**MMS**

*Marketing Management Studies*

# The influence of perceived usefulness, perceived ease of use, perceived risk on behavioral intention for QRIS user

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| INFO ARTIKEL | ABSTRACT |
|---|---|
| | This study aims to analyze (1) the effect of perceived usefulness on behavioral intention (2) the effect of perceived ease of use on perceived usefulness (3) the effect of perceived ease of use on behavioral intention (4) the effect of perceived risk on behavioral intention for QRIS in Padang. The respondents are 310 QRIS users in Padang for their opinions. We collected our data directly from these users, who were interested in QRIS payments. Then we used a mix of descriptive and quantitative analysis, including multiple regression, to analyze the data using SmartPLS. The results of the study showed: perceived usefulness and perceived ease of use had a positive significant effect on behavioral intention; perceived ease of use had a positive significant effect perceived usefulness; perceived risk had a negative significant effect on behavioral intention. |

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## INTRODUCTION

The rapid development of the modernization era has brought changes to aspects of life. One of them is the development of a means of payment that applies in society known as money. Along with the modernization of the world community, Indonesia has also developed a means of payment that is fast, safe and efficient. Cash remains a priority in every payment transaction activity, but currently paper-based, card-based and electronic-based payment instruments are increasing and becoming an option for the public in making transactions (Syamsu J et al., 2022). The existence of a shift in the use of paper-based instruments such as checks and bills of exchange to card-based and electronic-based instruments can be seen from the increasing habit of using payment instruments such as credit cards, ATM/debit cards, electronic transfers through clearing and Real Time Gross Settlement (RTGS), Scriples Securities Settlement System (SSSS), electronic money both in the form of card-based and server-based cards, payments through internet banking channels mobile payments and other features (Latumaerissa, 2011). A type of digital payment is QRIS (Quick Response Indonesian Standard). It combines different QR codes from different payment service providers using the QR Code. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with QR Code can be easier, faster, and safer.The national implementation of QRIS is effective from January 1, 2020, to provide a preparatory transition period for Payment System Service Providers (PJSP).

Bank Indonesia noted that the use of QRIS has had a significant development since it was published in Indonesia. Bank Indonesia (BI) recorded the nominal transaction of the quick response code indonesian standard aka QRIS throughout 2023 reaching Rp 229.96 trillion. This amount grew 130.01% on an annual basis. Meanwhile, in the city of Padang, West Sumatra Province, the use of QRIS as a payment method is also experiencing very rapid growth. Based on data from the city of Padang. according to Padangmedia.com, the Deputy Representative Office of Bank Indonesia for the West Sumatra region revealed that until March 2023 there were 483,733 users or grew 157.02 percent per year. While nationally QRIS users grew 81.25 percent. While in the same period the transaction volume in West Sumatra was recorded at 1.8 million or grew 24.28 percent per year.

Although the application of QRIS as a payment method among consumers still has obstacles or challenges due to uneven internet infrastructure and low levels of financial literacy and use of technology and information. According to data from the 2022 National Survey on Financial Literacy and Inclusion (SNLIK), which was conducted in the period July to September 2022, covering 34 provinces and 76 districts/cities and involving 14,634 respondents aged 15 to 79 years the financial literacy index of the Indonesian people is only 49.68 percent.

Meanwhile, according to data from the Central Statistics Agency (BPS) shows that in 2022, the level of use of information and communication technology was at 5.34 out of a maximum score of 1.Meanwhile, in the city of Padang, Central Statistics Agency (BPS) in 2022 also revealed that there were only 68 percent of Padang city residents aged 15-59 with information and communication technology skills. This is an obstacle or challenge in using QRIS because there are still some people who are not used to using this technology.

Based on the data above, it proves that there is potential for consumer behavioral intention to use QRIS as a means of payment where initially the habits of the Indonesian people were accustomed to making transactions with cash, and now due to technological advances, people's habits in transactions have changed behavior (behavioral) in making payments.

