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Analysis of the Influence of Ease and Usefulness on Interest in Using QRIS in Micro, Small and Medium Enterprises (MSMEs) in Jempong Baru Village

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Abstract

Purpose - This research aims tofor the Analysis of the Influence of Ease and Usefulness on Interest in Using QRIS in Micro, Small and Medium Enterprises (MSMEs) in Jempong Baru Village with the formulation of the problem to analyze the influence of ease on interest in using QRIS and analyze the influence of usefulness on interest in using QRIS which was carried out in Jempong Baru Village, Mataram City.

Method - The types of research are:quantitative research type where quantitative research uses research based on postpositivism philosophy, used to research a particular population or sample. In this study, the sample taken used non-probability sampling technique. Non-probability sampling is a sampling technique that does not provide equal opportunities or chances for each member of the population to be selected as a sample. The sampling technique in this study used purposive sampling technique. Purposive sampling is a sampling technique with certain considerations. The number of samples was 30 MSMEs in Jempong Baru Village. The data obtained from the questionnaire was then processed using SPSS Version 16.0 software.

Result - The results of this study indicate that the influence of the Ease Variable on the Interest Variable in using QRIS in Micro, Small and Medium Enterprises (MSMEs) in Jempong Baru Village, Mataram City is 83%. This means that the ease variable has a positive and significant influence on the Interest variable in using QRIS. This shows that the easier it is to use the QRIS service, the higher the interest in using the QRIS service. While the influence of the Benefit Variable on the Interest Variable in using QRIS in Micro, Small and Medium Enterprises (MSMEs) is 72% in Jempong Baru Village, Mataram City. This means that the benefit variable has a positive and significant influence on the Interest variable in using QRIS. This shows that

the more benefits received and obtained by QRIS users, the higher the interest in using QRIS.

Implication - This finding shows the important role of technology in supporting people's economic activities, especially in digital transaction activities. In addition, the role of technology increases efficiency, reduces costs, and creates new economic opportunities. This technology enables faster, safer, and more affordable transactions, as well as enabling wider access to markets and financial services.

Originality - This analysis provides a more comprehensive explanation regardingEase and Benefits of Interest in Using QRISin Jempong Baru Village. This review contributes to the literature by identifying the convenience, benefits and weaknesses of QRIS in Jempong Baru Village..

Keywords: *Convenience, Benefits, Interest, QRIS and MSMEs.*

Introduction

In this era of globalization, Indonesia has experienced rapid economic and technological development. Information technology has become a very important need,evenasdemandswhich is urgent for everyone to solve all their problems quickly and lighten all their work. The development of information technology has changed the business strategy of the business world including banking by placing information technology as the main element in the production process or service provision, includingmake it easierconducting banking transactions, one of which is through the internet media. The use of the internet as a means and can have a significant influence on aspects of our lives (MayaAngela Silvia., 2014).

The development of digital technology in this era shows a movement that is further and faster than what was previously intended and imagined. From the perspective of the banking industry, digital technology is one of the...One changethat needs to be done and is very important for the banking world and financial institutions to learn, interact and provide satisfaction to customers. However, with the rapid development of technology developed by humans, this does not prevent humans from developing payment systems used in everyday life. With the development of technology that has developed rapidly, this will have an impact that will bring very significant changes, especially in the MSME sector.Micro, Small, and Medium Enterprises (MSMEs) play an important role in a country's economy. In Indonesia, MSMEs are the backbone of the economy by making significant contributions to employment, income, and economic growth in general.overall. However, MSMEs often face challenges in keeping up with digital technology developments.Micro, Small and Medium Enterprises (MSMEs) in Indonesia are developing, many of them are not ready to face the digital era, which is marked by the fact that MSMEs are still unfamiliar with using digital technology.

The development of technology and the increase in information will contribute to driving the growth of the digital economy and accelerating the process of economic integration of a country. One example of the application

of information technology in growtheconomydigital is through payment transactions without fees. According to a report issued by Bank Indonesia, as many as 48 payment system providers have been granted permission to conduct payment transactions without being charged fees. Innovation in non-cash payment methods continues. This system initially allowed for transfers via credit or debit cards, online banking, and mobile banking. But lately, this system has seen more progress from Banking institutions as well as from a number of different applications from suppliers including Shopee, OVO, Dana, and GoPay(Permatasari et al., 2022).According to AmeliaThe main purpose of digital payments is to provide a safer, faster and easier experience for its users. The increasing development of digital technology has made many business actors start implementing digital payment systems with the aim of making it easier for consumers to make payment transactions which are supported by the increasing number of digital payment users every day.(Amelia etet al., 2021).

