

CONVENIENCE PERCEPTION AND SECURITY ON INTEREST OF MSMEs IN USING QRIS

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ABSTRACT

Background. Global relations have become endless blessings of progress technology information and communication, which have changed the economy, culture, and society in a way fast. System Service Provider Payment (PJSP) and Bank Indonesia have developed QRIS, one of which types non- non-cash payments, to reduce time and energy by replacing cash as a tool payment. With progress fast in system process technology payment, type cash payments become more efficient.

Research Purpose. To know the impact of perception convenience use and security using QRIS against Micro, Small, and Medium Enterprises (MSMEs) actors.

Research Methods. With the use approach quantitative research using the SEM-PLS method. Analyzed variables in the study. Research data was obtained through collected primary data through spread questionnaire and secondary data. The research sample consists of 55 respondents selected through a purposive sampling technique, with existing criteria for Micro, Small, and Medium Enterprises (MSMEs) using QRIS

Findings. Convenience use has a significant impact on positive intention using QRIS. security own impact significant and positive intention using QRIS. Research R-Square value This of 0.805 which means 80.5% variance intention using QRIS can explained by the variables studied, while 19.5% is caused by other factors that aren't used in this study. Perceived security appears as a dominant influential significant to intention use of QRIS, with a total impact highest of 0.699 compared with convenience.

Conclusion. Convenience and security are influential and significant to use QRIS if respondents in each indicator question have a positive relationship to the decision to use QRIS.

Keywords: Convenience Perception; Security; The Interest of Using QRIS

BACKGROUND

Global relations have become endless blessings of progress technology information and communication, which have changed the economy, culture, and society in a way fast. System Service Provider Payment (PJSP) and Bank Indonesia have developed QRIS, one of which types of non-cash payments, to reduce time and energy by replacing cash as a tool payment. With progress fast in system process technology payment, type cash payments become more efficient. QRIS is a combination of various types of QR codes used by various PJSPs. The aim of developing QRIS is to simplify, speed up, and improve the security of the transaction process using QR codes. All System Service Provider Payment will use the Payment QR code must implement QRIS. This will possible for mobile phone users to use One feature for pay in various shops. QRIS implementation can be done to help users and vendors because only need to provide One appropriate QR code with established standards [1,2]

The purpose of creating QRIS is to make the transaction process digitalized and easy with the use of One QR code. Previously, every trader could own more than One QR code for several different payments. The non-cash transactions become more efficient with QRIS because only need one QR Code. Therefore, everyone's non-cash transactions can done through One channel, which makes it easy and profitable for Both buyers and sellers. Businesses from scale small to big will enjoy convenience with QRIS you can use to do every transaction and avoid counterfeit money. They do not need to provide change, and transactions are safe because QRIS records all transactions automatically.

According to [3–5], research has found that the perception of convenience utility influences interest in the use of digital wallets from results study by the Technology Acceptance Model (TAM), where the use of the system is considered to increase productivity. Perception Benefits also have a positive impact on the trust use of digital wallets. This shows that providers feel digital wallets make it easier to do transactions, making consumers believe in the system the moment they want to do the transactions.

Besides, because utilizes standards that have been determined by the regulator, QRIS has the potency for increased security transactions. Millennials Like transactions with cashless systems because of easy and efficient, helpful fund allocation, and lots of promotion, which results in the principal economical, safe, and easy transactions in and overseas. Banking moment This launch services banking-based technology information, such as Mobile Banking. However, maybe one reason low adoption of system payment non-cash is a lack of knowledge about service payment non-cash [6–8].

