DETERMINANTS OF FACTORS AFFECTING THE USE OF E-PAYMENT (QRIS) IN MSMES IN MALANG CITY

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ABSTRACT
This research aims to determine and analyze the influence of perceived usefulness, perceived ease of use, perceived risk, and trust on behavioral intention to use, and behavioral intention to use on actual system use in MSMEs in Malang City. The population in this research is MSMEs that use e-payment in the form of QRIS in Malang City. This research uses quantitative methods with a descriptive approach. In this research, researchers used Partial Least Square (PLS) or SmartPLS software, which is run using computer media. The sample from this research was 110 respondents. Data collection was carried out by distributing questionnaires in the form of a Google form. The results of this research show that the variables perceived usefulness, perceived ease of use, and perceived risk do not have a positive influence on behavioral intention to use, while the variable trust has a significant influence on behavioral intention to use, and the variable behavioral intention to use has a significant influence. significant to actual system use.

Keywords: *e-payment*, QRIS, MSMEs

INTRODUCTION

In this era where economic networks are increasingly expanding and technology is currently advancing, the Micro, Small, and Medium Enterprises (MSME) sector has a very important role in the Indonesian economy, including Malang City. This opens up various opportunities for MSMEs to develop and exploit existing potential. According to the Coordinating Ministry for Economic Affairs in its press release, MSMEs contribute 61.9% of the country's gross domestic product (GDP) and absorb 97% of the workforce. This technological progress brings challenges for MSME players, one of which is the increasing use of digital payment services in Indonesia, especially after the COVID-19 pandemic which pushed many activities to shift to the online realm.

Advances in information technology can encourage the creation of an economy in a digital direction (Permatasari & Putri Aprilianti, 2023). MSMEs need to adapt to these changes and utilize digital technology to increase the efficiency, innovation, and marketing of their products. This allows individuals and MSMEs to carry out financial transactions without using cash. This statement is also supported by (Lubis et al., 2023) who said that the ease of people accessing the internet and the increasing number of affordable smartphone prices for lower middle-class people means that digital technology has a wide open market share. Many e-commerce platforms provide electronic money custody services and increase transaction convenience. E-Payment has provided various conveniences and flexibility for MSMEs in carrying out various transactions in their business. By using secure e-payments, such as digital wallets, the risk of theft or loss of cash can be reduced (Muhtarom, 2022).

Currently, various types of e-payments are starting to vary, from e-money, and e-wallet to QR Payment (Afinandiva & Muryanto, 2019). According to (Bank Indonesia, 2023) said that currently (data as of June 2023) QRIS has reached 26.7 million merchants, with 91.4% of that number being MSMEs. This is also supported by the results of a survey by (Dr. Dimitri Mahayana, 2023) which states that the use of QRIS is at the top of the list of digital payment uses. The use of e-payment cannot be separated from things that influence the acceptance of the system. Technology Acceptance Model (TAM). The TAM model aims to explain the factors of acceptance of the use of information-based technology in general and explain user behavior (Purboyo et al., 2020).

Based on the background that has been presented, encourages researchers' interest in researching the factors that influence the use of QRIS in Malang City MSMEs. This research aims to analyze the factors that influence the actual use of QRIS in Malang City MSMEs. So, the title of this research is "Determinants of Factors that Influence the Use of E-Payment (QRIS) in MSMEs in Malang City".

LITERATURE REVIEW

E-Payment
E-payment is a payment model that makes it easy and offers comfort to users in carrying out payment transactions (Pratama et al., 2023). Users only need to pay online via the internet, without the need to meet or have a physical meeting with the seller directly.

In this research, e-payment is a type of Financial Technology (FinTech). FinTech is a service that provides financial products by using and utilizing developing information technology (Ansori, 2019). One type of FinTech is a digital payment system or what can be called e-payment. One type of payment that is trending upward is e-payment with the QRIS type (Sandy, 2020). QRIS is a QR Code payment standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (Bank Indonesia, 2020). With QRIS, users can make payments simply by scanning a QR code, which allows the payment process to be fast and in line with current technology trends.