On January 1, 2020, Bank Indonesia officially released a standard for the use of Indonesian QR codes under the name Quick Response Code Indonesia Standard (QRIS). QRISisQR code developed by regulators together with the Indonesian Payment System Association (ASPI), which aims to facilitate a secure digital payment system, encourage government efficiency, and accelerate financial inclusion in Indonesia. Because QRIS is a QR code provided for all types of digital payment transactions. Merchants who always provide many QR codes from various issuers when customers want to make non-cash transactions are the background to the launch of this payment channel. The use of QRIS can be applied to payment applications that have been installed on smartphones and connected to an internet connection. The applications in question are e-wallets (from banking and non-banking issuers) which are used as server-based payment instruments that have been licensed by Bank Indonesia (Risma & Estiningrum., 2021).

The 2022 Annual IMK Survey recorded the number of IMK in West Nusa Tenggara as many as 109,227 businesses. Lombok Island is the island with the largest number of IMK businesses, namely 83,433 businesses or around 76.38

percent of all IMK in West Nusa Tenggara Province. Central Lombok, East Lombok, and West Lombok Regencies are the regencies with the largest number of IMK with the number of IMKs each being 33,030 businesses; 21,073 businesses; and 17,070 businesses.

This condition is very different from Dompu and West Sumbawa districts where the number of businesses is less than 3 thousand businesses/companies each. Of the 109,227 MSME businesses/companies in West Nusa Tenggara, 98,777 businesses (90.43 percent) are micro industries and 10,450 businesses (9.57 percent) are small industries. When viewed according to industry groups based on 2-digit KBLI, the textile industry (KBLI 13) with a total of 31,163 businesses/companies is the most MSME business activity in West Nusa Tenggara.

Meanwhile, the food industry (KBLI 10) and the wood industry, wood products and cork (excluding furniture) and woven goods from bamboo, rattan and the like (KBLI 16) are the second and third largest industries in West Nusa Tenggara, each with 28,496 and 14,497 businesses/companies. Meanwhile, the MSME businesses/companies with the fewest numbers are the basic metal industry (KBLI 24) and the leather industry, leather goods and footwear (KBLI 15) with 8 and 2 businesses/companies respectively.

Using QRIS allows use in various payment programs loaded on mobile phones connected to the internet. This application includes e-wallets that have been approved by Bank Indonesia and distributed by banking and non-banking organizations. These e-wallets operate as server-based payment instruments. Bank Indonesia has now provided QRIS with Merchant Payment capabilities(Hello there., 2010). Customers can use various payment applications to scan QRIS, so retailers only need to provide one QR code at their location. All payment applications can then scan this code to complete the transaction. The existence of the QRIS payment system issued by Bank Indonesia encourages the potential for research in evaluating the efficiency of QRIS on the development of Micro, Small, and Medium Enterprises.

The implementation of the use of online payments for MSMEs shows that the use of QRIS is one of the most perfect methods in making transactions. MSMEs as one of the business sectors in people's lives have an important role in the Indonesian economy, where business actors must be technology literate so that they can continue to compete(Hello there., 2010).

Looking at the number of MSMEs in Jempong Baru Village, it can be seen that Mataram City is one of the areas with quite high QRIS usage. Where it can be seen in the following table of the Number of MSMEs in Mataram City:

Table 1. Number of MSMEs based on One Data for Mataram City Per District/City 2022

District/City	Small and medium enterprises
Ampenan	269
Sekarbela	169
Mataram	507
The Last Day	498
Cakranegara	197
The Sandbag	166

Source: BPS Mataram City

Based on the table, it can be seen that Sekarbela District has 169 MSME units, calculated from the number of MSMEs in Sekarbela District, which is quite large and has great potential for the use of QRIS and also the use of social media, others.

Research entitled "Analysis of Traders' Perceptions on the Use of QRIS as a Transaction Tool for MSMEs in Medan City"(Rina., 2021). The study used a Qualitative Descriptive analysis method. The results of this study indicate that QRIS has benefits for those who encourage them to save part of their income because transactions made through QRIS go directly to the merchant's account and make it easier for them to make payments because they don't need to provide change anymore. However, from several merchants that the author

interviewed, they said that there were still few buyers who used non-cash payments at their stalls and some merchants also still lacked education or did not understand QRIS enough, namely not knowing that 1 QR Code can be read by all payment applications that have permission from Bank Indonesia. The difference between this study and the current study lies in perception and implementation. This study focuses on how merchants perceive QRIS transactions in MSMEs, while the current study discusses the implementation of QRIS transactions in MSMEs.

