Velocity Journal of Sharia Finance and Banking
P-ISSN : 2797-247X
E-ISSN : 2797-1546
Volume 4 Nomor 1 Tahun 2024

The Impact of the Technology Acceptance Model on Interest in Using QRIS for FEBI Students at IAIN Ponorogo

Jihan Arlista Putri
Program Stud Ekonomi Syariahi, Fakultas Ekonomi dan Bisnis Islam, IAIN Ponorogo
Email: arlistajihan@gmail.com

Ridho Rokamah
Program Stud Ekonomi Syariahi, Fakultas Ekonomi dan Bisnis Islam, IAIN Ponorogo
Email: rokamahridho@iainponorogo.ac.id

Received: 3 April 2024, Accepted: 28 April 2024, Published: 30 Mei 2024

ABSTRACT

Interest in using payment systems, especially QRIS, has grown rapidly among students. New technology such as QRIS is a symbol of society's adaptation to technological advances in meeting increasingly complex and dynamic payment needs. The problem studied in this study is to find out the Technology Acceptance Model (TAM) affects the interest in using QRIS in FEBI IAIN Ponorogo students. This research method uses a descriptive quantitative approach with multiple linear regression analysis. The results showed that perceived usefulness, perceived ease of use, user attitudes and actual technology users had positive and significant results on interest in using QRIS. Meanwhile, risk perception has negative and significant results on interest in using QRIS.

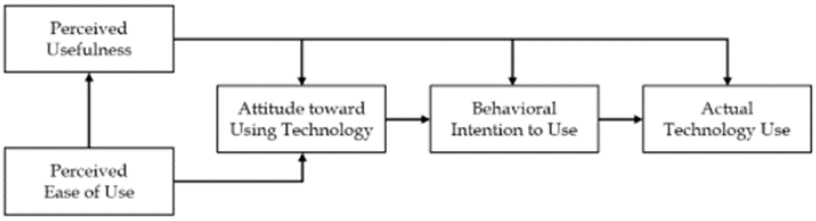
Keywords: Behavioral Intention to use, Technology Acceptance Model, Perceived Risk

INTRODUCTION

Interest in the use of payment systems continues to grow along with the adoption of new technologies. This is because new technologies are able to provide better solutions in meeting the need for convenience, speed, and security in transactions. (Simorangkir 2014). People are increasingly inclined to use payment technologies that ease the transaction process while providing security for their data and funds. Thus, the role of technology in the payment system not only accelerates the transaction process, but also changes the way individuals and businesses interact economically. New technologies such as QRIS reflect society's adaptation to technological advances in meeting increasingly complex and dynamic payment needs (Hutagalung, Nainggolan, and Panjaitan 2021). Quick Response Indonesian Standard or QRIS is a QR standard used in the payment system in Indonesia. Introduced in Bank Indonesia Regulation No.16/08/PBI/2014 on August 17, 2019, QRIS is designed to simplify and expand the accessibility of cashless payments across the country (Setiawan and Mahyuni 2020). As expressed by Gufran, QRIS provides convenience in conducting financial transactions, but there are still very many people who still do not use it (Gufran, Natsir, and Tajuddin 2023), This may be due to a lack of understanding of the use of QRIS or still feeling comfortable with cash payments. Therefore, proper socialization is needed to be able to change people's habits in non-cash transactions with QRIS (Sriekaningsih, Riyanto, and Prakasa 2022). However, facilities that support the use of QRIS are also well available, including through the use of smartphones and internet banking that is widespread throughout Indonesia (Yuliati and Handayani 2021).

From the survey results conducted on the Databoks website, it is known that the number of merchants adopting QRIS services has increased significantly to 23.97 million (Ahdiat 2023). However, although the number of merchants who have used QRIS has increased, based on existing data, it is known that the volume and value of QRIS transactions at each merchant are still relatively low. In addition, the results of an initial survey of 25 FEBI IAIN Ponorogo students showed that the majority of them prefer cash payments over digital payments. Of the 25 students surveyed, only 10 people have ever used QRIS for transactions, and of those who have used it, most rarely or even never. This shows that while QRIS adoption is increasing, there are still challenges in increasing the usage and adoption of QRIS within the community.

In Davis' perspective, the Technology Acceptance Model (TAM) is a framework used to predict and explain how technology users accept and use technology related to their work (Davis 1986). TAM theory identifies two main factors that influence acceptance of new technology, namely perceived usefulness and perceived ease of use (Nurdin and Hartati 2019). TAM reveals that beliefs about the benefits and ease of use of an information system are related to individual behavior, needs, and use of information systems (Jogiyanto 2007). External variables also play an important role in influencing users' perceived usefulness and ease of use of technology (Hasyim, Addela, and Rahmawati 2023). This model considers four main variables that influence user interest in a technology, namely usability, ease of use, user attitude, and actual use of technology. This study modifies TAM by adding risk perception variables as moderating variables.



Source: Jogiyanto, 2007.