Security is one of the reasons Why somebody chooses systems and technology information. Security can defined as the effort To control something's activity so that the situation remains normal [9]. Because QRIS is supervised by One Door, the security it offers is Already guaranteed by Bank Indonesia itself. Additionally, dynamic QR codes are considered safer than static QR codes because different EDC machines create QR codes. On research [4] state that security is influential positive and significant to decision use of e-wallets. Study others carried out by [3,10] Where results study from several researchers show that there is an influence on the positive and significant perception of Security regarding interest in using QRIS. Meanwhile, research [11] shows that perception of Security is not influential in a way significant regarding interest in using QRIS. Based on the description and opinion differences between the results study previously so on base the objective study was to know the influence of perception usability and security on interest use of QRIS to MSME actors in the Simpang Lima Gumul (SLG) area in Kediri Regency.

RESEARCH METHOD

This study used a method quantitative with the approach Structural Equation Modeling Partial Least Square (SEM-PLS). This study was carried out in Kediri Regency with an object study of MSME actors in the Simpang Lima Gumul (SLG) area who use QRIS. Data sources used are questionnaires about convenience and security toward interest using QRIS and surveys to locate the study. The population in the study, 55 MSMEs, have QRIS. The research sample used a purposive sampling technique with Criteria: 1) MSMEs that are members of community street vendors in the SLG area, 2) QRIS users, and 3) Already using QRIS for 3 months last; from the criteria obtained as many as 55 respondents. Analyzed variables in this study covers convenience usage (X1), security (X2), and interest using QRIS (Y). Tools used for Primary data processing is Smart PLS. There are two measurement models: the outer model and the inner model. The outer model measures the

validity test and reliability test; meanwhile, the inner model measures the path coefficient and tests the hypothesis [12]

FINDINGS

Outer Model

Validity test

Before doing structural model testing to get a mark connection between variables, the inner model must first look for mark loading factors that are considered enough deep matter according to [13], [14], must have a minimum value of 0.7. The test result can be seen in the image below:

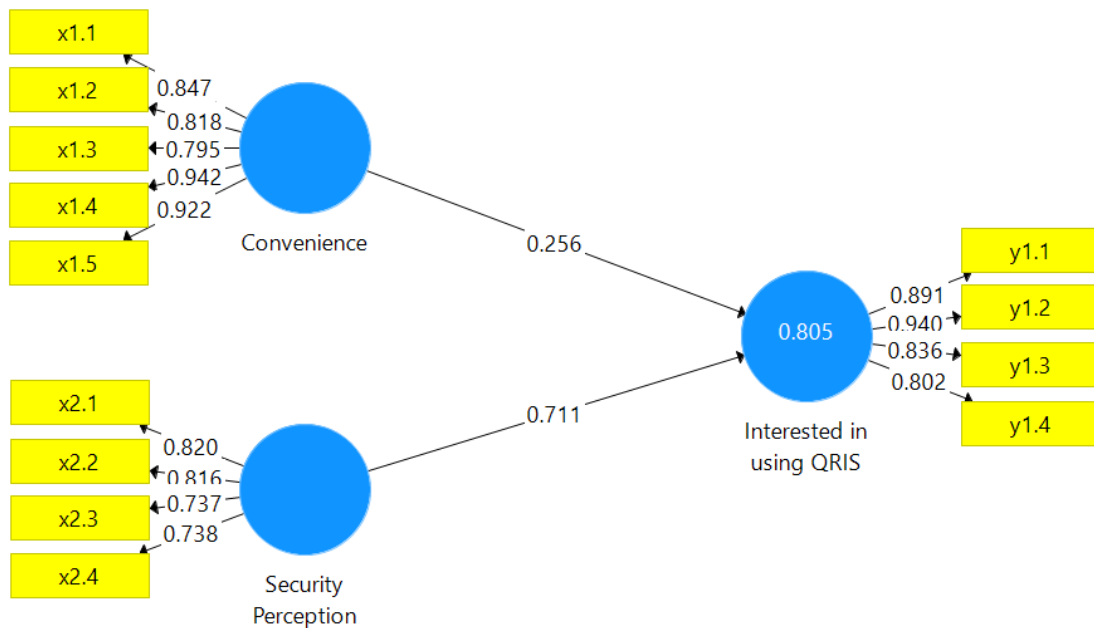


Figure 1. Loading Factor Model

Table 1. Loading Factor

	Convenience	Security Perception	Interested in using QRIS
x1.1	0.847		
x1.2	0.818		
x1.3	0.795		
x1.4	0.942		
x1.5	0.922		
x2.1		0.820	
x2.2		0.816	
x2.3		0.737	
x2.4		0.738	
y1.1			0.891
y1.2			0.940
y1.3			0.836
y1.4			0.802