According to Ajzen and Fishbein (2011) behavioral intention is a measure or level of intensity of an individual's intention to take a certain action. According to Davis (1989) consumer behavioral intentions towards certain technologies or systems can be examined using the Technology Acceptance Model (TAM). This model has become the basis for understanding user behavior towards various types of technology, and many studies have confirmed its applicability in various contexts.

According to TAM, there are two main constructs used to examine the adoption behavior of certain technologies, namely perceived usefulness and perceived ease of use. Perceived usefulness is the extent to which a person believes that adopting a particular system will increase work effectiveness and performance (De luna et al., 2018). in the context of QRIS digital payment, perceived usefulness is the extent to which QRIS can improve their performance and productivity in making payment transactions. Although the use of QRIS brings various benefits for QRIS users in Padang city. QRIS are still not fully implemented and felt by the community in the city of Padang. Considering, not all shops or merchants provide this payment method, especially in small towns or in areas that are still difficult to access by the internet. So, there is still a gap where people cannot feel the perception of the full usefulness of QRIS technology. Perceived usefulness and its effect on behavioral intention have been studied in various technology services. For example, research conducted by Makaba, K. A. (2023) about QRIS, and the results of the discussion is namely perceived usefulness has a significant influence on behavioral intention.

Users of QRIS services as a payment method will also consider the perception of convenience in their usability factors. According to Arta & Azizah (2020) perceived ease of use is a system designed to make it easy for users and not difficult, this convenience means that a service will be easy to understand and can be easily operated, so that consumers will easily learn how to use the service. Perceived ease of use of QRIS, consumers only need to open a mobile banking application or other e-wallet, then scan the QR code and immediately make a payment. While on the other hand there are still people who think QRIS is difficult to use.

Technology acceptance theories, such as the Technology Acceptance Model (TAM) proposed by Davis (1989), state that perceived ease of use and perceived usefulness are the two main factors that influence user acceptance of a technology. When technology or qris is considered easy to use, this tends to increase user confidence in its benefits, which in turn can increase the intention to use the technology. Based on research by Gunawan, A et al., (2023) who researched about QRIS on daily payment has shown that perceived ease of use positively affects perceived usefulness of a technology. When a QRIS is perceived as easy to use, this tends to increase user confidence in its usefulness, which in turn can increase the intention to use the technology.

Perceived ease of use on behavioral intention on technology services has been previously researched, based on previous research conducted by Raninda, R et al., (2022) researched about e-wallet DANA. The study proves that perceived ease of use has a partial influence on behavioral intention in DANA e-wallet users. The payment method with QRIS is certainly inseparable from the risks that will occur when used as a payment method so that QRIS service users will also consider perceived risk in their usability factors. Perceived risk is something consumers don't want to happen when they buy or use products (Peter & Olson 2012).

There are several facts related to risks when users use QRIS services. According to Ghani (2023) technology always contains cyber threats from irresponsible people including technology such as QRIS. According to Senior Faculty of the Indonesian Banking Development Institute (LPPI) Amin Nurdin (2023), the readiness of Indonesian information technology, both policies, laws, infrastructure is still not optimal. This includes the readiness of law enforcers, financial institutions and the public who are not ready.

According to cybersecurity expert and Head of cyber research institute Communication & Information System Security Research Center (CISSReC) Persadha (2023), many criminals make fake QR codes to direct to other accounts and also to websites containing malware. Perceived risk on behavioral intention in technology services has been previously studied, based on previous research conducted by Achiriani & Hasbi (2021) who researched about DANA digital wallet users in Indonesia. In this study, it was found that the perceived risk variable had a significant influence on the behavioral intention variable. Based on this background, researchers want to analyze and evaluate public perceptions of the implementation of QRIS users in Padang city.

