azhar Marpaung	Influence of Religiosity, Product and Factor Knowledge Social on Usage of ShopePay Later	Product knowledge and social factors positively and significantly affected the use of ShopeePayLater. Religiosity had a positive Relationship but not significantly Affected use of ShopeePayLater (Marpaung,Fadhil and Azhar 2020)
8.	Mahardika, Fauzi and Mardi, 2021).	The effect of Risk Perception of Interest Fiancé Guarantee Technology (Fintech) Payments LinkAja Sharia	Ease of Use, Security, risk perception had a significant positive effect on the interest in financial use LinkAja Syariah payment technology.
9.	(Kumala, Pranata and Thio, 2020).	Influence of Perceived Usefulness, Perceived Ease of Use, Trust and Security of Interest Using GoPay on Generation X in Surabaya	Interest in using GoPay was influenced positively and significantly by Perceived Usefulness, Perceived Ease of Use, Trust, and Security.

Those previous studies have some similarities and differences with this current research. The similarity of the research lies in the quantitative research method and the dependent variable, namely interest. The difference can be seen in the research object; this research focuses on respondents who are common people who have used QRIS and are willing to continue using it. Apart from that, the differences can also be seen from the independent variables used, namely ease of use, usefulness, security, risks, and social influence.

2.3 Hypothesis Test

The hypothesis in this research is the researcher's statement regarding the relationship between the existing variables, in addition to specific statements. A hypothesis can be interpreted as a temporary reaction to research being conducted, for example to a phenomenon that has occurred, a behavior, a certain situation, and so on. This research hypothesis concerns the factors that influence the use of QRIS. The hypothesis of this research is:

2.3.1 Ease of use influences on the interest in continuing to use QRIS

Ease of use is known as a measurement of an individual's level of confidence in using a particular system that will facilitate efforts in accomplishing something (Ma et al, 2018). According to Davis et al (1989), ease of use is the extent to which users believe that the technology can be used easily and without problems. Ease of use can also be indicated by the level of usage and interactions that users have with the system. Perceived ease of use is expected to affect the decision to use QRIS. Thus, the following hypothesis is proposed:

H1 = Ease of use has a positive influence on interest in continuing to use QRIS

2.3.2 The influence of usefulness on the interest in continuing to use QRIS

Usefulness are advantages, benefit, and gains obtained by an individual as a result of using particular items, products, or objects (KBBI, 2008). According to Davis (1989), usefulness is a measure of one's belief that employing a technology might enhance performance. The study by Permadi & Wilandari (2021) found that benefits influenced the interest in utilizing QRIS as a digital payment method. Based on these results, the following hypothesis is proposed:

H2 = usefulness has a positive influence on the interest in continuing to use QRIS

2.3.4 The influence of security on the interest in continuing to use QRIS

In reality, security affects a person's use of a service. The greater the security available, the more it influences the individual to use it (Rania and Mahmudi, 2023). Security means that users feel safe when using the FinTech service system QRIS. With security features, the service system can maintain the confidentiality of documents or user data. From the explanation above, the following hypothesis is proposed:

H3 = Security has a positive influence on the interest in continuing to use QRIS

2.3.5 The influence of risk on the interest in continuing to use QRIS

Ningsih (2021) states that perceived benefits, ease of use, and risk have a positive influence on the decision to use QRIS based electronic money. Perceived

benefits and perceived ease of use have a positive influence on the decision to use electronic money services. Meanwhile, perceived risk has a negative effect (Priambodo and Prabawani, 2016). Perceived risk has a negative effect on the decisions to use QRIS based electronic money because it can be an obstacle in carrying out transactions. Thus, the higher the perceived risk, the lower the interest in using electronic money (Anissa Alifah, 2023). From the explanation above, the following hypothesis is proposed:

H4 = Risk has a negative influence on the interest in continuing to use QRIS

2.3.6 Social influence on the interest in continuing to use QRIS

In research, Venkatesh et al (2003) concluded that the construct of social influence is a strong predictor that influences individual decisions regarding the interest in using technology systems. Other research also shows that social influence plays a role in influencing the interest in using technology such as transportation systems (Madigan et al, 2016).

Previous research conducted by Linardi & Nur (2021) shows that social influence had a positive and significant influence on the intention to use fintech.

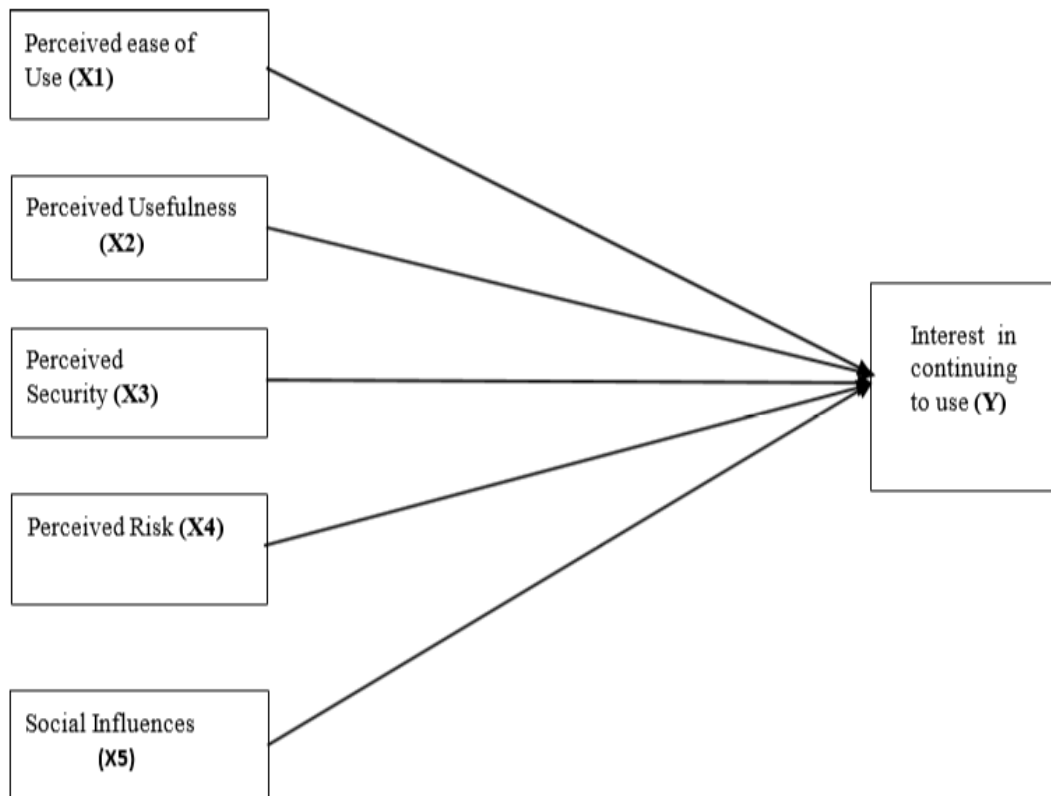
Hypothesis 5 is proposed as follows:

H5 = Social influence has a positive influence on the interest in continuing to use QRIS

2.4 Research Framework

Framework is a description of the relationship between research variables.