Figure 1. Technology Acceptance Model (TAM)

In Davis' perspective, perceived usefulness is a person's belief about the extent to which using technology will improve the effectiveness of their work (Davis 1986). However, based on the results of a survey conducted by researchers at the Faculty of Economics and Islamic Business at IAIN Ponorogo, it shows that most students do not feel helped by the existence of QRIS. However, other studies state that perceived convenience has a positive and significant effect on user interest, such as those conducted by Permana and Rosiana on the acceptance of the MYOB application by Accounting Vocational students in Denpasar City, which show that perceived usefulness positively affects interest in using the application. (Permana and Rosiana 2022).

In Davis' perspective, perceived ease of use reflects an individual's belief that using an information technology system does not require excessive effort and is easy to understand (Davis 1986). However, based on the results of a survey conducted by researchers, it shows that many students at the Faculty of Economics and Islamic Business at IAIN Ponorogo feel that they are not facilitated by the existence of QRIS, this is in line with research conducted by Rahmawati and Murtanto who stated that perceived ease of use does not have a significant effect on decisions to use QRIS (Rahmawati and Murtanto 2023). However, research conducted by Tyas shows the opposite fact, that perceived ease of use has a positive and significant influence on decisions to use information technology (Tyas and Darma 2017).

In Jogiyanto's perspective, user attitudes towards information systems and technology can vary between acceptance and resistance (Jogiyanto 2007). However, based on a survey conducted by researchers, it shows that students of the Faculty of Economics and Islamic Business at IAIN Ponorogo tend to prefer using cash rather than QRIS, this is in line with Wibowo's research which shows that user attitudes have a positive and significant influence on usage solutions (Wibowo 2023). However, research conducted by Anton Nugroho shows

different results, where the user attitude variable does not have a significant influence on user interest (Nugroho 2018).

In Jogiyanto's perspective, the use of technology is actually the real behavior of adopting a system (Jogiyanto 2007). The survey results at the Faculty of Economics and Islamic Business students of IAIN Ponoro show that the majority of students from the Faculty of Economics prefer to use cash rather than QRIS. The research by Apriliani and Amaliah on "The Effect of Technology Acceptance Model on Unisba Students' Interest in Using Shopee Paylater" confirms that the technology usage factor actually has a positive and significant impact on usage decisions (Apriliani and Amaliah 2023).

Risk perception reflects a customer's subjective assessment of the uncertainty and negative impact that may arise from an activity. In the aspect of non-cash transactions, various risks are still considered to have considerable potential to affect the transaction process (Jogiyanto 2007). Leerophong and Mardjo said, Judging from the various cases that occurred, it is clear that non-cash payment systems are often associated with a number of problems and weaknesses that cannot be avoided (Leerophong and Mardjo 2013). The survey results show that there are students from the Faculty of Economics and Islamic Business at IAIN Ponorogo who admit that they do not feel helped by the existence of QRIS. This is in line with Atarwaman's research which shows that risk perception does not have a significant influence on interest in using mobile banking in Ambon City (Atarwaman 2022). However, this result is different from the research conducted by Ningsih, which shows that risk perception has a positive and significant influence on decisions to use QRIS (Ningsih, Sasmita, and Sari 2020). For this reason, researchers decided to add risk perception as a moderating variable in this study.

Then by observing this, the researcher wants to find out more about how much influence the perceived usefulness, perceived ease of use, user attitudes and actual technology users have on interest in using QRIS on students of the Faculty of Economics and Islamic Business, IAIN Ponorogo with risk perception as a moderating variable. So that this research can provide insight into the interest in using QRIS in students which is then expected to increase student interest in making transactions using QRIS. This research can also be used by Bank Indonesia in managing QRIS so that it can assist in the development of QRIS in the future.

Behavioral Intention to use

Behavioral Intention to use is a psychological drive that describes an individual's desire to use or adopt an object or service again (Jogiyanto 2007). This includes a feeling of pleasure towards an object that motivates individuals to achieve goals and ease of use. Thus, interest reflects the human desire for something that provides convenience, both before and after using it, as well as the desire to continue using it again. The indicators of interest adapted from Bhattacherjee in Jogiyanto are the desire to use, always try to use and continue to use in the future.

Perceived Usefulness

In Jogiyanto's perspective, perceived usefulness refers to a person's belief about the extent to which the use of a technology will improve his work results (Jogiyanto 2007). In the same way, according to Praptiningsih and Harahap, perceived usefulness will influence how a person views the use of a system by assessing whether the system will improve their performance (Praptiningsih and Harahap 2023). This represents the assessment of whether an information system is useful or not, which will influence acceptance or rejection of the system based on productivity, performance, job importance, and overall benefits offered.

H1 : Perceived usefulness has an influence on interest in using QRIS.

Perceived Ease of Use

In Jogiyanto's perspective, perceived ease of use represents the extent to which a person's belief that using a technology will not require great effort. Individuals will tend to use a system if they believe that the system is easy to use (Jogiyanto 2007). Conversely, if they feel that the system is difficult to use, they are unlikely to use it. Perceived ease of use also describes a person's view that using the system will simplify tasks and ease the workload. In Hadi's perspective, perceived ease of use indicates that a system is designed to make it easier for users, not more difficult, making it easier for individuals to complete their tasks. In other words, system users will find it easier to work (Hadi and Novi 2018).