Technology Acceptance Model (TAM)
Technology Acceptance Model (TAM) is a model that can be used to analyze the factors that influence the acceptance of an information system/system. (Binus University School of Information System, 2016). This model was first introduced by Fred Davis in 1986 in the book "User Acceptance Of Computer Technology: A Comparison of Two Theoretical Models". The TAM model has two main variables, namely, perceived ease of use and perceived usefulness. These two main variables determine user acceptance of information technology systems. There have been several changes to the previous model. So there is a new model that was developed by Venkatesh & Davis in 1996.
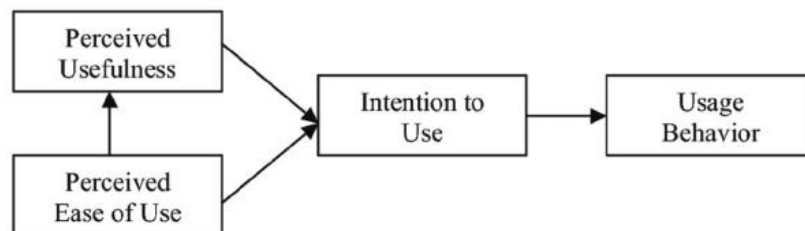
Figures 1. Final Model Proposed by Fred Davis & Venkatesh in 1996
Source: Amaral Souza et al., (2017)

Figure 1 explains that four factors can influence the use of a system as proposed by Davis, namely, (1) Perceived Usefulness with indicators of effectiveness and usefulness, (2) Perceived Ease of Use with indicators: easy to learn, can be done easily, easy to improve user skills, easy to operate, (3) Behavioral Intention To Use with indicators: interest in using regularly, interest in using in everyday life, interest in frequent use, (4) Actual System Use with indicators: real use, frequency of use.
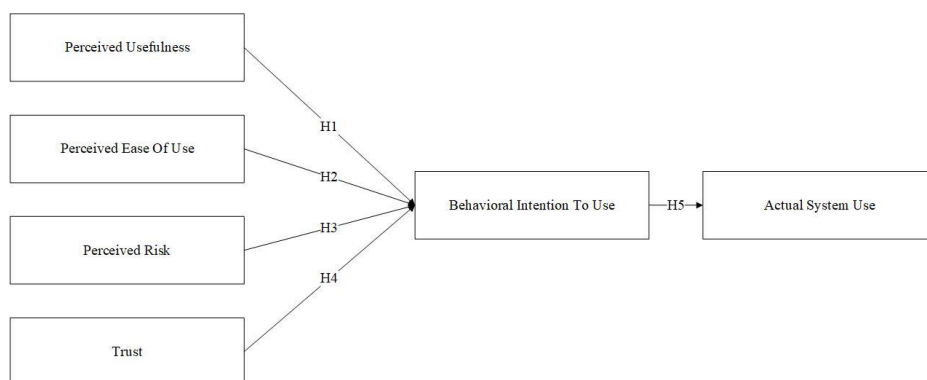
Perceived Risk
Perceived risk is a concept that has the risk experienced by customers due to changes in the results of purchasing products or services (Kamalul Ariffin et al., 2018). Perceived risk can also be called consumer perception which does not judge itself and influences various frequency of visits, purchases, and the amount of money and time spent. (Ventre & Kolbe, 2020). It can be concluded that this perception of risk is indeed a factor that causes uncertainty for consumers, which then influences the next actions they will take.

There are three indicators of perceived risk according to (Lui & Jamieson, 2003)namely: (1) Worried that I will experience losses if I make transactions using this system, (2) Afraid that I will make a mistake if I use this system to make transactions, (3) Afraid that it will certainly cause problems for me that I don't need.

Trust
Trust can be defined as a customer's belief regarding the honesty of a product about the way they treat their customers and trust often refers to the hope one party has that another party will not behave opportunistically (Gefen et al., 2003). Meanwhile, according to (Hendro & Keni, 2020) defines trust as customer confidence in a brand, where customers will trust the brand if it can meet customer expectations.

The dimensions of trust themselves according to (Mayer et al., 1995). There are three factors in a person's trust, namely (1) ability, (2) kindness, and (3) integrity.