Research entitled: "Analysis of QRIS Usage Regulations as a Payment Channel in MSME Practices in Order to Encourage the Development of the Digital Economy".(Junior)., 2021). This study uses a Qualitative research method. The results of this study indicate that there is an implementation of QRIS that is only based on a PADG (QRIS Implementation) rule that does not make the use of QRIS optimal as an innovation in the payment system. This is caused by the weak position of PADG in the level of banking practices and e-commerce businesses, thus QRIS regulations will work more effectively if regulated in a higher regulatory system, namely in the form of PBI. The difference between previous research and current research lies in the regulations and implementation. This study discusses the regulations for using QRIS as a payment transaction tool and is supportive for the development of the digital economy, while the current study discusses the application of QRIS transactions.

Destianingsi's research, with the title: "Islamic Law Analysis of the Use of Quick Response Indonesia Standard in Electronic Transactions"(Destianingsih., 2010) Using the Descriptive Qualitative research method. The results of this study indicate that the Quick Response Indonesia Standard greatly facilitates the public in making electronic transactions and provides convenience in every learning process in all applications and in terms of Islamic law, the Quick Response Standard is very permissible on the basis of mutual consent in making transactions. The difference between previous research and current research lies in the law and application. This study focuses on the analysis of Islamic law in QRIS

transactions while the current study focuses on the analysis of the application of QRIS transactions.

Therefore, researchers are interested in exploring the implementation of digitalization in the aspect of transactions among several MSMEs in Jempong Baru Village that use QRIS (Quick Response Indonesian Standard) as their payment method. Furthermore, this study aims to analyze the evaluation to what extentThe Influence of Convenience and Usefulness on Interest andBehaviorUsing QRIS in Micro, Small and Medium Enterprises (MSMEs) in Jempong Baru Village.

Literature Review

QRIS (Quick Response Code Indonesian Standard)

QR Codeis a series of codes containing data/information, merchant/user identity, payment amount, and/or currency that can be read with certain tools in the context of payment transactions. QR Code technology in its use has developed into various industries including payments. QR Code is a type of two-dimensional barcode that contains more information than barcodes and can be read from various directions both horizontally and vertically. While QRIS (Quick Response Code Indonesian Standard) is a QR Code payment standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) is a standard (Ningsih et al., 2021).

QR Codefor payments via server-based electronic money applications, electronic wallets, or mobile banking (Bank Indonesia., 2023).

The development of QRIS carries the spirit of UNGGUL, namely: (Ana Sriekaningsih., 2020).

a. Universal: Inclusive, for all levels of society and can be used domestically and abroad.
b. Easy: Transactions are carried out easily and safely in one hand.
c. Benefits: Efficient, one QR Code for all applications

d. Direct: Fast and instant transactions, supporting a smooth payment system.

On January 1, 2020, Bank Indonesia (BI) requires all QR payment service providers operating in the country to use the QRIS system. QRIS is designed as a unifier for all payment applications that use QR. So QRIS can be used at all merchants who work with Payment System Service Providers (PJSP). Because this QR Code system uses Merchant Presented Mode (MPM). Users only need to scan the QR Code on the QRIS at various merchants that provide QR transactions. Merchants who work with LinkAja, Gopay, OVO, DANA, Bukalapak, and so on. Just use one integrated QR Code. So whatever QR payment application the consumer uses, transactions can be made.

In the QRIS implementation regulations, the maximum nominal transaction limit that can be made is IDR 2,000,000 per transaction. However, the issuer (PJSP) can set a daily and/or monthly cumulative nominal limit for QRIS transactions made by each QRIS user. The determination of the cumulative nominal limit is on the condition that the issuer has good risk management considerations. The implementation of QRIS itself is one of the manifestations of the vision of the Indonesian Payment System (SPI) 2025. With QRIS, it is hoped that payment transactions can be more efficient or easier, financial inclusion in Indonesia is faster, MSMEs can be more advanced and ultimately can encourage economic growth (Bank Indonesia., 2019).