H1 : Perceived ease of use has influence on interest in using QRIS.

User Attitude

According to Davis in Jogiyanto, user attitudes in the Technology Acceptance Model (TAM) represent an individual's positive or negative evaluation of performing certain behaviors (Jogiyanto 2007). User attitude is defined as an individual's consistent tendency to respond to an object favorably or unfavorably. As such, user attitudes reflect an initial response to pleasant or unpleasant conditions associated with an object. Theoretically, user attitude represents a reflection of an individual's feelings towards the object, whether it is in a good or bad state, favorable or unfavorable. User attitudes arise as a result of an individual's assessment of the object's value (Nursiah 2017).

H2 : User attitude has influence on interest in using QRIS.

Actual Technology Use

In Jogiyanto's perspective, behavior in the context of using information technology systems is an action taken by an individual (Jogiyanto 2007). Dalam penggunaan teknologi informasi, perilaku mencakup penggunaan nyata dari sistem In the use of information technology, behavior includes the actual use of the system. The use of information technology is a real behavior that reflects the adoption of a system. The purpose of using information technology is to understand and predict how users will accept a new information technology and to evaluate the implementation of the technology. In Davis's perspective, the use of information technology is defined as an external psychomotor response that can be quantified by actual use (Davis 1989). According to Rigopoulos and Askounis, the use of information technology is measured based on the level of repeated use and frequency of use, such as the use of QRIS (Rigopoulos and Askounis 2007)

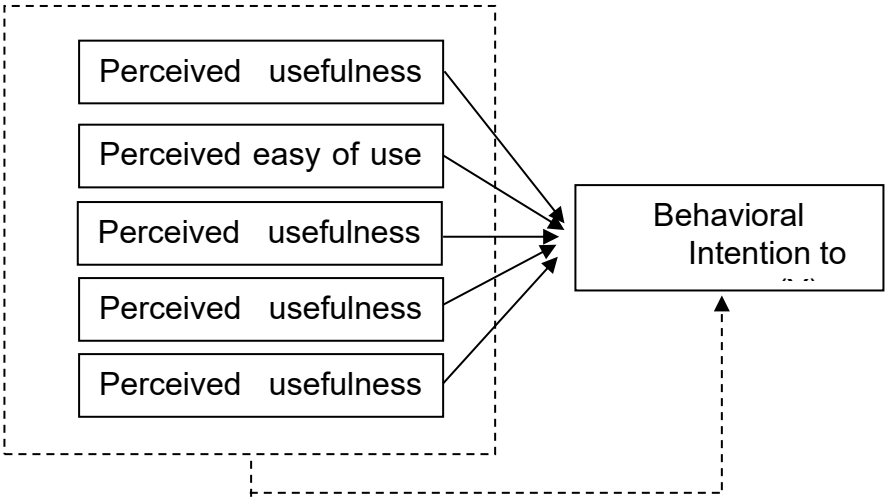
H3 : Actual technology use have influence on interest in using QRIS.

Perceived Risk

In the perspective of Leerophong and Mardjo, risk perception is a consumer's understanding of the possible negative consequences that they want to avoid when buying or using a product (Leerophong and Mardjo 2013). These risks can vary, including physical risks such as the possibility of accidents due to machine damage to purchased products. In the work presented by Atarwarman, according to Jogiyanto, risk perception includes the customer's view of the uncertainty and possible undesirable consequences that may arise when carrying out an activity (Atarwaman 2022).

H4: Perceived risk has influence on interest in using QRIS.

METHODS



Source: Data Processed, 2023

Figure 2: Research framework

Population, Sample and Sampling Technique

The population of this study were active students from the Faculty of Economics and Islamic Business at IAIN Ponorogo. Coming from the majors of Sharia Economics, Sharia Banking, and Zakat and Waqf Management with a class range of 2019 to 2023.

The sample is a member of the population and is a member of the population characteristics. Sampling in this study using the Slovin formula, which is:

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

Description:

n = Sample total
N = Population total
e = error/ inaccuracy due to sampling error that can still be tolerated (10%)

The total population of FEBI students at IAIN Ponorogo until 2019-2023 was 2,203 students. The sample obtained is:

$$n = \frac{2.203}{1+(2.203).(0,1)^2}$$

$$= 95.65 \text{ are rounded to } 100 \text{ students out of } 2,203 \text{ students}$$

1. Sampling Technique

The sampling technique is taken by purposive sampling method and can only be filled by different people (non probability sampling). The sample was selected based on the conditions determined by the researcher. The criteria for respondents in this study is:

a. Active students of the Faculty of Economics and Islamic Business, Institut Agama Islam Negeri Ponorogo class of 2019-2023.
b. Students of the Faculty of Economics and Islamic Business, Institut Agama Islam Negeri Ponorogo who use Mobile Banking and Digital Wallet.