Figures 2. conceptual framework
Source: Processed by Researchers (2024)

HYPOTHESIS

Perceived Usefulness Influences Behavioral Intention To Use
Perceived usefulness in TAM theory is defined as the extent to which someone believes using a particular system will improve their work performance (F. Davis, 1987). From this explanation, usefulness is trust in a decision-making process. Based on research (Sinurat & Sugiyanto, 2022) explains that perceived usefulness has a significant influence on behavioral intention to use. This research was also supported by (Jocelyn et al., 2022) which shows that perceived usefulness positively influences behavioral intention to use. Meanwhile, research (Nisa & Solekah, 2022) explains that perceived usefulness does not influence behavioral intention to use. Perceived usefulness leads someone to believe that using the system will provide increased productivity, so they will naturally tend to have the intention to use the system. So, researchers suspect that there is an influence of perceived usefulness on behavioral intention to use. With these findings, the researcher formulated the following hypothesis:
H1: Perceived usefulness influences behavioral intention to use

Perceived Ease Of Use Influences Behavioral Intention To Use
Perceived ease of use in TAM theory is defined as the extent to which a person believes that using a particular system will be free from physical and mental effort (F. Davis, 1987). Perceived ease of use gives users confidence that applying the easy. Based on research from (Jocelyn et al., 2022) explains that perceived ease of use positively influences behavioral intention to use. This research was also supported by (Sinurat & Sugiyanto, 2022) which shows that perceived ease of use has a significant influence on behavioral intention to use. Meanwhile in research (Febbyola et al., 2023) and (Febrian & Keni, 2022) she explained that perceived ease of use does not have a positive influence on behavioral intention to use.

Perceived ease of use brings ease of use of a system so that it influences a person's interest in using it. So, researchers suspect that there is an influence of perceived ease of use on behavioral intention to use. With these findings, the researcher formulated the following hypothesis:

H2: Perceived ease of use influences behavioral intention to use

Perceived RISK INFLUENCES BEHAVIORAL INTENTION TO USE

Perceived risk is a concern about transaction security for digital payment users(Shin, 2010). Perceived risk makes consumers appreciate the possibility of risks that could occur so that it will have a positive effect on consumer interest in using a system. Based on research from (Prasetyo & Wardhani, 2022) explains that perceived risk has a non-negative influence on behavioral intention to use. This research is not supported by (M & Warningsih, 2021) which explains that perceived risk has a negative influence on behavioral intention to use. Perceived risk brings into consideration that concerns about risk in digital payments can have a complex impact on users' intentions to use them. So, researchers suspect that there is an influence of perceived risk on behavioral intention to use. With these findings, the researcher formulated the following hypothesis:

H3: Perceived risk influences behavioral intention to use

Trust Influences Behavioral Intention to Use

Trust is a customer's belief regarding the honesty of a product about how they treat their customers and trust often refers to the hope one party has that another party will not behave opportunistically (Gefen et al., 2003). Trust brings consumers to have confidence so that it will influence interest in using a system. Based on research from (Prasetyo & Wardhani, 2022) explains that trust has a positive effect on behavioral intention to use. This research was supported by (Utami, 2021) who explains that trust has a positive influence on behavioral intention to use. When consumers have high trust, they will tend to use a system. Thus, researchers suspect the influence of trust on behavioral intention to use. With these findings, the researcher formulated the following hypothesis:

H4: Trust influences behavioral intention to use

Behavioral Intention to Use Influences Actual System Use

Behavioral intention to use is a behavioral tendency to continue using a technology (F. D. Davis et al., 1989). Users are interested in using a new system if users can be confident in using the system. Based on research (Qomariah, 2022) explains that behavioral intention to use has a significant influence on actual system use. This research was supported by (Herdioko et al., 2023) who explains that behavioral intention to use positively influences actual system use. When consumers have a strong intention to use the system, they will tend to use the system in practice. Thus, researchers suspect that the influence of behavioral intention to use on actual system use. With these findings, the researcher formulated the following hypothesis:

H5: Behavioral intention to use influences actual system use

METHODS

In the established research concept, this type of research uses quantitative research. The approach that researchers use is descriptive. The location of this research was carried out and researched in Malang City, focusing on MSMEs as the research object. In this study, researchers took the population of all MSMEs in Malang City. The population size of MSMEs that have used QRIS in Malang City is not yet known. For sampling, researchers used lemeshow.