## LITERATURE REVIEW

### Behavioral intention

Behavioral intention according to several experts, the first is according to Fishbein & Ajzen (1976) Behavioral intention is the level at which a person has formulated a conscious plan to do or not do certain behaviors in the future. while according to Yi & Hwang (2003) behavioral intention is a view of the extent to which a person intends to perform certain behaviors. Ryu et al., (2008) also stated that behavioral intention is a view of the extent to which a person intends to perform certain behaviors. Futhermore M. Li & Cai, (2012) also defines behavioral intention is defined as future behavior anticipated or planned by individuals. Finally, Warshaw Paul R et al., (2015) also argues that behavioral intention is defined as a measure of a person to determine the plan where he will do it. Behavioral intention is when a person consciously plans to do or not do something in the future. This is how much someone plans to do something. For example, if someone intends to use digital payments regularly next week, that is their behavioral intention. According to Venkatesh, et al., (2012) behavioral intention can be measured based on the following indicators, firstly intending to continue using it in the future, secondly always trying to use in daily life and thirdly planning to continue using it regularly. Behavioral intention is the willingness or main cause to use technology continuously in the future. Referring to research by Venkatesh & Davis (2000) there are several factors that influence behavioral intention, namely perceived usefulness and perceived ease of use. The study found that perceived usefulness has a significant effect on behavioral intention, perceived ease of use has a significant effect on behavioral intention on Four Longitudinal Field Studies.

Further research conducted by Balakhrisnan, V et al., (2021) there are many things that can influence behavioral intention, also namely perceived usefulness and perceived ease of use. the results of this study are perceived usefulness has a significant effect on behavioral intention, perceived ease of use has a significant effect on behavioral intention on digital payment adoption in Malaysia. Furthermore, research conducted by Raninda, R et al., (2022). there are several factors that influence behavioral intention, namely perceived usefulness, perceived ease of use, perceived security, cashback promotion. Based on the results of this study, it was found that perceived usefulness, perceived ease of use, perceived security, and cashback promotion simultaneously or together have an effect on behavioral intention on the DANA e-wallet. Lastly, conducted by Amira N.V et al., (2021) there are several factors that influence behavioral intention, namely: perceived usefulness, perceived ease of use, perceived risk using e-money in Padang city.

**Perceived usefulness**
Venkatesh & Davis (2000) said that perceived usefulness is how much someone believes using a system will help them do better. Meanwhile, according to Noviarni (2014) perceived usefulness is the subjective ability of users for the future where using certain application systems will improve performance in an organizational context. Furthermore, it is argued that Phonthanukitithaworn (2016) Perceived usefulness is the extent to which individuals believe using mobile payments will improve performance and productivity in carrying out transaction activities. The last opinion is from Jogiyanto (2007) that the perception of usefulness is that individuals who believe that the system is useful will use it. The indicators of perceived usefulness used in measuring perceived benefits were found by Davis (1989) as follows, first, transaction speed, second, increased transaction performance, third, increased transaction productivity, fourth, increased transaction effectiveness and fifth, usability in transactions.

**Perceived ease of use**
According to Davis (1989), perceived ease of use is how much someone thinks using a system can make things easier. Meanwhile, Arta & Azizah (2020) also defines perceived ease of use as how easy a system is for users. It's about making things simple and uncomplicated. This means that the service will be easy to understand and operate, so people can learn to use it quickly. Furthermore Widiyanti (2020) also concluded that perceived ease of use is how we see a new technology: easy to understand, easy to use, easy to reach, and practical. But also gives a different opinion Adyas (2019) the perception of ease of use is about designing a system that does not make it difficult for users, but actually makes their work easier. and finally according to Mahanani & Sari (2019) also explains that perceived ease of use is the extent to which a person believes that using a technology will be free from effort. Davis (1989) states that perceived ease of use can be measured through indicators, namely: ease of operation, ease of access, ease of understanding, ease of skill, easy to use.