Data Collection Technique

Data collection that will be used in this study is a questionnaire, also known as the questionnaire method, which is a method with a series of lists of questions or statements that are systematically assembled, then the list of statements is sent or given to respondents (Bungin 2009). In this research the authors used a 5-point Likert scale, according to Sachdev and Verma, the 5-point Likert scale is widely recommended by researchers because it will reduce the level of frustration of respondents, increase the response rate and response quality (Sachdev and Verma 2004).

Data Analysis Technique

In this research, we used multiple linear regression analysis techniques. This technique is used to determine the effect of two or more independent variables on one dependent variable. The data obtained is then processed using several tests, namely the reliability test, validity test, classical assumption test, namely normality, multicollinearity, heteroscedasticity, and regression analysis which consists of measuring the coefficient of determination and significance test (F / simultaneous and t / partial).

RESULT AND DISCUSSION

Data Quality Test

1. Validity Test

The validity test serves to test whether the questionnaire is valid or not. The validity test can be assessed by comparing r count and r table (Ghozali 2016). A questionnaire can be said to be valid, if the value of r count> r table. In this study, the number of samples (n) was 100, to determine the value of r table, the formula df = n-2 was used with a significance level of 5%, so the value of r table was known to be 0.1966. The results of the validity test can be seen in the following table:

Table 1. Validity Test Results of Behavioral Intention to use variables

No	Enquiry	R Count	R table	Decisions
1	Y.1	0,1966	0,730	Valid
2	Y.2	0,1966	0,599	Valid
3	Y.3	0,1966	0,506	Valid
4	Y.4	0,1966	0,624	Valid
5	Y.5	0,1966	0,491	Valid
6	Y.6	0,1966	0,534	Valid

Source: Data Processed, 2023

From Table 1. it is known that the calculated r value obtained by each statement is greater than the r table value so that the statement items for the usage interest variable are valid.

Table 2. Validity Test Results of the Perceived Usefulness Variable

No	Enquiry	R Count	R table	Decisions
1	X1.1	0,1966	0,681	Valid
2	X1.2	0,1966	0,700	Valid
3	X1.3	0,1966	0,649	Valid
4	X1.4	0,1966	0,599	Valid
5	X1.5	0,1966	0,602	Valid
6	X1.6	0,1966	0,644	Valid
7	X1.7	0,1966	0,582	Valid
8	X1.8	0,1966	0,602	Valid

Source: Data Processed, 2023

From Table 2, it is known that the calculated r value obtained by each statement is greater than the r table value so that the statement items for the perceived usefulness variable are valid.

Table 3. Validity Test Results of the Perceived Ease of Use Variable

No	Enquiry	R Count	R table	Decisions
1	X2.1	0,1966	0,652	Valid
2	X2.2	0,1966	0,494	Valid
3	X2.3	0,1966	0,562	Valid
4	X2.4	0,1966	0,381	Valid
5	X2.5	0,1966	0,775	Valid
6	X2.6	0,1966	0,729	Valid
7	X2.7	0,1966	0,757	Valid
8	X2.8	0,1966	0,766	Valid
9	X2.9	0,1966	0,668	Valid
10	X2.10	0,1966	0,216	Valid
11	X2.11	0,1966	0,289	Valid
12	X2.12	0,1966	0,652	Valid

Source: Data Processed, 2023

From Table 3, it is known that the calculated r value obtained by each statement is greater than the r table value so that the statement items for the perceived ease of use variable are valid.

Table 4. Validity Test Results of the User Attitude Variable

No	Enquiry	R Count	R table	Decisions
1	X3.1	0,1966	0,696	Valid
2	X3.2	0,1966	0,553	Valid
3	X3.3	0,1966	0,687	Valid
4	X3.4	0,1966	0,653	Valid
5	X3.5	0,1966	0,572	Valid
6	X3.6	0,1966	0,521	Valid
7	X3.7	0,1966	0,578	Valid
8	X3.8	0,1966	0,530	Valid

Source: Data Processed, 2023

From Table 4, it is known that the calculated r value obtained by each statement is greater than the r table value so that the statement items for the user attitude variable are valid.

Table 5. Validity Test Results of the Actual Technology User Variable

No	Enquiry	R Count	R table	Decisions
1	X4.1	0,1966	0,779	Valid
2	X4.2	0,1966	0,805	Valid
3	X4.3	0,1966	0,732	Valid
4	X4.4	0,1966	0,654	Valid
5	X4.5	0,1966	0,704	Valid
6	X4.6	0,1966	0,662	Valid

Source: Data Processed, 2023

From Table 5, it is known that the calculated r value obtained by each statement is greater than the r table value so that the statement items for the technology user variable are actually valid.

Table 6. Validity Test Results of the Perceived Risk Variable

No	Enquiry	R Count	R table	Decisions
1	Z.1	0,1966	0,560	Valid
2	Z.2	0,1966	0,608	Valid
3	Z.3	0,1966	0,386	Valid
4	Z.4	0,1966	0,710	Valid
5	Z.5	0,1966	0,697	Valid
6	Z.6	0,1966	0,318	Valid
7	Z.7	0,1966	0,775	Valid
8	Z.8	0,1966	0,255	Valid
9	Z.9	0,1966	0,666	Valid
10	Z.10	0,1966	0,179	Valid

Source: Data Processed, 2023

From Table 6, it is known that the calculated r value obtained by each statement is greater than the r table value so that the statement items for the risk perception variable are valid.