The research framework in this study is.



The dependent variable is symbolized by the symbol Y in the framework, while the independent variable is denoted by the symbol X (Hardani et al., 2020). In detail, ease of use (variable X1), usefulness (variable X2), security (variable X3), risk (X4), and social influence (X5) are independent variables partially related to the interest in continuing to use QRIS as the dependent variable (variable Y).

Chapter III

Research Methods

3.1 Type of research

In this research study, the quantitative method is used to find information on the factors influencing the interest in continuing to use QRIS as a Financial Technology. The quantitative method is used to give verification by employing statistical techniques to evaluate theories through intermediary hypotheses (Hardani et al., 2020).

3.2 Population and Research Sample

3.2.1 Population

The population is a generalization consisting of things or people with specific attributes and characteristics that researchers use to analyze and then take conclusions (Sugiyono, 2018). The population used in this research are people who have used QRIS as a payment method in Indonesia.

According to Sugiyono (2018), sample is a subset of a population in terms of size and features. To determine the number of samples, sampling is carried out. The technique used is a sampling technique.

3.2.2 Sample

The sample is part of the number and characteristics possessed by this population is the actual source of data in a study taken using this technique so that it can be representative population (Sugiyono, 2017). Applications to the population can be made of the conclusions drawn from the sample. Therefore, it is imperative

that the population samples drawn from be accurately representative (Sugiyono, 2017).

This research uses a convenience sampling technique. According to Sanusi (2014) , convenience sampling or accidental sampling is taking respondents as a sample based on chance, namely anyone who randomly chance encounters can be used as a sample with the main factor being someone who has used the payment system tool in the form of QRIS, totaling 120 respondents.

3.3 Data and Data Sources

This research makes use of primary data obtained directly from respondents (Hendryadi, 2015). The respondents are those who have used QRIS as Financial Technology.

3.4 Data Collection Techniques

According to Sugiyono (2018), several ways can be used to help collect data; surveying with closed questions by way of face-to-face, telephone, interview and questionnaires. The most common way to collect primary data for quantitative research is through questionnaires or surveys (Hardani et al, 2020). This technique is used in this current study to obtain primary data.

3.4.1 Questionnaire Method

A questionnaire is a method of gathering data in which the responder is given written questions (Burlan, 2006). A questionnaire is a good data collection method for research with a broad geographic scope and many responders. A questionnaire consisting of a variety of questions is created by the researcher to get data from respondents. In this study, respondents are treated as objects. The Likert

scale employed in this research's questionnaire has the following formula:

Table 3.1 Likert scale

NO	Alternative Answers	Positive	Negative
1.	Strongly Agree (SA)	5	1
2.	Agree (A)	4	2
3.	Neutral (N)	3	3
4.	Disagree (D)	2	4
5.	Strongly Disagree (SD)	1	5

3.5 Definition and Measurement of Research

Variables This research variable includes factors that play a role in the research process. The variables measured will go through relevant dimensions and indicators. According to Widhiarso (2010), the use of the middle category shows the respondents' reluctance to choose the direction of their response to the statement. Therefore, in this research all variables use a Linkert scale with a score of 1 to 5. Respondents must choose the answer provided. A score of 1 to 2 means strongly disagree to disagree. A value of 3 means neutral and a value of 4 to 5 means agree to strongly agree.

3.5.1 Interest in Continuing to Use QRIS

The dependent variable of this research is the interest in continuing to use QRIS. The interest in continuing to use QRIS is defined as the level of desire to continue using QRIS assuming the individual has access to this information. The

dependent variable in this research was tested based on questionnaire questions consisting of 4 items. In measuring the dependent variable, the researcher uses a questionnaire from Venkatesh et al (2012) with some modifications.

Table 3.2 Interest in Continuing to Use

Variable	Indicators	Reference
Interest in Continuing to Use QRIS	I will continue to use QRIS in my daily transactions	Venkatesh et al, 2012
	After all the financial transactions I have tried, I will continue to use QRIS in my daily transactions	
	I want to continue using QRIS in non-cash transactions	
	I feel happy if I make transactions using QRIS as a continuous payment transaction in the future	

3.6 Independent Variables

Quantitative research examines the relationship between variables with a cause-effect relationship to determine the extent of the influence the independent variable the dependent variable (Sugiyono, 2014). The independent variables in this research include ease of use (variable X1), usefulness (variable X2), security (variable X3), risk (variable X4), and social influence (X5) which have partial relationship with the interest in continuing to use QRIS as the dependent variable (variable Y).

3.6.1 Perceived Ease of Use

Perceived Ease of Use is the perception that individuals can easily understand the system and procedures associated with QRIS. Perceived Ease of Use is measured by using

5 statement items available in Table 3.3.

Table 3.3 Perceived Ease of Use

Variable	Indicators	Reference
Perceived Ease of Use	I often find it easy to use QRIS	Venkatesh et al (2012) , Viswanath Venkatesh & Hillol Bala (2008), Vladlena Benson (2017)
	How to use QRIS is very easy to understand and comprehend	
	Overall QRIS is very easy to use	
	I use QRIS because it is processed instantly	
	I feel QRIS can make non-cash transactions easier	

3.6.2 Perceived Usefulness

Perceived usefulness is described as the level of public trust that the use of QRIS will bring many benefits and increase its performance selectivity. In this study, perceived usefulness is measured using 4 item statements presented in table 3.4.

Table 3.4 Perceived Usefulness

Variable	Indicators	Reference
Perceived Usefulness	There are many usefulness of QRIS for me	Venkatesh et al (2012), Delta & Paulus (2017)
	Having QRIS really helps me in my daily transactions	
	The existence of QRIS makes work easier	
	I feel using QRIS is very efficient	

3.6.3 Perceived Security

According to Lallmahamood (2007), security and privacy represent the

users' trust in ensuring the safety and security of personal information transactions. Security and privacy are two of the important factors that encourage users' interest in continuing to use QRIS. From this definition, it can be interpreted that security is an individual's trust in how their personal data and privacy are maintained to encourage interest to continue using QRIS. In this study, perceived security is measured using 4 item statements presented in Table 3.5.