**Perceived risk**
According to Feathermann & Pavlou (2002), perceived risk is how much customers think they might face negative outcomes from online transactions, and also when consumers feel unsure about buying something because they cannot predict the outcome. After that Schiffmann & Kanuk (2007) also gave a different opinion perceived risk is the idea that consumers are worried about what might go wrong and what they might lose if they buy a product. Furthermore, Downling & Staeling (1994) also provides an explanation that perceived risk is a risk that comes from feeling unsure of the purchase and worried about the losses that might occur. Finally Samadi & Nejadi (2009) suggests that perceived risk is what a person personally believes can go wrong if they make a decision to buy something. Perceived risk means what consumers believe can go wrong when they buy something online (Kim et al., 2008). It is about feeling uncertain about bad things that might happen when you use a product or service (Demirdogen, 2010). It is about how people see the chances of good or bad things happening when they buy something (Kathryn & Mary, 2002). Research and suggestions from experts used to measure the

level of perceived risk variables referring to research conducted by (Featherman & Pavlou, 2003a): risk of financial loss, risk of poor performance, risk of loss of privacy, psychological risk of not fitting into self-image or self-concept, risk of losing time while preparing and studying it, and overall risk taking into account all types of factors combined.

**Relationship between variable**
**The effect of perceived usefulness on behavioral intention**
The influence between perceived usefulness variables on behavioral intention is an important aspect in the study of user behavior towards technology. Perceived usefulness refers to an individual's belief that using a technology will increase performance or improve an existing situation. In this context, behavioral intention refers to an individual's desire to use or adopt the technology. Research by Pratiwi et al., (2023) which proves perceived usefulness has a positive and significant effect on behavioral intention. Referring also to previous research conducted by Bilal Mohammed Salem Al-Momani (2017) In this study, it shows that the perceived usefulness variable has a positive and significant influence on the behavioral intention variable. Furthermore, research conducted by Sulistyani E., (2020) obtained the same results, namely perceived usefulness has a partial effect on behavioral intention.

**H1: Perceived usefulness has positive significant effect on behavioral intention**

**Effect of perceived ease of use on perceived usefulness**
The influence between Perceived ease of use variables on perceived usefulness is a fundamental phenomenon in understanding technology adoption. Perceived ease of use refers to individual perceptions of how easy a technology or system can be used, while perceived usefulness refers to the extent to which the technology or system is considered useful in achieving individual goals (Sumardi H.D et al., 2021). In research conducted by Kristanto & Firdausy (2020) previously there was a positive relationship between perceived ease of use and perceived usefulness. Furthermore, research conducted by Suryawirawan (2019) resulted in a significant positive effect of perceived ease of use on perceived usefulness. When someone feels that a technology is easy to use, they are more likely to consider the technology useful. For example, if someone feels that an online banking application is easy to use, they are more likely to find the application useful in helping them conduct banking transactions quickly and efficiently.

**H2: Perceived ease of use has positive significant effect on perceived usefulness**

**The effect of perceived ease of use on behavioral intention**
The influence between perceived ease of use variables on behavioral intention reflects the relationship between the perceived ease of use of a technology and an individual's desire to adopt this behavior. Perceived ease of use has a meaning as the ease felt when using technology so that the effort, burden and cost felt are minimal or facilitated Jeng (2019). In many technology acceptance theories, such as the Technology Acceptance Model (TAM), perceived ease of use is considered an important factor influencing behavioral intention. The effect of perceived ease of use on behavioral intention has been studied by Pratiwi et al., (2023) which results in the perceived ease of use variable having a significant positive effect on behavioral intention. Furthermore, there is also previous research conducted by Nursiah (2017) in this study which states that the perceived ease of use variable has a positive and significant effect on the behavioral intention variable. After that, it also refers to research conducted by Sulistyani E., (2020) In this study, it states that the perceived ease of use variable has a positive and significant effect on the behavioral intention variable. The results of this study can provide valuable insight for product developers and companies to understand the factors that can increase the level of technology adoption.