Researchers used primary data, by distributing questionnaires as a tool to collect data. Data collection from this research was carried out by distributing questionnaires using Google Forms, with score measurements using a Likert scale. The data obtained will be processed and analyzed using SmartPLS.

RESULTS

From the results of distributing the questionnaire, 110 respondents filled out this research questionnaire. So next it will be analyzed using SmartPLS with an evaluation of the measurement model (outer model) and an evaluation of the structural model (inner model).

Evaluation of the Measurement Model (Outer Model)
The outer model functions to show validity and reliability values. The outer model with reflective indicators will be evaluated with convergent, discriminant, and composite reliability validity as well as Cronbach alpha for the indicator block (Ghozali & Latan, 2015). Convergent validity is seen by the correlation of the item score with the construct. According to (Ghozali & Latan, 2015). The indicator can be said to be reliable if the value is > 0.7, however, if the loading factor value is 0.5 – 0.6 it is still acceptable. The following are the output results of the loading factor values for each research indicator, including:

Table 1. Loading Factor Value

Variable	ASU	BITU	PEoU	PR	PU	Q	Ket.
ASU 1	0.670						Valid
ASU 2	0.888						Valid
ASU 3	0.692						Valid
ASU 4	0.868						Valid
ASU 5	0.874						Valid
BITU 1		0.819					Valid
BITU 2		0.747					Valid
BITU 3		0.885					Valid
BITU 4		0.870					Valid
PEoU 1			0.711				Valid
PEoU 2			0.883				Valid
PEoU 3			0.845				Valid
PEoU 4			0.811				Valid
PEoU 5			0.659				Valid
PR 1				0.883			Valid
PR 2				0.847			Valid
PR 3				0.822			Valid
PU 1					0.776		Valid
PU 2					0.645		Valid
PU 3					0.733		Valid
PU 4					0.772		Valid
PU 5					0.783		Valid
T 1						0.874	Valid
T 2						0.836	Valid
T 3						0.807	Valid
T 4						0.836	Valid
T 5						0.841	Valid

Source: SmartPLS Output (2024)

Based on Table 1, shows that all variables have a loading factor value > 0.6, thus indicating that the value is suitable for research or has met the requirements of convergent validity.

The discriminant Variable is the value of the cross loading factor which is used to determine whether the construct has a good discriminant or not by comparing the loading value on the target variable > the loading value with other variables (Ghozali & Latan, 2015).

Table 2. Cross Loading Value

Variable	ASU	BITU	PEoU	PR	PU	Q	Ket.
ASU 1	**0.670**	0.543	0.462	0.394	0.416	0.529	Valid
ASU 2	**0.888**	0.777	0.592	0.678	0.512	0.748	Valid
ASU 3	**0.692**	0.543	0.390	0.470	0.383	0.388	Valid
ASU 4	**0.868**	0.680	0.439	0.573	0.435	0.588	Valid
ASU 5	**0.874**	0.701	0.487	0.526	0.431	0.574	Valid
BITU 1	0.721	**0.819**	0.607	0.566	0.512	0.675	Valid
BITU 2	0.564	**0.747**	0.455	0.409	0.427	0.467	Valid
BITU 3	0.694	**0.885**	0.548	0.538	0.464	0.697	Valid
BITU 4	0.717	**0.870**	0.498	0.554	0.455	0.705	Valid
PEoU 1	0.391	0.425	**0.711**	0.523	0.422	0.435	Valid
PEoU 2	0.572	0.628	**0.883**	0.656	0.586	0.681	Valid
PEoU 3	0.494	0.483	**0.845**	0.545	0.528	0.502	Valid
PEoU 4	0.491	0.565	**0.811**	0.505	0.634	0.593	Valid
PEoU 5	0.334	0.322	**0.659**	0.453	0.449	0.421	Valid
PR 1	0.572	0.500	0.569	**0.883**	0.451	0.650	Valid
PR 2	0.604	0.581	0.591	**0.847**	0.487	0.694	Valid
PR 3	0.519	0.510	0.590	**0.822**	0.397	0.662	Valid
PU 1	0.465	0.442	0.552	0.426	**0.776**	0.506	Valid
PU 2	0.333	0.373	0.389	0.407	**0.645**	0.351	Valid
PU 3	0.387	0.390	0.476	0.257	**0.733**	0.399	Valid
PU 4	0.400	0.413	0.525	0.484	**0.772**	0.485	Valid
PU 5	0.426	0.452	0.550	0.375	**0.783**	0.478	Valid
T 1	0.638	0.684	0.646	0.708	0.503	**0.874**	Valid
T 2	0.598	0.704	0.631	0.560	0.524	**0.836**	Valid
T 3	0.621	0.628	0.526	0.675	0.511	**0.807**	Valid
T 4	0.596	0.601	0.516	0.690	0.522	**0.836**	Valid
T 5	0.542	0.621	0.538	0.683	0.460	**0.841**	Valid