Table 3.5 Perceived Security

Variable	Indicators	Reference
Perceived Security	There is no loss of personal data due to using QRIS	Lallmahamood (2007)
	Security of transactions in QRIS is guaranteed	
	QRIS is a secure payment transaction	
	I feel safe providing my personal information when making transactions with QRIS	

3.6.4 Perceived Risk

Risk is a situation that must be avoided when doing any activity, including the use of Fintech. At the moment making decisions without referring to clear information will have consequences to the level of risk or uncertainty in using technology (Kim et.al, 2007). In this study, risk is measured by 4 statement items contained in table 3.6.

Table 3.6 Perceived Risk

Variable	Indicators	Reference
Preceived Risk	QRIS causes large costs for internet quota	Jared M. Hansen, George Saridakis, (2017), Kim, et.,al, (2007)
	Not many merchants provide QRIS	
	Failures often occur when scanning barcodes in QRIS	
	There is a risk of nominal discrepancies in QRIS payment transactions	

3.6.5 Social Influence

Social influence in this research can be interpreted as the environment surrounding the individuals that encourages and motivates them to continue using QRIS as a means of payment transactions. This research instrument was taken from research by Leong et al (2013), presenting questions as indicators of social influence. In this research, Social Influence is measured by 3 item statements contained in table 3.7.

Table 3.7 Social Influence

Variable	Indicators	Reference
Social Influence	My friends or colleagues encourage me to use QRIS	Leong et al., (2013)
	My family recommends that I use QRIS	
	People in my environment who use QRIS have more prestige than those who don't use it	

3.7 Validity and Reliability Test

3.7.1 Validity Test

A validity test is used to measure whether the indicator in the questionnaire is valid or not. Testing validity is conducted by comparing sig results with 0.05. If the sig value is 0.70.

3.8 Data Analysis Techniques

Data analysis technique is one of the methods used to answer research problems. This research is conducted through a quantitative approach to the source primary data obtained by distributing questionnaires. The data that collected are then analyzed using the application of Statistical Product and Service Solutions (SPSS).

3.8.1 Descriptive Statistics

Descriptive statistics provides an explanation of the characteristics or description of a dataset based on measures such as the mean, standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness (Ghozali, 2016). In this study, the researcher uses maximum, minimum, mean, median, and standard deviation in the form of tabulated respondent data based on the results of the questionnaires distributed.

3.8.2 Classification Assumption Test

3.8.2.1 Normality Test

The normality test used in this research aims to test whether in the regression model, the dependent variable and the independent variable both have a normal

distribution or not (Ghozali, 2016). This research uses the Kolmogorov- Smirnov test. Data said to be normally distributed or not in the Kolmogorov Smirnov test is as follows:

- If the significance value is ≥ 0.05 , then the data is normally distributed.
- If the significance value is ≤ 0.05 , then the data is not normally distributed

3.8.2.2 Multicollinearity Test

The multicollinearity test is used to examine whether the regression model is valid and to identify correlations among independent variables (Ghozali, 2016). The values of the Variance Inflation Factor (VIF) and Tolerance indicate multicollinearity. If the Tolerance value is ≥ 0.10 or VIF is ≤ 10 , then there is no multicollinearity present in the regression.

3.8.2.3 Heteroscedasticity Test

The heteroscedasticity test is used to test whether there is inequality in variance among the residuals of one observation compared to another within a regression model (Ghozali, 2016). A good regression model is the one that is homoscedastic or does not have heteroscedasticity. The basis for decision making in this test is to observe the output results in the sig column of the coefficient table. If the significance value is > 0.05 or 5%, then the heteroscedasticity is deemed not to have occurred.

3.8.2.4 Analysis of Multiple Linear Regression

The relation between multiple variables is measured using multiple linear regression analysis, which also shows the direction of the relationship between the dependent and the independent variables (Siregar, 2014). The following multiple

linear regression equation is employed in this study:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Whereas:

Y = Continue interest Variable

α = Constant

b1 = Regression coefficient of variable X1

b2 = Regression coefficient of variable X2

b3 = Regression coefficient of variable X3

b4 = Regression coefficient of variable X4

b5 = Regression coefficient of variable X5

X1 = Ease of Use Variable

X2 = Usefulness Variable

X3 = Security Variable X4

X4 = Risk Variable

X5 = Social Influence Variable

e = Error

3.9 Hypothesis Testing

3.9.1 Partial Test (Test t)

Partial test or t test aims to find out whether variable X and variable Y in the research will influence each other (Hendryadi, 2015). The partial test is carried out by proving the research hypothesis and showing whether or not the research variables have a partial effect with a significance level of 0.05 After calculation, the results obtained are as follows:

1. If $T\text{-calculated} > T\text{ table}$ then the hypothesis is accepted, so ease of use, usefulness, and security affect the interest in continuing using QRIS.
2. If $T\text{-calculated} < T\text{ table}$ then the hypothesis is rejected. So it is interpreted that ease of use, usefulness, and security do not influence the interest in continuing using QRIS.

3.9.2 F test

The F-test is commonly used in statistics to test the overall goodness of fit of a statistical model. In the context of regression analysis, the F-test is often used to assess whether the overall regression model (with multiple predictors) fits the data significantly better than a model with no predictors. In this f-test, it was found out the influence of all variables X (ease of use, benefit, security, risk, and social influence) on variable Y interest in continuing to use QRIS). Determining F count $> F\text{ table}$ with a significant level of 5% (0.05) with $df = (n-k-1)$ with the conditions of F test is as follows:

1. If $F\text{-calculated} > F\text{ table}$ then the hypothesis is accepted, which means ease of use, usefulness, and security affect the interest in using QRIS.
2. If $F\text{-calculated} < F\text{ table}$ then the hypothesis is rejected, it cannot be interpreted as ease of use usefulness, security affect the interest in using QRIS

3.9.3 Coefficient of Determination (R²)

The coefficient of determination proxied with R² indicates the portion or magnitude of the variance of the dependent variable which can be explained by the

independent variable (Ghozali, 2016). Determination test can be used to measure the extent to which the influence of the independent variable on the dependent variable. If the value of the determination result is close to 1, it shows that the influence is greater, and vice versa (Hendryadi, 2015).