**H3: Perceived ease of use has positive significant effect on behavioral intention**

**Effect of perceived risk on behavioral intention**

The influence between perceived risk variables on behavioral intention illustrates the complexity of factors that influence individual decisions in accepting or rejecting a technology. Perceived risk according to Zhang et al., (2012) The level at which technology users believe they might face risks, like financial or social ones, is called perceived risk. According to the Technology Acceptance Model (TAM), perceived risk has the potential to have a significant negative impact on behavioral intention. This means that the higher the level of risk perceived by individuals, the lower the likelihood that they will be willing to adopt the technology. According to Abrahao et al., (2016) perceived risk can be seen as the level of loss felt by users of a technology. This reflects the basic principles of psychology where individuals tend to avoid risks that are perceived as significant in the context of decision making. Research conducted by Puspa et al., (2020) found that there is a significant effect of perceived risk on behavioral intention. The findings of this study can provide a strategic view for companies and product developers in managing the risks associated with the technology they offer.

**H4: Perceived risk has negative significant effect on behavioral intention**

Based on the theory that has been explained, this study conceptual framework can be formulated as below:
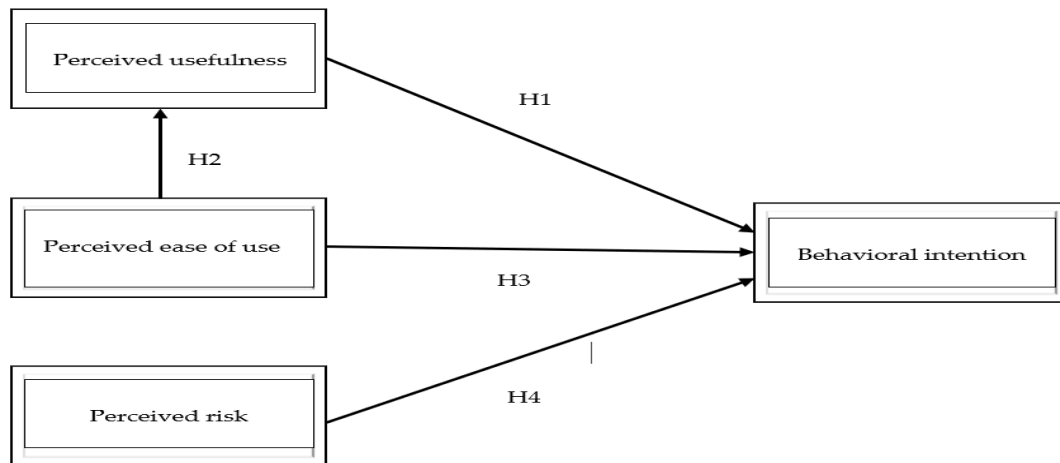


Figure 1. Conceptual framework

## METHOD

Quantitative research is the type of research used. " Quantitative research is a study approach that based on phenomena or reality which are categorized as relatively concrete, observable, and quantifiable," claims Sugiyono (2018). The population for this study consists of users of QRIS. We used purposive sampling to select 310 respondents. Data analysis using PLS and classification on the measurement model and structural model testing. The measurement in this study tests validity in two ways: convergent validity, which looks at loading factors, and discriminant validity, which examines the average variance extracted (AVE) and Fornell-Larcker criterion. After testing validity, reliability is checked using Cronbach's alpha and composite reliability values. Then, the structural model is analyzed by testing R-square, Q-square, and F-square to understand the relationship between variables and assess significance. Lastly, conduct hypothesis testing analysis. This study has four variables: three independent variables (x1 = perceived usefulness, x2 = perceived ease of use, and x3 = perceived risk) and one dependent variable, behavioral intention. In addition, the sample will be taken based on purposive sampling techniques using non probability sampling, where the sample selection is carried out randomly which gives equal opportunities to each member of the population without regard to

strata in the population members (Sugiyono, 2013). The sample criteria in this study refer to research conducted by Koay et al., (2023) including: People who live in the city of Padang, aged 16-50, have used QRIS as a transaction method.

## RESULT AND DISCUSSION

**Description of respondents**
To obtain research data, the researcher distributed questionnaires through Google Forms (g-form). The number of questionnaires attached and eligible for analysis is 310. Based on the research conducted, 310 respondents from QRIS users in Padang city returned the questionnaires, resulting in a response rate of 100%. All returned questionnaires are eligible for analysis.