2. Reliability Test

The reliability test is used to test a questionnaire or indicator of a variable. A questionnaire can mean reliable or reliable, if someone answers questions consistently (Ghozali 2016). In this study using a one shot method or measurement is done only once and then the results of the measurement will be compared with other questions. A variable can be said to be reliable if it has a Cronbach alpha> 0.6.

Table 7. Reliability Test Results

Variable	Cronbach's Alpha	Decisions
Minat Penggunaan (Y)	0.612	Reliabel
Presepsi Kegunaan (X1)	0.785	Reliabel
Presepsi Kemudahan Penggunaan (X2)	0.819	Reliabel
Sikap Pengguna (X3)	0.742	Reliabel
Pengguna teknologi sesungguhnya (X4)	0. 815	Reliabel
Presepsi Risiko (Z)	0.682	Reliabel

Source: Data Processed, 2023

From Table 7, it can be concluded that all variables in this study can be said to be reliable because the Cronbach alpha coefficient is greater than 0.6. So it can be concluded that the question items have as good reliability as possible.

Classic Assumption Test

1. Normality Test

The normality test can be used to determine if the assumption of normality is correct or not. The Kolmogorov-Smirnov test can be used to evaluate the normality test of data (Ghozali 2016). Checking the results of the significant value, it can be determined whether the data is normally distributed or not. The variable is said to be normally distributed if the significance value is greater than 0.05, and vice versa if the significance value is smaller than 0.05, it can be said to be not normally distributed. The results of the normality test are as follows:

Table 8. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,70933966
Most Extreme Differences	Absolute	,059
	Positive	,052
	Negative	-,059
Test Statistic		,059
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Data Processed, 2023

In the normality test above, it can be concluded that the value of the significance of residual normality is 0.200. This value is greater than 0.05. It can be concluded that the equation value of the regression is normally distributed.

2. Multicollinearity Test

In this research using the multicollinearity test to determine whether the regression model found a correlation between independent variables. The multicollinearity test can be seen by looking at the Variance Inflation Factor (VIF) value. The multicollinearity test results are shown as follows:

Table 9. Multicollinearity Test Results

Model	Collinearity Statistics		Decisions
	Tolerance	VIF	
Constant			
Perceived Usefulness (X1)	0,299	3,341	No multicollinearity
Perceived Ease of Use (X2)	0,241	4,158	No multicollinearity
User Attitude (X3)	0,519	1,928	No multicollinearity
Actual Technology User (X4)	0,575	1,740	No multicollinearity
Perceived Risk (Z)	0,345	2,902	No multicollinearity

Source: Data Processed, 2023

In the test results above, the VIF value on the four independent variables, namely perceived usefulness (X1), perceived ease of use (X2), user attitude (X3) and actual technology users (X4) and perceived risk (Z) as an intervening variable has a value of less than 10, which means that there is no multicollinearity.

3. Heteroscedasticity Test

The heteroscedasticity test functions to measure the regression model whether there is an inequality of variance of a residual. One way to test for heteroscedasticity is the Weighted Least Squares (WLS) method. By using the WLS correlation of the regression results, a significant value (r> 0.05) indicates no heteroscedasticity, and vice versa if the significant value (r < 0.05) then there is a sign of heteroscedasticity.

Table 10. Heteroscedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	,945	,416		2,272	,025					
	X1	,010	,018	,100	,541	,590	-,093	,056	,055	,299	3,341
	X2	-,018	,014	-,253	-1,222	,225	-,147	-,125	-,124	,241	4,158
	X3	,008	,015	,070	,499	,619	-,056	,051	,051	,519	1,928
	X4	-,008	,014	-,078	-,583	,561	-,112	-,060	-,059	,575	1,740
	Z	,003	,018	,027	,157	,876	-,099	,016	,016	,345	2,902

a. Dependent Variable: ABS_RES1

Source: Data Processed, 2023

The results above show that the significant value for usability (X1) is 0.590, the significant value of perceived ease of use (X2) is 0.225, the significant value of user attitudes (X3) is 0.619, the significant value of actual technology users (X4) is 0.561 and perceived risk (Z) has a significant value of 0.879. This value is greater than 0.05 so it can be concluded that no heteroscedasticity symptoms are expected.