CHAPTER IV

RESULTS AND DISCUSSION

4.1 Data Collection Result

This chapter explains the results of data collection, respondent characteristics, descriptive analysis, test results, measurement model analysis, and structural model analysis. The respondents of this research are QRIS users at the age of at least 17 years old. The results of data collection through online and manual questionnaires dissemination are received as follows:

Table 4. 1 Data Collection Result

Information	Amount	Percentage (%)
Accepted questionnaires	120	100%
Inappropriate questionnaire	0	0%
Complete questionnaire	120	100%

Table 4.1 shows that the total number of the questionnaires received is 120 (100%) and all questionnaires meet the criteria because the data has been completed comprehensively, hence suitable for use.

4.2 Respondent Characteristics

The characteristics of respondents in this study explain the profile of the respondents who have used QRIS as a payment transaction tool.

4.2.1 Classification of Respondents Based on Gender

The following are the number and percentage of respondents by gender:

Table 4.2 Classification of Respondents Based on Gender

	Frequency	Percentage (%)
--	------------------	-----------------------

Valid	Male	68	56.7%
	Female	52	43.3%
	Total	120	100.0%

Based on the table above, the number of research respondents is 120 consisting of 56.7% male respondents and 43.3% female respondents. It can be concluded that male respondents are more interested in continuing to use QRIS than female.

4.2.2 Classification of Respondents Based on Age

Respondent characteristics based on age are divided into 3 groups, namely respondents aged 17 - 25 years, aged 26 - 35 years, and aged > 35 years. The following are the numbers and percentages of respondents by age group:

Table 4.3 Classification of Respondents Based on Age

		Frequency	Percentage (%)
Valid	17 - 25 years	82	68.3%
	26 - 35 years	28	23.3%
	> 35 years	10	8.4%
	Total	120	100.0%

Based on the table above, out of 120 respondents, 68.3% of respondents were aged 17 - 25 years, 23.3% of respondents aged 26 - 35 years, and 8.4% of respondents aged > 35 years. It can be concluded that the majority of QRIS users are people aged 17 - 25 years.

4.2.3 Classification of Respondents Based on Profession

Characteristics of respondents based on profession. Here are the amounts and percentage of respondents by profession:

Table 4.4 Classification of Respondents Based on Profession

		Frequency	Percentage (%)
Valid	Freelance	18	15.0%
	Employee	11	9.2%
	Students	57	47.5%
	PNS	12	10.0%
	POLRI	10	8.3%
	Entrepreneur	9	7.5%
	Others	3	2.5%
	Total	120	100.0%

Table 4.4 displays the percentages of respondents' professions. 15% of respondents work as freelancers, 9.2% of respondents work as employees, 47.5% are students, 10% of respondents are PNS (Civil Servants), 8.3% of respondents are POLRI, 7.5% of respondents are entrepreneurs and 2.5% are other professions. So it can be concluded that the majority of QRIS users are students.

4.2.4 Classification of Respondents Based on Experience in Using QRIS

Respondent characteristics based on the respondent's experience using QRIS. The following are the numbers and percentages of respondents based on experience while using QRIS:

Table 4.5 Classification of Respondents Based on Experience Using QRIS

		Frequency	Percentage (%)
Valid	< 1 year	24	20.0%
	1 - 2 years	55	45.8%
	> 2 years	41	34.2%
	Total	120	100.0%

Table 4.5 shows the results that 24 respondents have experience using QRIS

for less than one year with a percentage of 20%. There are 55 respondents with one to two years of experience using QRIS with a percentage rate of 45.8% and those who have used QRIS for more than two years are only 41 respondents with a percentage of 34.2%.

4.3 Descriptive analysis

Descriptive analysis is used to describe the state of research variables statistically. This research uses maximum value, minimum value, average, and standard deviation to describe the descriptive analysis of each variable. The results of descriptive analysis using the SPSS application can be shown in the table below:

Table 4.6 Descriptive Statistics

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	120	2.20	5.00	4.36	0.486
Perceived Benefit	120	2.25	5.00	4.35	0.491
Perceived Security	120	2.00	5.00	4.25	0.483

Perceived Risk	120	1.00	5.00	2.41	0.943
Social Influences	120	2.00	5.00	4.06	0,612
Interest in Continuing to Use	120	2.00	5.00	4.33	0.469

Source: Research Data Processing Results, 2024

Based on the results of the descriptive analysis of variables in Table 4.6 above, the results can be explained as follows:

1. For Perceived Ease of Use, the minimum value is 2.20 and the maximum value is 5.00, which means that the lowest average value is 2.20 and the highest is 5.00 for this variable. The mean value is 4.36 and the standard deviation is 0.486, which means that from all respondents who gave answers to Perceived Ease of Use, the average is 4.36 and the standard deviation is 0.486 from 120 respondents.
2. The minimum value for Perceived usefulness is 2.25 and the maximum value is 5.00, which means that the lowest average value is 2.25 and the highest is 5.00 for this variable. The mean value is 4.35 and the standard deviation is 0.491, which means that from all respondents who gave answers to Perceived usefulness, the average is 4.35 and the standard deviation is 0.491 from 120 respondents.
3. For Perceived Security, the minimum value is 2.00 and the maximum value is 5.00, which means that the lowest average value is 2.00 and the highest is 5.00 for this variable. The mean value is 4.25 and the standard deviation is 0.483, which means that from all respondents who gave answers to

Perceived Security, the average is 4.25 and the standard deviation is 0.483 from 120 respondents.

4. For Perceived Risk, the minimum value is 1.00 and the maximum value is 5.00, which means that the lowest average value is 1.00 and the highest is 5.00 for this variable. The mean value is 2.41 and the standard deviation is 0.943, which means that from all respondents who gave answers to Perceived Risk, the average is 2.41 and the standard deviation is 0.943 from 120 respondents.
5. For Social Influences, the minimum value is 2.00 and the maximum value is 5.00, which means that the lowest average value is 2.00 and the highest is 5.00 for this variable. The mean value is 4.06 and the standard deviation is 0.612, which means that from all respondents who gave answers to Social Influences, the average is 4.06 and the standard deviation is 0.612 from 120 respondents.
6. For the Interest in Continuing to Use QRIS, the minimum value is 2.00 and the maximum value is 5.00, which means that the lowest average value of Interest in Continuing to Use QRIS is 2.00 and the highest is 5.00. The mean value is 4.33 and the standard deviation is 0.469, which means that from all respondents who gave answers to Interest in Continuing to Use QRIS, the average is 4.33 and the standard deviation is 0.469 from 120 respondents.