**Characteristics of respondents based on age and gender**
From the data we collected, here's what we learned about the people in this study based on age and gender can be seen in Table 1.

### Table 1. Characteristics based on age and gender

| No | Aged | Gender | | | | Total amount | |
| | | Man | | Woman | | | |
| | | F | Percentage | F | Percentage | F | Percentage |
|---|---|---|---|---|---|---|---|
| 1 | 16-25 | 71 | 23 | 75 | 24 | 146 | 47 |
| 2 | 26-35 | 40 | 13 | 25 | 8 | 65 | 21 |
| 3 | 36-45 | 40 | 13 | 33 | 11 | 73 | 24 |
| 4 | 46-55 | 15 | 5 | 11 | 4 | 26 | 9 |
| Total | | 166 | 54 | 144 | 46 | 310 | 100 |

Source: Primary Data, 2024

Table 1 shows that the most dominant gender of respondents is male with 166 respondents (54%) and female 144 (46%). While the most dominant age of respondents in this study is age 16-25 years totaling 146 respondents (47%) with male gender 71 respondents (23%) and female 75 respondents (24%), age 26-35 totaling 65 respondents (21%) with male gender 40 respondents (13%) and female 25 (8%), age 36-45 totaling 73 respondents (24%) with male gender 40 respondents (13%) and female 33 respondents (11%), age 46-55 totaling 26 respondents (9%) with male gender 15 respondents (5%) and female 11 respondents (4%).

**Characteristics based on occupation**
The job characteristics of QRIS users in Padang City who are respondents in this study can be seen from the following table 2.

### Tabel 2. Characteristics based on occupation

| No | Occupation | Frequency | Percentage |
|---|---|---|---|
| 1 | Students | 24 | 8 |
| 2 | College Students | 95 | 31 |
| 3 | Teacher | 23 | 7 |
| 4 | Lecturer | 15 | 5 |
| 5 | Trader | 43 | 14 |
| 6 | Self-employed | 41 | 13 |
| 7 | Civil Servant / Police | 22 | 7 |
| 8 | Ojek | 17 | 5 |
| 9 | Driver | 8 | 3 |
| 10 | Freelancer | 5 | 2 |

| No | Occupation | Frequency | Percentage |
|----|-----------|-----------|------------|
| 11 | Fisherman | 5 | 2 |
| | **Total** | **310** | **100** |

Source: Primary Data, 2024

Based on Table 2, it shows that the most dominant respondent's job in this study is a student with 95 respondents (31%). Meanwhile, the lowest respondent jobs in this study were freelancers and fishermen with the same number, namely 5 respondents (2%).

**Data Analysis**
This study uses SEM data analysis techniques with the help of the Smart PLS 4 (Partial Least Square) application. Partial Least Square is a variant-based structural equation analysis that can simultaneously be used to test the measurement model (Outer Model) and test the structural model (Inner Model). The measurement model is for validity and reliability tests, while the structural model is used as a causality test in research.

**Measurement Model Analysis (Measurement / outer model)**
This measurement model (Outer Model) is used to assess the validity and reliability of the model. This validity test is used to measure the ability of the instrument in the study.

**Validity Test**
The validity test consists of convergent validity and discriminant validity. Testing convergent validity is done by looking at the loading factor or outer loading. The outer loading value according to Hair et al., 2016 in Sihombing & Arsani (2022) Convergent validity value is said to be fulfilled if it has outer loading> 0.7. However, the outer or cross loading value of 0.5 to 0.6 is still acceptable by looking at the output results between the correlation with the construct and the AVE value> 0.5. The cross-loading value of each variable indicator can be seen in table 3.