Based on the picture and table above, it is known that the Loading Factor or Loading Factor whole indicator is worth more than 0.7 according to [15], which means the instrument study is already valid through the resulting value for represents each indicator based on the Convergent Validity Test or Loading Factor. The most powerful indicator explaining the variable Convenience (X1) is indicator X1.4, i.e., easy to use with a value of 0.942. The most powerful indicator reflecting the variable Security (X2) is indicator X2.1, i.e., guarantees security with a value of 0.820. The most influential indicator of variable Interest Using (Y) is indicator Y1.2, which becomes a priority with a value of 0.940.

Table 2. Average Variance Extraction

	Average Variance Extracted (AVE)
Interested in using QRIS	0.755
Perception of Ease	0.751
Security Perception	0.607

The AVE test results obtained are variable Convenience, Security, and Interest in using QRIS. Everything must fulfill ideal conditions in AVE testing, i.e., more than 0.5 (>0.5). The variable convenience is 0.751, the variable security is 0.607, and the variable interest in using QRIS is 0.755.

Table 3. Fornell-Larcker Criterion

	Interested in using QRIS	Perception of Ease	Security Perception
Interested in using QRIS	0.869		
Perception of Ease	0.714	0.867	
Security Perception	0.876	0.645	0.779

Test values Fornell-Lacker Criterion also shows the mark of each variable to mark his reflection. Good variables X1, X2, and Y the values they have bigger than marked previously or often called mark cross loading.

Table 4. Cross Loading

	Interested in using QRIS	Perception of Ease	Security Perception
x1.1	0.793	0.847	0.648
x1.2	0.283	0.818	0.305
x1.3	0.263	0.795	0.246
x1.4	0.738	0.942	0.689
x1.5	0.604	0.922	0.581
x2.1	0.894	0.550	0.820
x2.2	0.756	0.616	0.816
x2.3	0.412	0.378	0.737
x2.4	0.433	0.367	0.738
y1.1	0.891	0.602	0.699
y1.2	0.940	0.573	0.829
y1.3	0.836	0.584	0.719
y1.4	0.802	0.712	0.781

Based on the table above, you can conclude that every representative indicator of the variable Already has more value than mark outside variables indicator. So, all-over variable studies have already marked good discriminant validity.

Reliability Test

Table 5. Cronbach's alpha

	Cronbach's Alpha
Interested in using QRIS	0.890
Perception of Ease	0.925
Security Perception	0.806

Based on the table above, the output of this research's Cronbach alpha value shows that the Cronbach alpha value for the Convenience variable is 0.925, the Security variable is 0.806, and the Interest variable using QRIS is 0.890. This means that the three variables are reliable because their values are more than 0.7 (> 0.7).

Table 6. Composite reliability

	Composite Reliability
Interested in using QRIS	0.925
Perception of Ease	0.938
Security Perception	0.860

The output from the table above is based on a reliability test with composite reliability. The values for the variables Convenience (X1), Security (X2), and Customer Interest (Y) are more than 0.6 (0.6), which means they are reliable.

Inner Model

Table 7. R Square

	R Square
Interested in using QRIS	0.805

The table shows that the R-Square value is 0.805 in decimal or 80.5 in percent, meaning that Variable Y's interest in using Qris is influenced by all Variables determination or R2 more than 0.67 (> 0.67). The influence of other variables that influence Variable Y is $(100\% - 80.5\%) = 19.5\%$.