4.4 Results of Data Quality Test

4.4.1 Validity Test

The validity test is used to determine whether or not the questionnaire distributed to respondents is valid. This current research makes use of Bivariate

Pearson (Pearson's Product Moment), namely a correlation technique, by calculating the correlation between the score of each question item and the total score (Ghozali, 2016). This test is carried out by analyzing the correlation between the significance level scores of each statement item and the total score with a value of <0.05 . The following are the results of the validity test:

Table 4.7 Validity Test

Variabel	Items	R-Statistic	Sig	Value
Perceived ease of Use (X1)	PEU1	0.811	0.000	Valid
	PEU2	0.710	0.000	Valid
	PEU3	0.871	0.000	Valid
	PEU4	0.753	0.000	Valid
	PEU5	0.812	0.000	Valid
Perceived Benefit (X2)	PB1	0.817	0.000	Valid
	PB2	0.852	0.000	Valid
	PB3	0.827	0.000	Valid

	PB4	0.847	0.000	Valid
Perceived Security (X3)	PS1	0.803	0.000	Valid
	PS2	0.855	0.000	Valid
	PS3	0.837	0.000	Valid
	PS4	0.754	0.000	Valid
Perceived Risk (X4)	PR1	0.881	0.000	Valid
	PR2	0.900	0.000	Valid
	PR3	0.892	0.000	Valid
	PR4	0.908	0.000	Valid
Social Influences (X5)	SI1	0.868	0.000	Valid
	SI2	0.866	0.000	Valid
	SI3	0.826	0.000	Valid
Interest in Continuing to Use (Y)	ICU1	0.788	0.000	Valid
	ICU2	0.799	0.000	Valid
	ICU3	0.807	0.000	Valid
	ICU4	0.783	0.000	Valid

Source: Research Data Processing Results, 2024

Table 4.7 above indicates the correlation coefficients for all question items of the research variables. Based on the results of the correlation coefficient calculation, all question items have a sig value $< 0,05$.

4.4.2 Reliability Test

Reliability testing is a test to show the extent to which a measuring device is reliable (Ghozali, 2016). In this research, reliability testing is carried out to find out whether the questionnaire distributed to respondents meet the requirements for reliability. A questionnaire can be said to be reliable if the Cronbach alpha value is greater than 0.7. This reliability test uses the SPSS application. The following are the results of the reliability test:

Table 4.8 Reliability Test

Variabel	Cronbach's Alpha	Keterangan
Perceived Ease of Use	0.851	Reliable
Perceived Benefit	0.856	Reliable
Perceived Security	0.824	Reliable
Perceived Risk	0.917	Reliable
Social Influences	0.814	Reliable
Interest in Continuing to Use	0.804	Reliable

Source: Research Data Processing Results, 2024

Based on Table 4.8, it can be concluded that all variables in this study are considered reliable as the Cronbach's alpha coefficients are greater than 0.7. Therefore, it can be inferred that the questionnaire items can be used as instruments for further research.

4.5 Classic Assumption Test

4.5.1 Normality Test

The normality test aims to test whether the dependent and independent variables both have a normal distribution in the regression model. A good regression analysis model should have a normal or close-to-normal distribution. The data distribution is normal, if the probability value is > 0.05 . In this research, the normality test uses the SPSS application. The following are the results of the normality test:

Table 4.10 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	0.26050370
Most Extreme Differences	Absolute	0.073
	Positive	0.055
	Negative	-0.073
Test Statistic		0.073
Asymp. Sig. (2-tailed)		0.168 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Research Data Processing Results, 2024

Based on the results of the normality test in Table 4.10, it can be concluded that this regression model is normally distributed, because the resulting probability value is 0.168 which is greater than 0.05. So, this regression model is suitable for use in further analysis.

4.5.2 Multicollinearity Test

The multicollinearity test aims to find out whether there is a correlation between the independent variables in the regression model. A good regression model should have no correlation between independent variables (Ghozali, 2016). To test multicollinearity, the Variance Inflation Factor (VIF) is used. Research data is declared free of multicollinearity if $VIF < 10$. Test the multicollinearity of this research variable using the SPSS application. The following are the results of the multicollinearity test:

Table 4.11 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Perceived Ease of Use	0.369	2.708
Perceived Benefit	0.469	2.131
Perceived Security	0.532	1.879
Perceived Risk	0.837	1.194
Social Influences	0.773	1.294

Source: Research Data Processing Results, 2024

Based on the results of the multicollinearity test in table 4.11, it can be seen that the tolerance and VIF are > 0.10 and < 10 . Therefore, it can be concluded that the regression model equation does not contain multicollinearity problems, which means there is no correlation between the independent variables so it is feasible. used for further analysis because the tolerance value is below 1 and the VIF value is far below 10.

4.5.3 Heteroskedasticity Test

Heteroskedasticity test aims to determine whether there is variability in the residuals of this regression model from one observation to another. If the variance of the residuals differs between observations, it indicates the presence of heteroskedasticity in the regression model. The method employed utilizes the Glejser test with a significance level of 0.05. If the p-value > 0.05 , it indicates no heteroskedasticity. Below are the results of the heteroskedasticity test:

Table 4.12
Heteroskedasticity Test

Model	Sig
Perception Ease of Use	0.455
Perception Usefulness	0.497
Perception Security	0.117
Perception Risk	0.795
Social Influences	0.161

Source: Research Data Processing Results, 2024

Based on the results of the heteroscedasticity test in the table above, heteroscedasticity test results were obtained with a sig value > 0.05 , so this means that it can be stated that there is no heteroscedasticity disturbance.

4.6 Multiple Regression Analysis

Multiple regression models are used to test the influence of two or more independent variables on one dependent variable. In this research, a multiple linear regression test is conducted to test the influence of Perceived Ease of Use, Perceived usefulness, Perceived Security, Perceived Risk, and Social Influences on the Interest in Continuing to Use QRIS. The multiple linear regression test in this research uses the SPSS application. The following are the results of the multiple linear regression test:

Table 4.13 Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	0.670	0.317		2.112	0.037
	Perceived Ease of Use	0.370	0.083	0.383	4.482	0.000
	Perceived Usefulness	0.192	0.072	0.201	2.649	0.009
	Perceived Security	0.171	0.069	0.176	2.474	0.015
	Perceived Risk	-0.061	0.028	-0.122	-0.145	0.034
	Social Influences	0.157	0.045	0.205	3.463	0.001
a. Dependent Variable: Interest in Continuing to Use						

Source: Research Data Processing Results, 2024

Based on table 4.13 above, the regression model obtained is as follows:

$$Y = 0.670 + 0.370X_1 + 0.192X_2 + 0.171X_3 - 0.061X_4 + 0.157X_5 + e$$

From the regression equation above it can be explained that:

1. A constant of 0.670 indicates that if the independent variables (Perceived Ease of Use, Perceived usefulness, Perceived Security, Perceived Risk, and Social Influences) are assumed to not change (constant), and the value of the dependent variable (Interest in Continuing to Use) is equal to 0.670 units.