Source: SmartPLS Output (2024)

Table 2 shows that the largest cross loading value for each variable is greater than the other cross loading values so it can be declared valid. Average Variance Extracted in (Ghozali & Latan, 2015) Expected AVE value > 0.5. The following is the AVE calculation:

Table 3. Average Variance Extracted Value

Variable	Average Variance Extracted (AVE)	Ket.
PU	0.553	Valid
PEoU	0.618	Valid
PR	0.724	Valid
Q	0.704	Valid
BITU	0.692	Valid
ASU	0.646	Valid

Source: SmartPLS Output (2024)

Based on table 3, shows that each variable has a value above 0.5 so it is considered valid.

Composite Reliability & Cronbach's Alpha According to (Ghozali & Latan, 2015) The composite reliability value must be > 0.7. This is aimed at research that has confirmatory characteristics, while a value of 0.6 – 0.7 is still acceptable in exploratory research. Meanwhile, for Cronbach's Alpha, the value is > 0.7 for all variables, whereas if the research is exploratory > 0.6 is still acceptable.

Table4.Composite Reliability & Cronbach's Alpha Value

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Ket.
PU	0.796	0.801	0.860	Reliable
PEoU	0.844	0.877	0.889	Reliable
PR	0.810	0.813	0.887	Reliable
Q	0.895	0.897	0.922	Reliable
BITU	0.851	0.862	0.900	Reliable
ASU	0.859	0.880	0.900	Reliable

Source: SmartPLS Output (2024)

Based on table 4, the value of each variable in the composite reliability and cronbach's alpha values are all above 0.7. So it can be concluded that each variable has met the reliability test.

Structural Model Evaluation (Inner Model)
The Coefficient of Determination or R-squared is used to determine the size or how influential the exogenous variable is on the endogenous variable. If the coefficient of determination value is 0.75 (good), 0.50 (moderate), and 0.25 (weak).

Table 5. R-Square Value

Variable	R-square	R-square adjusted
ASU	0.665	0.662
BITU	0.625	0.611

Source: SmartPLS Output (2024)

Based on table 5, the R-square value for the ASU variable has a value of 0.665, which means that the influence of the BITU variable on the ASU variable is 66.5%, while the remaining 33.5% is other factors from this research. Meanwhile, the BITU variable has a value of 0.625, which means that the influence of the PU, PEoU, PR, and T variables on the BITU variable is 62.5%, while the remaining 37.50% is other factors from this research.

HYPOTHESIS

Table 6. Direct Effect Test Results

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Note
PU -> BITU	0.079	0.084	0.080	0.991	0.322	Not significant
PEoU -> BITU	0.170	0.167	0.111	1,528	0.126	Not significant
PR -> BITU	-0.034	-0.022	0.095	0.355	0.723	Not significant
T -> BITU	0.638	0.628	0.119	5,380	0,000	Significant
BITU -> ASU	0.816	0.818	0.044	18,662	0,000	Significant

Source: SmartPLS Output (2024)

Table 6 shows the path coefficient values for research that are directly related between exogenous variables and endogenous variables, shown in the t-statistic values and p-values, with the following explanation:

First Hypothesis (H1)
Testing the PU variable does not have a significant influence on BITU because of the t-statistics value (0.991 < 1.96) or p-values (0.322 > 0.05). So it can be concluded that the PU variable does not have a significant influence on BITU. So, H3 cannot be accepted. This is not in line with several studies belonging to (Sinurat & Sugiyanto, 2022) and (Jocelyn et al., 2022) which states that perceived usefulness positively influences behavioral intention to use. Meanwhile, research (Nisa & Solekah, 2022) shows that perceived usefulness has no impact on interest in using e-wallets. While the results of this relationship. Based on the results of distributing questionnaires conducted by researchers, MSME actors feel that using QRIS in their business does not bring many benefits to their business also using QRIS there is still a 0.3% discount if transactions are above 100 thousand rupiah so what business actors receive is less than 100 thousand rupiah. This shows that there are still many MSME players who still prefer the cash system or paying with cash.