As a guideline for the implementation of the Quick Response Code Indonesian Standard (QRIS), Bank Indonesia issued Regulation of the Board of Governors (PADG) No. 21/18/PADG/2019 concerning the implementation of the National Standard Quick Response Code for payments on August 16, 2019. The issuance of the provisions aims to ensure that service providers using QRIS in Indonesia can run well. The national implementation of QRIS is effective from January 1, 2020, in order to provide a transitional period of preparation for Payment System Service Providers (PJSP) (Bank Indonesia., 2023).

1. Types of Transaction Mechanisms Using QRIS

a) Merchant Presented Mode

QR Code Merchant Presented Mode Mechanism. Customers will scan the QR Code provided by the merchant. There are 2 forms of QR Code Merchant Presented Mode: (Ana Sriekaningsih., 2020).

1. StaticvCharacteristics:
   a) QR Codecontains the Merchant ID and is permanent, displayed on a sticker or print-out (the QR is generated once).
   b) The transaction nominal is input by the customer on the customer's mobile device.
2. Dynamic Characteristics
   a) The EDC machine will print a payment receipt with a QR Code and the monitor will show the nominal payment.
   b) Each transaction is printed with a different QR Code.
   c) The payment amount is stated on the QR Code.

b) Customer Presented

This Customer Presented Mode QR Code Mechanism Mode can be used by everyone. Consumers can choose and download the payment application installed on their mobile phones and have a balance to make transactions. The merchant will scan the QR Code displayed via the customer's smartphone (Josef Evan et al.' 2020).

The devices that must be provided in transacting with QRIS require a smartphone that can scan QR Code, internet data package, payment application, and balance on the payment application. The devices that must be provided in transacting with QRIS require a smartphone that can scan QR Code, internet data package, payment application, and balance on the payment application.

2. QRIS Characteristics

There are several characteristics that QRIS (Quick Response Indonesian Standard) has, as follows:

a. Has a larger data capacity than horizontal barcodes.
b. Has the ability to remain readable even if 30% of the code is damaged or dirty.
c. Can be read from various directions.

3. Benefits of QRIS

There are several benefits of QRIS(Quick Response Indonesian Standard)for merchants: (Bank Indonesia., 2023).

a. Following the trend of digital non-cash payments (OVO, Gopay, LinkAja, DANA, Paytren, CIMB GoMobile, PertamaX, MoBRI, Bank Bali and so on). Potential for expanding sales due to alternative payments other than cash.
b. Increase sales traffic
c. Decrease in cash or petty cash management costs:
    1. No change required.
    2. Part of the sales money is kept in the bank and can be viewed at any time.
    3. The risk of cash being lost or stolen is reduced.
d. Reduced risk of loss due to accepting payments with counterfeit money
e. Transactions are recorded automatically and transaction history can be viewed.
f. Building credit profilefor banks, the opportunity to obtain working capital is greater.
g. Ease of paying bills, levies, purchasing goods in a non-cash manner without leaving the store.
h. Following government programs (BI, Ministries and Regional Governments).

4. Indonesian Applications Connected to QRIS

With QRIS, providers of goods and services do not need to haveQR Codewhich differ from various payment applications. Currently, QRIS only regulates the specifications for QR Code Merchant Presented Mode and its interconnection. With this method, service providers (merchants) only need to display a QR Code which is then scanned using the consumer's cellphone. The QR Code system uses Merchant Presented Mode (MPM) and is supported by interconnection specifications between providers. This means that to make a transaction, users only need to scan the QR available at merchants who collaborate with the Payment System Service Provider (PJSP). There are several examples of applications in Indonesia that are connected, including: (Dyah Ayu Paramitha & Dian Kusumaningtya., 2020)

a) LinkAja

LinkAja is an application-based electronic money service to carry out various non-cash transactions easily and practically. This service can be used like other digital-based financial services, which makes various financial transactions easy and fast.

b) OVO

OVO is a smart application that provides you with online payment and transaction services (OVO Cash). You can also have the opportunity to collect points every time you make a payment transaction through OVO.

c) GOPAY

GoPay is an e-money service available in the Gojek Indonesia application. GoPay can be used to pay for all Gojek services (GoRide, GoCar, GoSend) to non-cash transactions at offline and online business partners. To top up your GoPay balance is quite easy by transferring through Gojek partners, One Click, ATM, Internet Banking, Alfamart, and others. GoPay has the latest security technology that ensures all user data and transactions are always safe.

d) FUNDS

DANA or Indonesian Digital Wallet is an application-based digital payment service, where the application is available for the Android platform via the Google Play Store and the iOS platform via the App Store. By using this application, users can make various payment transactions, from buying credit, paying bills (electricity, telephone, water to BPJS), buying Google Play vouchers, paying installments, and shopping online.

e) Yep!