2. The coefficient for the Perceived Ease of Use variable (X1) has a positive value of 0.370, meaning that for every increase in the variable by 1 unit, the Interest in Continuing to Use QRIS will increase by 0.370 units assuming that other variables do not change.
3. The coefficient for Perceived usefulness variable (X2) has a positive value of 0.192, meaning that for every increase in the variable by 1 unit, the dependent variable of Interest in Continuing to Use QRIS will increase by 0.192 units assuming that other variables do not change.
4. The coefficient for Perceived Security variable (X3) has a positive value of 0.171, meaning that for every increase in the variable by 1 unit, the dependent variable of Interest in Continuing to Use QRIS will increase by 0.171 units assuming that other variables do not change.
5. The coefficient for Perceived Risk variable (X4) has a negative value of -0.061, meaning that for every increase in the variable by 1 unit, the dependent variable of Interest in Continuing to Use QRIS will decrease by -0.061 units, assuming that other variables do not change.
6. The coefficient for the Social Influences variable (X5) has a positive value of 0.157, meaning that for every increase in the variable by 1 unit, the Interest in Continuing to Use QRIS will increase by 0.157 units assuming that other variables do not change.

4.6.1 T-test

Hypothesis testing in this research uses the t-statistical test. The T-test is carried out to test the influence of each independent variable on the dependent variable (Mardiatmoko, 2020). The results of hypothesis testing are presented in the table below:

Table 4.14 T-test results

Connection	t	Sig.	Result
PEU → ICU	4.482	0.000	accepted
PU → ICU	2.649	0.009	accepted
PS → ICU	2.474	0.015	accepted
PR → ICU	-0,145	0.034	accepted
SI → ICU	3.463	0.001	accepted

Source: Research Data Processing Results, 2024

Information :

PEU : Perception Ease of Use

PU : Perception Usefulness

PS : Perception Security

PR : Perception Risk

SI : Social Influence

ICU : Interest in Continuing to Use

Based on table 4.14 above, the hypothesis of this research can be explained as follows:

1. For the hypothesis of the Influence of Perceived Ease of Use on the Interest

in Continuing to Use QRIS, the significance testing with t-statistics has generated a value of $4.482 > 1.980$ (t-table) and probability $(p) = 0.000 < 0.05$. It means Perceived Ease of Use has a positive and significant effect on the Interest in Continuing to Use QRIS. Thus, hypothesis "Ease of use has a positive influence on the interest in continuing to use QRIS", is accepted.

2. For the hypothesis of the Influence of Perceived usefulness on the Interest in Continuing to Use QRIS, the significance testing with t-statistics has generated a value of $2.649 > 1.980$ (t-table) and probability $(p) = 0.009 < 0.05$. Perceived usefulness has a positive and significant effect on the Interest in Continuing to Use QRIS. Thus, hypothesis 2 "Usefulness has a positive influence on the interest in continuing to use QRIS", is accepted.
3. For the hypothesis of the Influence of Perceived Security on the Interest in Continuing to Use QRIS, the significance testing with t-statistics has generated a value of $2.474 > 1.980$ (t-table) and probability $(p) = 0.015 < 0.05$. Thus, Perceived Security has a positive and significant effect on the Interest in Continuing to Use QRIS. Thus, hypothesis 3 "Security has a positive influence on interest in continuing to use QRIS", is accepted.
4. For the hypothesis of the Influence of Perceived Risk on the Interest in Continuing to Use QRIS, the significance testing with t-statistics has generated a value of $-2.145 > 1.980$ (t-table) and probability $(p) = 0.034 < 0.05$. It means that Perceived Risk has a negative and significant effect on the Interest in Continuing to Use QRIS. Thus, hypothesis 4 "Risk has a negative influence on the interest in continuing to use QRIS", is accepted.

5. For the hypothesis of the Effect of Social Influence on the Interest in Continuing to Use QRIS, the significance testing with t-statistics has generated a value of $3.463 > 1.980$ (t-table) and probability $(p) = 0.001 < 0.05$. It means that Social Influence has a positive and significant effect on the Interest in Continuing to Use QRIS. Thus, hypothesis 5 "Social Influence has a positive influence on the interest in continuing to use QRIS", is accepted.

4.6.2 F Test

The F statistical test is used to determine whether the independent variables together have a significant effect on the dependent variable. The results of the F statistical test are presented in Table 4.15 :

Table 4.15 F Statistical Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.149	5	3.630	51.240	.000 ^b
	Residual	8.076	114	0.071		
	Total	26.224	119			
a. Dependent Variable: Interest in Continuing to Use						
b. Predictors: (Constant), Social Influences, Perceived Risk, Perceived Usefulness, Perceived Security, Perceived ease of Use						

From the F test results in Table 4.15, the F-statistic is $51.240 > 2.29$ (F-

table) and the probability is 0.000. As sig F count < 0.05), it can be concluded that together the independent variables (Perceived Ease of Use, Perceived Usefulness, Perceived Security, Perceived Risk and Social Influences) have a significant effect on the dependent variable (the Interest in Continuing to Use QRIS).

4.6.3 Results of Determination Coefficient

The coefficient of determination (R^2) is used to measure the extent to which the model's ability to describe variations in the dependent variable. The coefficient of determination value is between 0 and 1. The R^2 value means that the ability of the independent variables to explain variations in the dependent variable is very limited. A value close to 1 (one) means that the independent variables provide almost all the information needed to predict variations in the dependent variable. The Adjusted R square value can increase or decrease when one independent variable is added to the model. From the data analysis, the following results are obtained:

Table 4.16 Results of Determination Coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.832 ^a	0.692	0.679	0.26616

Based on Table 4.16 above, the results show that the adjusted R Square value is 0.679. This means that the variables of Perceived Ease of Use, Perceived Usefulness, Perceived Security, Perceived Risk and Social Influences can explain

the Interest in Continuing to Use QRIS of 67.9%. Meanwhile, the remaining 32.1% (100% - 67.9%) is explained by other variables excluded in this research.