Multiple Linear Regression Test

Multiple linear regression analysis is an analysis of the linear relationship between two or more independent variables. This test is carried out to determine the direction of the relationship between the independent variable and the intervening variable and the dependent variable and the type of relationship is positive or negative, respectively. The following are the results of multiple regression tests on research data, namely:

(Perceived Usefulness (X1), Perceived Ease of Use (X2), User Attitude (X3) Actual technology users (X4) and Perceived Risk (Z) to Interest in Use (Y))

Table 12. Multiple Regression Tests Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Correlations			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2,559	,687		3,722	,000					
	X1	,118	,029	,190	4,041	,000	,844	,385	,104	,299	3,341
	X2	,347	,024	,758	14,482	,000	,934	,831	,372	,241	4,158
	X3	,079	,025	,112	3,155	,002	,678	,309	,081	,519	1,928
	X4	,148	,023	,222	6,561	,000	,681	,560	,168	,575	1,740
	Z	-,153	,030	-,226	-5,165	,000	,694	-,470	-,133	,345	2,902

a. Dependent Variable: Y

Source: Data Processed, 2023

Based on the data presented in Table 4.19, the regression equation can be formulated as follows

Y = 2,559 + 0.118X1 + 0.347X2 + 0.079X3 + 0.148X4 - 0.153Z + error

1. The constant of 2.559 mathematically states that if the value of the independent variables perceived usefulness (X1), perceived ease of use (X2), user attitude (X3) actual technology users (X4) and perceived risk (Z) is equal to zero or fixed, the interest in use will increase by 2.559.
2. Perceived usefulness has a regression coefficient of 0.118 with a positive direction, which means that if the perceived usefulness variable increases by 1 unit, the interest in using QRIS will increase by 0.118 units assuming that the other independent variables are constant.
3. Perceived ease of use has a regression coefficient of 0.347 with a positive direction, which means that if the perceived ease of use variable increases by 1 unit, the interest in using QRIS will increase by 0.347 units, assuming that the other independent variables are constant.
4. User attitude has a regression coefficient of 0.079 with a positive direction which means that if the user attitude variable increases by 1 unit, the interest in using QRIS will increase by 0.079 units assuming that the other independent variables are constant.
5. Actual technology users or actual users have a regression coefficient of 0.148 with a positive direction, which means that if the actual technology user variable increases by 1 unit, the interest in using QRIS will increase by 0.148 units assuming that the other independent variables are constant.
6. Risk perception has a regression coefficient of -0.153 with a negative direction, which means that if the risk perception variable decreases, the interest in use will increase or in other words, the smaller the risk perception variable, the greater the interest in using QRIS.

Hypothesis Test

1. Determination Coefficient Test

   The coefficient of determination (R^2) test is carried out with the aim of knowing the amount of influence of the independent variable (X) dan (Z) simultaneously on the dependent variable (Y). The effect of variable X and Z on Y is the stronger if the R^2 value is closer to 1.

Tabel 13. Determination Coefficient Test Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,969[a]	,938	,935	,72796
a. Dependent Variable: Y b. Predictors: (Constant), Z, X4, X3, X1, X2				

Source: Data Processed, 2023

Based on the results of the coefficient of determination in Table 4.20, it shows that the R Squere value is 0.938, which means that 93% of the dependent variable, namely interest in use, can be explained by the independent variables of perceived usefulness, perceived ease of use, user attitudes and actual technology users. While the remaining 7% is explained by other variables outside the research model variables.

2. F Test

The F test is carried out with the aim of testing whether the independent variables together or simultaneously affect the dependent variable. The results of the F test can be said to have a significant effect if the F value> F Table or Significance value (Sig.) <0.05. The results of the F test can be seen in the following table:

Tabel 14. F Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	755,177	5	151,035	285,012	,000[b]
	Residual	49,813	94	,530		
	Total	804,990	99			
a. Dependent Variable: Y b. Predictors: (Constant), Z, X4, X3, X1, X2						

Source: Data Processed, 2023

Based on the results of the F test in Table 4.22, it shows that the result of the significance value (Sig.) is 0.000 <0.05, so it can be stated that simultaneously the variables of perceived usefulness (X1), perceived ease of use (X2), user attitudes (X3), real technology users (X4), and perceived risk (Z) have a significant effect on interest in using QRIS on FEBI IAIN Ponorogo students (Y).

3. The t Test

The t test is carried out with the aim of testing whether the independent or independent variable partially affects the dependent or dependent variable. The independent variable can be stated to partially affect the dependent variable if the probability value (Sig.) <0.05 or the t value> t table. The t test results can be seen in the following table:

Tabel 15. The t Test Results

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1.	(Constant)	2,559	,687		3,722	,000
	X1	,118	,029	,190	4,041	,000
	X2	,347	,024	,758	14,482	,000
	X3	,079	,025	,112	3,155	,002
	X4	,148	,023	,222	6,561	,000
	Z	-,153	,030	-,226	-5,165	,000
a. Dependent Variable: Y						

Source: Data Processed, 2023

The results of the t test in Table 4.21 can be seen as follows :

a. First Hypothesis Testing Results

Testing X1 against Y results in a t-test significance of 0.000 which indicates that sig is smaller than 0.05 (α = 5%) and with a t-count value of 4.041> t-Table 1.66123 so that it can be concluded that perceived usefulness has a significant effect on interest in using QRIS on FEBI IAIN Ponorogo students. And judging from the regression of 0.118, it means that X1 has a positive direction of influence on Y so that the resulting positive direction of influence is significant.