The yap! (Your All Payment) application is a modern payment solution that is done by scanning a QR code via a smartphone launched by PT Bank Negara Indonesia (Persero) Tbk. or BNI. The smartphone application with the name yap! as a payment tool is for non-cash transactions (cashless) and without showing a debit/credit card (cardless). Unlike other smartphone payment applications, which only rely on electronic money as a source of funds, yap! is the first to use 3 (three) sources of funds, namely Debit Cards, Credit Cards, and BNI Electronic Money (UnikQu) according to the user's choice when making transactions. Thus, all smartphone users can easily use yap! with the UnikQu electronic money source of funds.

f) Tbank

TBank BRI is a server-based electronic money product owned by Bank BRI, Tbank only needs to use the user's cellphone number which also serves as an account number.

g) Mandiri e-cash

This electronic money product issued by PT Bank Mandiri (Persero) Tbk is applied in mobile phones and can be used without having to use an account at a bank. So the account number is the mobile phone number that you use on your mobile phone. Although e-cash can be filled with a nominal balance from another bank account, interbank transfer services are not yet available.

The Concept of Convenience

Ease of use is defined as an individual's belief that using a particular system will be free from effort. If someone believes that a technology is easy to use, then that person will use it according to Mathieson in (Ersaningtyas & Susanti, 2019).

There are factors that influence the perception of ease of use, namely, feeling the ease of using technology to carry out the desired activities, being able to interact with mobile commerce technology without requiring great effort according to Fusiler and Durlabhji in (Ningsih et al., 2021).

Based on the definition above, ease can also be interpreted as how much people believe that using technology in their opinion is easy. In addition, ease of use of technology can influence consumer choices in making purchases. One of the things that online customers look for is ease of use. Perceived ease of use is determined by how timely the development of information technology is and how easy it is to understand, learn, and use.

Benefit Concept

Perceived usefulness can be defined as the belief in usefulness, namely the level at which users believe that the use of technology/systems will improve their work performance (Priambodo & Prabawani, 2016).

Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve his or her performance (Yusuf et al., 2021).

Benefits include dimensions: (Anisa Triningsih., 2006)

a. Makes job easier, easy to learn and operate a technology in doing the job desired by someone and can provide skills to make the job easier.
b. Useful, a level where a person believes that using a particular technology has benefits or advantages in improving that person's work performance.
c. Increasing productivity is a mental attitude that always has the view that a person's life will increase or improve their productivity in an activity they have so that it becomes better.

Concept of Interest

Interest is a feeling of preference and attraction to something or an activity, without anyone telling you to. A feeling of pleasure arises if the activity or activity of interest is paid attention to continuously. The existence of a drive within a person or a factor that causes interest and attention causes an activity to be chosen that is profitable, enjoyable, and over time will cause satisfaction in him (Slameto, 2013).

According to CP Chaplins in Iskandar (2010), interest or attention has the following meaning:

a. A continuous attitude that focuses a person's attention, thus making him selective about the object of his intention.
b. A feeling that an activity, job, or object is valuable or meaningful to an individual.
c. A motivational state, guiding behavior towards a certain direction (goal).

Methods

This study uses a quantitative research type where quantitative research uses research based on the philosophy of postpositivism, used to research a certain population or sample (Sugiyono., 2009). This study uses a descriptive approach. Descriptive research is defined as a study that attempts to describe an event/phenomenon systematically (Nyoman Dantes., 2021).The author uses a descriptive method because this type of research is based on the nature, criteria and problems, namely providing an overview of the Analysis of the Influence of Ease and Usefulness on Interest in Using QRIS in Micro, Small and Medium Enterprises (MSMEs) in Jempong Baru Village at this time by collecting, managing and analyzing data then drawing conclusions about the problems faced within that scope.

A sample is a part or subgroup of a population that has the same characteristics as the population. When a population is too large to be studied

as a whole, researchers select a representative sample so that they can make generalizations or conclusions about the population by studying only that portion. This allows the research to be conducted more efficiently and practically.