Second Hypothesis (H2)
Testing the PEoU variable does not have a significant influence on BITU because of the t-statistics value (1.528 < 1.96) or p-values (0.126 > 0.05). So it can be concluded that the PEoU variable does not have a significant influence on BITU. So, H2 cannot be accepted. This is not in line with research from (Jocelyn et al., 2022) which explains that perceived ease of use has a significant influence on behavioral intention to use. Meanwhile, this relationship is supported by research from (Febbyola et al., 2023) which states that perceived ease of use does not have a significant influence on behavioral intention among digital payment users and also research by (Febrian & Keni, 2022) which explains that perceived ease of use does not have a significant influence on behavioral intention to use e-payment users. Based on the results of questionnaires distributed by researchers, MSME players who use QRIS still have difficulties in using it, especially parents who do not fully understand the technology and some still have difficulty in settling or transferring funds to MSME merchant accounts for one transfer in one day means today's sales or income can be included in tomorrow's income.

Third Hypothesis (H3)
Testing the PR variable does not have a significant influence on BITU because of the t-statistics value (0.355 < 1.96) or p-values (0.723 > 0.05). So it can be concluded that the PR variable does not have a significant influence on BITU. So, H3 cannot be accepted.

This is not in line with the research (Prasetyo & Wardhani, 2022) which states that perceived risk has a non-negative influence on behavioral intention to use. Meanwhile, research (M & Warningsih, 2021) states that perceived risk has a negative effect and a non-positive effect on behavioral intention to use digital wallets. Based on the results of questionnaires distributed by researchers, there are still many MSMEs who use QRIS and make mistakes in their transactions and there are still some who are not sure about the security of QRIS.

Fourth Hypothesis (H4)
Testing T has a significant effect on BITU of (0.638) with t-statistics (5.38 > 1.96) or p-values (0.000 < 0.05). So it can be concluded that the T variable has a significant influence on BITU. So, H5 can be accepted. This is in line with research (Utami, 2021) which states that trust has a positive and significant effect on behavioral intention to use. Based on the results of distributing questionnaires carried out by researchers, MSMEs who use QRIS believe they will use QRIS because, in this technological era, everyone will use technology. So the high level of trust in QRIS will increase interest in using QRIS.

Fifth Hypothesis (H5)
Testing BITU has a significant effect on ASU of (0.816) with t-statistics (18.662 > 1.96) or p-values (0.000 < 0.05). So it can be concluded that the BITU variable has a significant influence on ASU. So, H1 can be accepted. This is in line with the research (Qomariah, 2022) which explains that behavioral intention to use has a positive effect on actual system use. Based on the results of questionnaires distributed by researchers, MSMEs who use QRIS have a high interest in using QRIS so the level of QRIS use is also high.

CONCLUSION

Based on the results of research conducted regarding Determinant Factors that Influence the Use of E-Payment (QRIS) in MSMEs in Malang City. So it can be concluded that: (1) Perceived usefulness does not have a significant influence on behavioral intention to use. This is characterized by the lack of usefulness of QRIS. So the usefulness does not affect interest in using QRIS. (2) Perceived ease of use does not have a significant influence on behavioral intention to use. This is indicated by MSMEs who still have difficulty using QRIS. So convenience does not affect interest in using QRIS. (3) Perceived risk does not have a significant influence on behavioral intention to use. This is indicated by an error in the transaction. So the risk does not affect interest in using QRIS. (4) Trust has a significant influence on behavioral intention to use. This is indicated by the trust of MSME players in using QRIS which is supported by rapid technological developments. So trust can influence interest in using QRIS. (5) Behavioral intention to use has a significant influence on actual system use. This is indicated by the high interest in using QRIS, resulting in an increasing number of QRIS users.

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