b. Second Hypothesis Testing Results

X2 testing on Y results in a t-test significance of 0.000 which shows that sig is smaller than 0.05 (α = 5%) and with a t-count value of 14.482> t-Table 1.66123 so that it can be concluded that perceived ease of use has a significant effect on interest in using QRIS on FEBI IAIN Ponorogo students. And seen from the regression of 0.347, it means that X2 has a positive direction of influence on Y so that the direction of the resulting positive influence is significant.

c. Third Hypothesis Testing Results

Testing X3 against Y results in a t-test significance of 0.002 which shows that sig is smaller than 0.05 (α = 5%) and with a t-count value of 3.155> t-Table 1.66123 so that it can be concluded that User Attitude has a significant effect on interest in using QRIS on FEBI IAIN Ponorogo students. And judging from the regression of 0.079, it means that X3 has a positive direction of influence on Y so that the resulting positive direction of influence is significant.

d. Fourth Hypothesis Testing Results

Testing X4 against Y results in a t-test significance of 0.000 which indicates that sig is smaller than 0.05 (α = 5%) and with a t-count value of 6.561> t-Table 1.66123 so that it can be concluded that technology users actually have a significant effect on interest in using QRIS on FEBI IAIN Ponorogo students. And seen from the regression of 0.148 means that X4 has a positive direction of influence on Y so that the direction of the resulting positive influence is significant.

e. Fifth Hypothesis Testing Results

Testing Z against Y results in a t-test significance of 0.000 which shows that sig is smaller than 0.05 (α = 5%) and with a t-count value of -5.165 < t-Table 1.66123 so that it can be concluded that risk perception has a significant effect on interest in using QRIS on FEBI IAIN Ponorogo students. And seen from the regression of -0.153 means that Z has a negative direction of influence on Y so that the resulting negative direction of influence is significant.

CONCLUSION

Interest in the use of payment systems continues to grow along with the adoption of new technologies. New technology such as QRIS is a symbol of society's adaptation to increasingly complex and dynamic technological advances. This study concluded that first, the perceived usefulness variable has a positive effect on interest in using QRIS for FEBI IAIN Ponorogo students. This means that the better the perceived usefulness of students on QRIS, the student interest in using QRIS will also increase. Second, the perceived ease of use variable has a positive effect on interest in using QRIS in FEBI IAIN Ponorogo students. This means that the better the perceived ease of use of students in QRIS, the student interest in using QRIS will also increase. Third, the user attitude variable has a positive effect on interest in using QRIS in FEBI IAIN Ponorogo students. This means that the better the student's user attitude towards QRIS, the student's interest in using QRIS will also increase. Fourth, the actual technology user variable has a positive effect on interest in using QRIS for FEBI IAIN Ponorogo students. This means that the better the real technology users of students in QRIS, the student interest in using QRIS will also increase. Fifth, the variable, perceived risk as a moderating variable has a negative and significant effect on interest in using QRIS on FEBI IAIN Ponorogo students. This means that if the perceived risk variable is reduced, the interest in using QRIS will increase. Suggestions for future research should use different theories for research on the adoption of new technology acceptance, especially related to individual acceptance interest in using QRIS. Future researchers can use the post acceptance model (PAM) theory.

REFERENCES

Ahdiat, Adi. 2023. “Jumlah Merchant QRIS Meningkat, Tapi Transaksinya Masih Rendah.” *Databoks.Katadata*.

Apriliani, Nesta Amalia, and Ima Amaliah. 2023. “Pengaruh Technology Acceptance Model Terhadap Minat Mahasiswa Unisba Dalam Menggunakan Shopee Paylater.” *Bandung Conference Series: Economics Studies* 3(2):307–15.

Atarwaman, Rita J. D. 2022. “Pengaruh Persepsi Resiko, Kegunaan, Kepercayaan Dan Kemudahan Terhadap Sikap Penggunaan Mobile Banking Di Kota Ambon.”