In this study, the sample taken used a non-probability sampling technique. Non-probability sampling is a sampling technique that does not provide equal opportunities or chances for each member of the population to be selected as a sample. The sampling technique in this study used a purposive sampling technique. Purposive sampling is a sampling technique with certain considerations (Husain Umar., 2019).

The sample in this study is UMKM in Jempong Baru Village, Sekarbela District, Mataram City. In determining the sample in this study, the Solvin formula was used (Bungin., 2005), namely as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{44}{1 + 44\ (0{,}1)^2}$$

$$n = 30{,}55 \text{ (dibulatkan menjadi } 30)$$

In this study, the population was 444 people and the sampling error was 1%, so the number of samples needed = 30 people.

The data analysis method used in this study is multiple linear regression. Multiple linear analysis is a technique that aims to determine the contribution or influence of independent variables on dependent variables. Multiple regression is used because there are two or more variables, namely the independent variable X and the dependent variable Y. The mathematical model of multiple linear regression analysis is: (Muhammad Masruron., 2021). There is also an additional analysis tool used by researchers, namely SPSS (Statistic Product Service Solution) Version 16.0.

$$\mathbf{Y = a + ...eb_1X_1 + b_2X_2 +}$$

Where :

Y = The dependent variable isInterest

X1 = Convenience

X2 =Benefits

a = constant

b = regression coefficient

b1 = Regression coefficientConvenience Variable

b2 = Regression coefficientUtilization Variable

e =Interfering factors (errors).

Results and Discussion

Research Data

Normality Test

The normality test is to see whether the residual value is normally distributed or not. A good regression model is to have normally distributed data. The normality test in this study uses the Kolomogorov Smirnov test to determine whether the data in this study is a type of normally distributed data. Normally distributed data is data that has a significant value greater than 0.05 (sig> 0.05). If the significant value is less than 0.05 (sig <0.05) then the data distribution is not normal. The results of the normality test are presented in the table below:

Table 2. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters	Mean	.0000000
	Std. Deviation	1.26302287
Most Extreme Differences	Absolute	.077
	Positive	.069
	Negative	-.077
Kolmogorov-Smirnov Z		.424
Asymp. Sig. (2-tailed)		.994

a. Test distribution is Normal.

Source: SPSS Output Results Vers. 16 Processed in 2024

Based on the results of the normality test above, it is known that the significant value of 0.994 is greater than 0.05 (sig > 0.05). Thus, it can be concluded that this research model has a normal data distribution.

Multicollinearity Test

The multicollinearity test aims to test whether there is a high correlation between independent variables in a simple linear regression model. To find out whether a variable has multicollinearity or not, a multicollinearity test is carried out with the provision that if the tolerance value is > 0.1 and the variance inflation factor (VIF) < 10, then there is no multicollinearity and if otherwise the tolerance is < 0.1 and the variance inflation factor (VIF) > 10, then there is multicollinearity.

The multicollinearity test for each variable can be seen in the table below:

Table 3. Multicollinearity Test

Coefficientsa

Model	Collinearity Statistics	
	Tolerance	VIF
Convenience	1,000	1,000
Benefits	1,000	1,000

a. Dependent Variable: Interest

Source: SPSS Output Results Vers. 16 Processed in 2024

Based on the data in the table above, it shows that the product quality and product competitiveness variables have a tolerance value of > 0.1 and a variance inflation factor (VIF) value of < 10. Thus, it can be concluded that the regression model in this study does not experience multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test is to see whether there is inequality of variance from the residual of one observation to another. A good regression model is one in which there is no heteroscedasticity. The regression model in this study uses the Glejser test to detect the presence or absence of heteroscedasticity.

The results of the heteroscedasticity test on the regression model are presented in the table below:

Table 4. Heteroscedasticity Test

Collinearity Diagnostics

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions (Constant)	Convenience	Benefits
1	1	2,992	1,000	.00	.00	.00
	2	.006	22,300	.01	.28	.71
	3	002	41.124	.99	.72	.28

a. Dependent Variable: ABS_RES

Source: SPSS Output Results Vers. 16 Processed in 2024

From the table above, it can be seen that the significance value of the Ease variable (X1) is 0.28 < 0.05, meaning that there is a symptom of heteroscedasticity. And the value of the Usefulness variable (X2) is 0.72 > 0.05, meaning that there is no symptom of heteroscedasticity.

Regression Test

The multiple linear regression statistical test is used to test the significance or insignificance of the relationship between more than two variables through their regression coefficients.