4.7 Discussions

4.7.1 The influence of perceived ease of use on the interest in continuing to use QRIS

The first hypothesis states that perceived ease of use affects the interest in continuing to use QRIS. The test result shows the significance value of the perceived ease of use variable of 0.000 (< 0.05) with a t-statistic value of 4.482. This means that perceived ease of use has a positive and significant influence on the interest in continuing to use QRIS. Based on these results, the first hypothesis is accepted. So it can be interpreted that one of the reasons people use QRIS is because of the convenience this fintech has. The respondents perceive they found it easy to use it. According to Diana (2018), when a system provides convenience so that it can improve performance, the system has positive effect in its use.

4.7.2 The influence of perceived usefulness on the interest in continuing to use QRIS

The second hypothesis states that perceived usefulness affects the interest in continuing to use QRIS. The test result shows the significance value of the perceived usefulness variable of 0.009 (< 0.05) with a t- statistic value of 2.649.

This means that perceived usefulness has a positive and significant effect on the interest in continuing to use QRIS. Thus, the second hypothesis is accepted. That the only reason people use QRIS is that QRIS has benefits. This research finding is in line with the research conducted by Ningsih et al (2021) who found that the interest in using QRIS was influenced by perceived usefulness.

4.7.3 The influence of perceived security on the interest in continuing to use QRIS

The third hypothesis states that perceived security affects the interest in continuing to use QRIS. The test result shows the significance value of the perceived security variable is 0.015 (<0.05) with a t-statistic value of 2.474.

This means that technological security has a positive and significant influence on the interest in continuing to use QRIS. Thus, the third hypothesis is accepted. So, it can be interpreted that people believe that their personal information will be safeguarded when using QRIS, and they believe that their personal data will not be seen or misused by unauthorized parties. According to Shishah and Alhelaly (2021), the higher the level of security of a technology, the higher the level of individual trust in the technology. When users believe in the security of a system, then this is a reason for users to use the system.

4.7.4 The influence of perceived risk on the interest in continuing to use QRIS

The fourth hypothesis states that perceived risk affects the interest in continuing to use QRIS. The test result shows the significance value of the perceived risk variable of 0.034 (<0.05) with a t-statistic value of -2.145. It indicates that perceived risk has a negative and significant influence on the interest in continuing to use QRIS. Thus, the fourth hypothesis is accepted.

4.7.5 The influence of social influence on the interest in continuing to use QRIS

The fifth hypothesis states that there is a social influence on the interest in using QRIS. The test result shows the significance value of the social influence variable is 0.001 (< 0.05) with a t-statistical value of 3.463.

This means that social influence has a positive and significant influence on the interest in continuing to use QRIS. Thus, the fifth hypothesis is accepted, which means that people interested in using QRIS were influenced by social environment. The social environment such as family, friends or people around the user. According to Fadhila, Azhar and Marpaung (2020), social influence is a group of people or an individual around the customer that influences the behavior and decisions of the customer. The encouragement from fellow users motivates the user to use QRIS. This research finding is in line with research by Fadhila, Azhar and Marpaung (2020) which revealed that social influence had a positive and significant effect on users' decision to use QRIS. In addition, it is also in line with research conducted by Azzahro and Estiningrum (2021) which revealed that social influence had an effect on the interest in using fintech QRIS.

CHAPTER V

CONCLUSIONS

5.1 Conclusions

From the results and discussion on the analysis of factors that influence interest in continuing to use QRIS as financial technology, a few conclusions can be drawn:

- a. Perceived ease of use has a significant positive effect on the interest in continuing to use QRIS. The higher the perceived ease of use, the greater the interest in continuing to use QRIS.
- b. Perceived usefulness has a significant positive effect on the interest in continuing to use QRIS. The higher the perceived usefulness, the greater the interest in continuing to use QRIS.
- c. The level of technological security has a significant positive influence on continuing to use QRIS. The higher the technological security provided by the platform, the higher the interest in continuing to use QRIS.
- d. Perceived risk has a significant negative effect on the interest in continuing to use QRIS. The lower the perceived risk in using technology means the higher the interest in continuing to use QRIS.
- e. Social influence has a significant positive effect on the interest in continuing to use QRIS. The higher the social influence around the users, the the higher the interest in continuing to use QRIS.

5.2 Research Contributions and Implications

This research study would make a significant contribution to the field of information systems and accounting. Furthermore, it can be used as reference for other researchers to conduct further research in the technology sector, particularly financial service providers. Specifically, this study would provide a related empirical picture analysis of factors that influence the interest in continuing to use QRIS as financial technology.

For business entities, they may take advantage of the research findings as these findings can be a reference in decision making in terms of payment technology development. In this case, the business entities need to listen to users' needs and analyze their competitors.

5.3 Research Limitations

Researchers realize that this research still has a lot to do flawed and imperfect. While conducting research, researchers has several limitations that will be evaluated later for further research in the future. Limitations in this research are as follows :

- a. The online distribution of the questionnaire has limitations that respondents lack understanding and understanding questions are presented because there is no mentoring direct.
- b. This research is still limited to the variables perceived ease of use, perceived usefulness, perceived security, perceived risk, and social influence.

5.4 Suggestions

- a) There are a few suggestions presented for future studies. It is suggested that further research adds more variables that are considered suitable for the acceptance of the technology model. The more variables may lead to more factors that influence users' interest in continuing to use QRIS as a means of payment. It is suggested that further research obtain a more diverse range of respondents as in this study most of them were students.
- b) It is recommended that further research use a larger number of respondents so that the results will be closer to the actual conditions.