Jurnal Ekonomi Dan Bisnis 10(2):281–90.
Bungin, Burhan. 2009. *Metodologi Penelitian Kualitatif : Komunikasi, Ekonomi, Dan Kebijakan Publik Serta Ilmu-Ilmu Sosial Lainnya*. Jakarta: Kencana.
Davis, Fred D. 1986. "A Technology Acceptance Model for Empirically Testing New End User Information Systems; Theory and Result." Massachusetss Institute of Technology (MIT).
Davis, Fred D. 1989. "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology." *MIS Quarterly* 13(5):318–40.
Ghozali, Imam. 2016. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
Gufran, Muhammad Irsiad, Muhammad Natsir, and Tajuddin. 2023. "Determinan Tingkat Penggunaan Quick Response Indonesian Standard Di Kota Kendari." *Value Added: Majalah Ekonomi Dan Bisnis* 19(2):89–94.
H. M., Jogiyanto. 2007. *Sistem Informasi Keprilakuan*. Yogyakarta: Penerbit Andi.
Hadi, Syamsul, and Novi. 2018. "Faktor-Faktor Yang Mempengaruhi Penggunaan Layanan Mobile Banking." *Jurnal Eknomi Dan Bisnis Islam* 4(2):55–67.
Hasyim, Fuad, Rya Addela, and Novia Gita Rahmawati. 2023. "Pendekatan TAM Dalam Menilai Keputusan Penggunaan LinkAja Syariah Pada Masyarakat Surakarta." *Velocity: Journal of Sharia Finance and Banking* 3(1):87–100.
Hutagalung, Rifqi Alfalah, Pinondang Nainggolan, and Pawer Darasa Panjaitan. 2021. "Analisis Perbandingan Keberhasilan UMKM Sebelum Dan Saat Menggunakan Quick Response Indonesia Standard (QRIS) Di Kota Pematangsiantar." *EKUILNOMI : Jurnal Ekonomi Pembangunan* 3(2):94–103.
Leerophong, and A. Mardjo. 2013. "Trust and Risk in Purchase Intention through Online Social Network : A Focus Group Study of Facebook in Thailand." *Journal of Economic, Business and Management* 1(4):314–18.
Ningsih, Hutami A., Endang M. Sasmita, and Bida Sari. 2020. "Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Dan Persepsi Risiko Terhadap Keputusan Menggunakan Uang Elektronik (QRIS) Pada Mahasiswa." *Journal IKRA-ITH Ekonomika* 4(1):1–9.
Nugroho, Anton. 2018. "Factors Affecting Consumers Interst in Electronic Money Usage With Theory of Planned Behavior (TPB)." *Journal of Consumer Sciences* 3(1):15–27.
Nurdin, Ismail, and Sri Hartati. 2019. *Metodologi Penelitian Sosial*. Surabaya: Sahabat Cendikia.
Nursiah, Nursiah. 2017. "Pengaruh Perceived Ease of Use Dan Perceived Usefulness Terhadap Behavior Intention To Use." *Jurnal Elektronik Sistem Informasi Dan Komputer* 3(2):39–47.
Permana, Gusi Putu Lestara, and Putu Mega Cindya Rosiana. 2022. "Pengaruh Tingkat Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Tingkat Pengetahuan Akuntansi, Dan Computer Self Efficacy Pada Penerimaan Aplikasi Myob Pada Siswa Smk Akuntansi Di Kota Denpasar." *Jurnal Ilmiah Akuntansi Dan Bisnis* 7(1):89–105. doi: 10.38043/jiab.v7i1.3464.
Praptiningsih, and Angginun Juwita Sari Harahap. 2023. *Sistem Informasi Akuntansi Dalam Pengelolaan Anggaran Pendapatan Dan Belanja Desa*. Purwokerto: CV Pena Persada.
Rahmawati, Anggun Nur, and Murtanto. 2023. "Pengaruh Persepsi Manfaat Dan Persepsi Kemudahan Penggunaan Uang Elektronik (QRIS) Pada Mahasiswa Akuntansi." *Jurnal Ekonomi Trisakti* 3(1):1247–56.

Rigopoulos, George, and Dimitrios Askounis. 2007. “A TAM Framework to Evaluate Users’ Perception towards Online Electronic Payments.” *Journal of Internet Banking and Commerce* 12(3):1–6.

Sachdev, Sheetal B., and Harsh V. Verma. 2004. “Relative Importance of Service Quality Dimensions: A Multisectoral Study.” *Journal of Services Reaserch* 4(1):93–116.

Setiawan, I. Wayan Arta, and Luh Putu Mahyuni. 2020. “"QRIS Di Mata UMKM: Eksplorasi Persepsi Dan Intensi UMKM Menggunakan QRIS.” *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana* 9(10):921–46.

Simorangkir, Iskandar. 2014. *Pengantar Kebank Sentralan Teori Dan Praktik Si Indonesia*. Cetakan 1. Depok: Raja Grafindo Persada.

Sriekaningsih, Ana, Slamet Riyanto, and Andre Prakasa. 2022. “Tingkat Pemahaman Masyarakat Terhadap Penggunaan Quick Response Code Indonesian Standard (QRIS) Di Kota Tarakan.” *GEMILANG: Jurnal Manajemen Dan Akuntansi* 2(3):92–101.

Tyas, Elok Irianing, and Emile Satia Darma. 2017. “Pengaruh Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Dan Actual Usage Terhadap Penerimaan Teknologi Informasi: Studi Empiris Pada Karyawan Bagian Akuntansi Dan Keuangan Baitul Maal Wa Tamwil Wilayah Daerah Istimewa Yogyakarta Dan Sek.” *Reviu Akuntansi Dan Bisnis Indonesia* 1(1):25–35.

Wibowo, Rahmawati Idha. 2023. “Analisis Model UTAUT (Unified Theory of and Use of Technology Syaria) Pada Pengguna QRIS Di Kota Semarang.” *Jurnal Ilmiah Ekonomi Islam* 9(2):2935–41.

Yuliati, Tri, and Tri Handayani. 2021. “Pendampingan Penggunaan Aplikasi Digital QRIS Sebagai Alat Pembayaran Pada UMKM.” *Communnity Development Journal* 2(3):811–16.