Table 5. Regression Test

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	tt	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,392	4,577		.615	118
	Convenience	.839	.088	.839	.521	000
	Benefits	.682	.072	.876	.438	000

a. Dependent Variable: Interest

Source: SPSS Output Results Vers. 16 Processed in 2024

Based on the results above, the following regression equation can be made:

Y = a + b1 . X1 + b2 . X2 + e

Y = 7.392+ 0.83 + 0.68 + e

The regression equation above shows the relationship between the independent variable and the dependent variable partially. From the equation, it can be concluded: The value of a of 7.392 is a constant or Interest Variable which means that when the Convenience Variable and the Benefit Variable are zero, the value of the Interest Variable is predicted to be 7.392. This is only the starting point of the model, and does not mean there is a decrease in the Interest Variable. Then it is known that X1 is 0.83, indicating that the Convenience Variable has a positive effect on the Interest Variable which

means that every one unit increase in the Convenience variable will affect the sales value by 0.83. or 83%. It is known that X2 is 0.68, indicating that the Benefit Variable has a positive effect on the Interest Variable which means that every one unit increase in the Benefit Variable will affect the Interest Variable by 0.68. or 68%.

t-test

The t-test is a test to determine the effect of product quality and product competitiveness on sales value partially. If the sig value <0.05 and the t-count value > t-table then Ha is accepted which means there is an effect, and if the sig value > 0.05 and the t-count value < t-table then Ha is rejected which means there is no effect between variables.

Table 6. T-Test

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	tt	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,392	4,577		.615	118
	Convenience	.839	.088	.839	.521	000
	Benefits	.682	.072	.876	.438	000

a. Dependent Variable: Interest

Source: SPSS Output Results Vers. 16 Processed in 2024

Based on the table above, by observing the rows, columns, t and sig, it is explained as follows:

1. It is known that the significance value for the Convenience Variable (X1) on the Interest Variable (Y) is 0.000 < 0.05 and the t-count value is 0.88 > t-table 1.991, so it can be concluded that Ha1 is accepted and Ho1 is rejected, which means that there is an influence of X1 (Convenience Variable) on Y (Interest Variable).

2. It is known that the significance value for the Ease Variable (X2) against the Interest Variable (Y) is 0.000< 0.05 and the t-value 0.72> t-table 1.991, so it can be concluded that Ha2 is accepted and Ho2 is rejected, which means that there is an influence of Usefulness (X2) on the Interest Variable (Y).

F Test

Table 7. F-Test

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	152,705	2	76,353	44,562	.000a
	Residual	46,262	27	1,713		
	Total	198,967	29			

a. Predictors: (Constant), Usefulness, Convenience
b. Dependent Variable: Interest

Source: SPSS Output Results Vers. 16 Processed in 2024

From the table above, it can be seen that the significance value for the Convenience Variable (X1), the Benefit Variable (X2) on the Interest Variable (Y) is 0.000 <0.05 and the calculated F value is 4.562> F table 3.12. This proves that the independent variables jointly influence the dependent variable.

R2 Test

Table 8. Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.876 a	.767	.750	1,309	.767	44,562	2	27	.000	2.149

a. Predictors: (Constant), Usefulness, Convenience

b. Dependent Variable: Interest

Source: SPSS Output Results Vers. 16 Processed in 2024

Based on the table above, the results of the determination test value can be seen in the R Square table of 0.750. If it is changed to a percentage form to 75%, it can be stated that the Convenience Variable and the Benefit Variable to the Interest Variable are 75%. So it can be concluded that the results of the research on the R2 determination test are 75%. This means that the Convenience Variable and the Benefit Variable to the Interest Variable are sufficient.

Discussion

Regression analysis serves to create a regression equation that can be used to predict the magnitude of the influence of ease and usefulness on interest in using QRIS. Based on the results of the regression test conducted, several regression equations were produced that can be used to predict interest in using QRIS. The equations are as follows:

Y = a + b1 . X1 + b2 . X2 + e

Y = 7.392+ 0.83 + 0.68 + e

1. The constant of 7.392 means that when the convenience and usefulness variables have a value equal to 0, the interest in using QRIS in MSMEs in Jempong Baru sub-district is 73%, where the statistical and probability values show that the constant value is significant.
2. The convenience variable has a significant influence on the interest variable in using QRIS, namely 83% ofMSMEs in Jempong Baru sub-district. This meansthe higher the ease of use and easy to understand, the higher the interest of QRIS users, this is because the instructions for using QRIS services are more practical. In addition to the convenience of being easy to learn and easy to understand, QRIS is also easy to use when transacting at various merchants (traders/shops) that have supported QRIS transactions, as well as the ease of refilling/top-up on transactions using QRIS. This is in line with research conducted byNingsih, Sasmita, & Sari, 2021 with the title The Influence of Perceived Benefits, Perceived Ease of Use, and Perceived Risk on the Decision to Use Electronic Money (QRIS) in Students, namely the perception of ease of use has been shown to have an effect or influence on interest through two causal pathways, namely: a direct effect on interest and an indirect effect on interest through the perception of perceived usefulness. The direct influence or effect shows that the perception of ease of use can be an important factor in increasing the likelihood of user acceptance.
3. The usefulness variable has a significant influence on the interest variable in using QRIS, namely 68% ofUMKM in Jempong Baru sub-district. This means that if QRIS provides various benefits for its users, then users will be happy to use QRIS services. This will later directly affect the interest in using QRIS services. Conversely, if users think that QRIS does not provide any benefits at all to them, then users will no longer be interested in using QRIS because there are various other non-cash transaction tool options. This is in line with research conducted byPriambodo & Prabawani, 2016, title: The Influence of

Perceived Benefits, Perceived Ease of Use, and Perceived Risk on Interest in Using Electronic Money Services (Case Study on the Community in Semarang City), namelyusefulness is a person's trust in a technology will have a positive impact on improving its performance if it is useful for users of the technology. The benefits of using QRIS are the utility values that will be obtained or expected by QRIS users for various transactions.

In general, the convenience and benefits of QRIS services for Micro, Small and Medium Enterprises (MSMEs) in Jempong Baru Village can cover several aspects, namely:

a. Ease of Payment

The digitalization of economic transactions in MSMEs is very influential in facilitating and accelerating the transaction process specifically in the use of QRIS, of course MSMEs receive payments very quickly and easily through the available QR Code. Customers can easily and quickly scan the available QR Code through the devices they have. With a transaction process like this, MSMEs and their customers do not need to carry out the transaction process manually which takes time. Transactions with QRIS can be done in seconds, reducing queues or time spent in the payment process. This increases the operational efficiency of MSMEs.

b. Human Error Reduction

Reduction is minimizing errors. As a way to reduce the potential for human error as a subject of economic transactions, especially QRIS transactions, in increasing control of the risk of transaction errors. This routine can help ensure that the transaction actions carried out by MSMEs and customers are one of the most appropriate, fast and safe ways.

c. Automatic Recording

Automatic recording of every transaction made through QRIS is a control function that automatically records the transaction history in the system. This greatly helps MSMEs in the recording and proof process as an accurate accountability in every transaction made. The digitalization of economic transactions, especially in the use of QRIS by MSMEs, certainly makes it easier for accounting purposes.

d. Transaction Security

The use of QRIS has a high level of security for business actors, namely it can reduce and prevent risks that can occur such as fraud in the use of counterfeit currency, and fraud in making transactions. This can provide a sense of security for MSME business actors and their consumers

Conclusion

Based on the research that has been conducted, the following conclusions can be drawn:The Influence of Convenience Variables on Interest VariablesuseQRIS in Micro, Small and Medium Enterprises (MSMEs) in Jempong Baru sub-district, Mataram City is 83%.This means that the convenience variable has a positive and significant influence on the variable of Interest in using QRIS. This shows that the easier it is to use the QRIS service, the higher the interest in using the QRIS service. ForThe variable of usefulness towards the variable of interest in using QRIS in Micro, Small and Medium Enterprises (MSMEs) is 72% in Jempong Baru sub-district, Mataram City. This means that the variableBenefits have a positive and significant influence on the variable of Interest in using QRIS. This shows that the more benefits received and obtained by QRIS users, the higher the interest in using QRIS.

The weakness of the QRIS service is that there are often promotions on the QRIS application such aspieceprice, but there is no conformity, security is still lacking, this often results in sudden loss of money and minimal quality of human resources, creating inconvenience for QRIS users. The suggestions that can be submitted are as follows: Increasing cooperation with various

merchants to facilitate and increase the value of the benefits of using QRIS and improving the quality of human resources by socializing with minimarket/supermarket cashiers to create comfort and security for QRIS service users

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