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ATTACHMENT

Descriptive Statistics

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17 tahun - 25 tahun	82	68.3	68.3	68.3
	26 tahun - 35 tahun	28	23.3	23.3	91.6
	> 35 tahun	10	8.4	8.4	100.0
	Total	120	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki - laki	68	56.7	56.7	56.7
	Perempuan	52	43.3	43.3	100.0
	Total	120	100.0	100.0	

Profession

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Freelance	18	15.0	15.0	15.0
	Karyawan	11	9.2	9.2	24.2
	Mahasiswa	57	47.5	47.5	71.7
	PNS	12	10.0	10.0	81.7
	POLRI	10	8.3	8.3	89.0
	Wirausaha	9	7.5	7.5	97.5
	Lainnya	3	2.5	2.5	100.0
	Total	120	100.0	100.0	

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 tahun	24	20.0	20.0	20.0
	1 - 2 tahun	55	45.8	45.8	65.8
	> 2 tahun	41	34.2	34.2	100.0
	Total	120	100.0	100.0	

Correlations

Perception Ease of Use

		PEU1	PEU2	PEU3	PEU4	PEU5	PEU
PEU1	Pearson Correlation	1	.482**	.637**	.490**	.562**	.811**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	120	120	120	120	120	120
PEU2	Pearson Correlation	.482**	1	.512**	.374**	.497**	.710**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	120	120	120	120	120	120
PEU3	Pearson Correlation	.637**	.512**	1	.621**	.673**	.871**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	120	120	120	120	120	120
PEU4	Pearson Correlation	.490**	.374**	.621**	1	.490**	.753**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	120	120	120	120	120	120
PEU5	Pearson Correlation	.562**	.497**	.673**	.490**	1	.812**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	120	120	120	120	120	120
PEU	Pearson Correlation	.811**	.710**	.871**	.753**	.812**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	120	120	120	120	120	120

** . Correlation is significant at the 0.01 level (2-tailed).

Perceived Benefit

		PB1	PB2	PB3	PB4	PB
PB1	Pearson Correlation	1	.591**	.533**	.593**	.817**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	120	120	120	120	120
PB2	Pearson Correlation	.591**	1	.636**	.622**	.852**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	120	120	120	120	120
PB3	Pearson Correlation	.533**	.636**	1	.614**	.827**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	120	120	120	120	120
PB4	Pearson Correlation	.593**	.622**	.614**	1	.847**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	120	120	120	120	120
PB	Pearson Correlation	.817**	.852**	.827**	.847**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	120	120	120	120	120

** . Correlation is significant at the 0.01 level (2-tailed).

Perceived Security

		PS1	PS2	PS3	PS4	PS
PS1	Pearson Correlation	1	.627**	.576**	.411**	.803**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	120	120	120	120	120
PS2	Pearson Correlation	.627**	1	.668**	.511**	.855**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	120	120	120	120	120
PS3	Pearson Correlation	.576**	.668**	1	.487**	.837**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	120	120	120	120	120
PS4	Pearson Correlation	.411**	.511**	.487**	1	.754**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	120	120	120	120	120
PS	Pearson Correlation	.803**	.855**	.837**	.754**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	120	120	120	120	120
**. Correlation is significant at the 0.01 level (2-tailed).						

Perceived Risk

		PR1	PR2	PR3	PR4	PR
PR1	Pearson Correlation	1	.722**	.683**	.759**	.881**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	120	120	120	120	120
PR2	Pearson Correlation	.722**	1	.756**	.731**	.900**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	120	120	120	120	120
PR3	Pearson Correlation	.683**	.756**	1	.764**	.892**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	120	120	120	120	120
PR4	Pearson Correlation	.759**	.731**	.764**	1	.908**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	120	120	120	120	120
PR	Pearson Correlation	.881**	.900**	.892**	.908**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	120	120	120	120	120

** . Correlation is significant at the 0.01 level (2-tailed).

Social Influences

		SI1	SI2	SI3	SI
SI1	Pearson Correlation	1	.642**	.574**	.868**
	Sig. (2-tailed)		.000	.000	.000
	N	120	120	120	120
SI2	Pearson Correlation	.642**	1	.563**	.866**
	Sig. (2-tailed)	.000		.000	.000
	N	120	120	120	120
SI3	Pearson Correlation	.574**	.563**	1	.826**
	Sig. (2-tailed)	.000	.000		.000
	N	120	120	120	120
SI	Pearson Correlation	.868**	.866**	.826**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	120	120	120	120

** . Correlation is significant at the 0.01 level (2-tailed).

Interest in Continuing to Use

		ICU1	ICU2	ICU3	ICU4	ICU
ICU1	Pearson Correlation	1	.478**	.517**	.499**	.788**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	120	120	120	120	120
ICU2	Pearson Correlation	.478**	1	.557**	.528**	.799**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	120	120	120	120	120
ICU3	Pearson Correlation	.517**	.557**	1	.469**	.807**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	120	120	120	120	120
ICU4	Pearson Correlation	.499**	.528**	.469**	1	.783**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	120	120	120	120	120
ICU	Pearson Correlation	.788**	.799**	.807**	.783**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	120	120	120	120	120

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability Test

Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	N of Items
.851	5

Perceived Benefit

Reliability Statistics

Cronbach's Alpha	N of Items
.856	4

Perceived Security

Reliability Statistics

Cronbach's Alpha	N of Items
.824	4

Perceived Risk

Reliability Statistics

Cronbach's Alpha	N of Items
.917	4

Social Influences

Reliability Statistics

Cronbach's Alpha	N of Items
.814	3

Interest in Continuing to Use
Reliability Statistics

Cronbach's Alpha	N of Items
.804	4

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived ease of Use	120	2.20	5.00	4.3650	.48622
Perceived Benefit	120	2.25	5.00	4.3500	.49195
Perceived Security	120	2.00	5.00	4.2521	.48344
Perceived Risk	120	1.00	5.00	2.4167	.94343
Social Influences	120	2.00	5.00	4.0668	.61225
Interest in Continuing to Use	120	2.00	5.00	4.3396	.46944
Valid N (listwise)	120				

Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.26050370
Most Extreme Differences	Absolute	.073
	Positive	.055
	Negative	-.073
Test Statistic		.073
Asymp. Sig. (2-tailed)		.168 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Multicollinearity Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.670	.317		2.112	.037		
	Perceived ease of Use	.370	.083	.383	4.482	.000	.369	2.708
	Perceived Benefit	.192	.072	.201	2.649	.009	.469	2.131
	Perceived Security	.171	.069	.176	2.474	.015	.532	1.879
	Perceived Risk	-.061	.028	-.122	-2.145	.034	.837	1.194
	Social Influences	.157	.045	.205	3.463	.001	.773	1.294

a. Dependent Variable: Interest in Continuing to Use

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.359	.194		1.852	.067
	Perceived ease of Use	.038	.050	.112	.750	.455
	Perceived Benefit	.030	.044	.090	.681	.497
	Perceived Security	-.067	.042	-.197	-1.580	.117
	Perceived Risk	-.004	.017	-.026	-.260	.795
	Social Influences	-.039	.028	-.146	-1.410	.161

a. Dependent Variable: ABS_RES