Table 8. Total effect

	Interested in using QRIS
Perception of Ease	0.256
Security Perception	0.711

Based on the table above, it can be interpreted that variables X1 convenience and X2 security positively influence Y, namely interest in using QRIS in this research. The total effect of the influence of convenience on interest in using QRIS is 0.256, which means that if convenience increases by one unit, interest in using QRIS can increase by 25.6%; this influence is positive. Meanwhile, the influence of security on interest in using QRIS is higher, namely 0.711, which means that if the usefulness increases by one unit, interest in using QRIS can increase by 71.1%. This influence is positive.

Hypothesis testing

Table 9. Result of statistics

	T Statistics (O/STDEV)	P Values	Results
Perception of Ease -> Interested in using QRIS	3,043	0.002	H ₁ Accepted
Security Perception -> Interested in using QRIS	10,291	0.000	H ₂ Accepted

Based on the table above, the known variable Convenience and Security is influential, positive, and significant towards interest in using QRIS, proven by Ease t-statistic value amounting to 3,043, which is bigger than 1.98 with P-Values of $0.002 < 0.05$. Then Security amounting to 10,291, which is bigger than 1.98 with P-Values of $0.000 < 0.005$. With this, hypotheses first and second are **accepted**.

DISCUSSIONS

Influence Convenience regarding Interest in Using QRIS

Perception about convenience transactions is influential regarding interest in using QRIS. With T Statistics value $3.043 > 1.98$ and P Values $0.000 < 0.05$. This means the influence is significant between variable Ease (X1) and Variables of Interest using QRIS (Y). This matter is in line with research conducted by [16] Ease system QRIS payments have an effect in a way significant towards Interest in Using System Quick Response Code Indonesian Standard (QRIS) payments to customers of Bank Rakyat Indonesia Jember Branch Office are of $0.000 < \text{Level of Significance } 0.05$ and value count $4,257 > \text{T-table } 1,977$. This means that the better the comfort, the higher the interest in QRIS transactions. This result is reinforced by research [17]. The results state that several factors influence fintech mobile payment technology: security, transaction speed, and comfort. This is also supported by research previously carried out by [18], who stated that the variable Perception Convenience is influential and positive towards Interest in Use or perception convenience use has its influence on direct, positive, and significant interest use.

Influence Security regarding interest in using QRIS.

Hypothetical results variable to three shows the P-value is 0.000, which is bigger than 0.05, so variable security's influence is positive and significant to interest use QRIS. This proves that perceived ease of use influences interest in using electronic money. This means the extent to which users believe the system protects security and privacy. Someone will consider a system reliable if they think it can help with everything they need and handle important things. This is related to how consumers feel safe and comfortable using electronic money. If they believe these needs can be met, then a sense of satisfaction will naturally accompany their use. This result aligned with research conducted by [19], which shows that variable security influence is positive and significant interest in the use of mobile banking by MSMEs in the SLG area. So, you can withdraw the conclusion that variable security's influence is positive and significant. Besides that, QRIS uses standards set by authorities regulator; QRIS can also increase security transactions. Security is an important factor in digital transactions. This matter shows that users of service digital finance have low worry

about sharing personal data with the organizer because they believe that fintech organizers protect their personal information and that transactions using service digital finance or fintech are safe

CONCLUSION

Based on the results of the study, this hypothesis is proven. Convenience and security are influential and significant to using QRIS if respondents in each indicator question have a positive relationship to the decision to use QRIS. They viewed from mark R-Square of 0.805, Which shows that 80.5% of endogenous variables can be influenced by exogenous variables (X1 Convenience, X2 Security). Things show that strength predictions from the research model are classified as strong and good because they are above 0.5; meanwhile, the remaining 19.5% is due to other factors not in research. The study expected next could use other variables that influence so that perfect research could be done.

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