**Table 3. Cross Loading**

| Variable | Behavioral intention | Perceived ease of use | Perceived risk | Perceived usefulness |
|----------|---------------------|----------------------|----------------|----------------------|
| BI1 | 0.939 | | | |
| BI2 | 0.985 | | | |
| BI3 | 0.943 | | | |
| PU1 | | | | 0.831 |
| PU2 | | | | 0.886 |
| PU3 | | | | 0.888 |
| PU4 | | | | 0.828 |
| PU5 | | | | 0.602 |
| PEOU1 | | 0.838 | | |
| PEOU2 | | 0.683 | | |
| PEOU3 | | 0.657 | | |
| PEOU4 | | 0.843 | | |
| PEOU5 | | 0.860 | | |
| PR1 | | | 0.974 | |
| PR10 | | | 0.963 | |
| PR11 | | | 0.969 | |
| PR12 | | | 0.983 | |
| PR13 | | | 0.970 | |

| Variable | Behavioral intention | Perceived ease of use | Perceived risk | Perceived usefulness |
|---|---|---|---|---|
| PR14 | | | 0.910 | |
| PR2 | | | 0.900 | |
| PR3 | | | 0.972 | |
| PR4 | | | 0.946 | |
| PR5 | | | 0.806 | |
| PR6 | | | 0.914 | |
| PR7 | | | 0.899 | |
| PR8 | | | 0.972 | |
| PR9 | | | 0.943 | |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Table 3 shows the initial form of the connection between variables, showing the initial form of the relationship model between variables. This initial relationship model between variables illustrates that the indicators are not yet valid, because there are still indicators that have a loading factor value below 0.7 or do not have good convergent validity.

Therefore, it is necessary to reestimate the initial construct model by removing indicators that don't fit the discriminant validity. category as many as 3 questions under the loading factor ≤ 0.7. The following are indicators of perceived usefulness, perceived ease of use, perceived risk and behavioral intention indicators that have a loading factor ≤ 0.7 which can be seen in table 4 below:

### Table 4. Dimension of the Dropped Variable

| PEOU | | PEOUE | | PU | |
|---|---|---|---|---|---|
| PEOU 1 | 0.683 | PEOUE 2 | 0.657 | PU 5 | 0.602 |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Based on table 4 above, the final form of the model between variables can be seen in table 5 below:

### Table 5. Cross loading Final

| Variable | Behavioral intention | Perceived ease of use | Perceived risk | Perceived usefulness |
|---|---|---|---|---|
| BI1 | 0.939 | | | |
| BI2 | 0.985 | | | |
| BI3 | 0.943 | | | |
| PU1 | | | | 0.831 |
| PU2 | | | | 0.886 |
| PU3 | | | | 0.888 |
| PU4 | | | | 0.828 |
| PEOU1 | | 0.838 | | |
| PEOU4 | | 0.843 | | |
| PEOU5 | | 0.860 | | |
| PR1 | | | 0.974 | |
| PR10 | | | 0.963 | |
| PR11 | | | 0.969 | |
| PR12 | | | 0.983 | |
| PR13 | | | 0.970 | |
| PR14 | | | 0.910 | |

| Variable | Behavioral intention | Perceived ease of use | Perceived risk | Perceived usefulness |
|---|---|---|---|---|
| PR2 | | | 0.900 | |
| PR3 | | | 0.972 | |
| PR4 | | | 0.946 | |
| PR5 | | | 0.806 | |
| PR6 | | | 0.914 | |
| PR7 | | | 0.899 | |
| PR8 | | | 0.972 | |
| PR9 | | | 0.943 | |

Source: Research Results, processed with SmartPLS 4.0 (2024)

**AVE**

The Average Variance Extracted (AVE) describes the extent of variety in the manifest variables or indicators of a concept and is used to conduct validity tests. According to Gozali and Latan (2012), during validity testing, an AVE value greater than 0.5 (AVE > 0.5) is recommended. The AVE values for each variable are listed in Table 6 below.

**Table 6. Average variance extracted**

| Variable | Average Variance Extracted (AVE) |
|---|---|
| Behavioral intention | 0.914 |
| Perceived ease of use | 0.610 |
| Perceived risk | 0.880 |
| Perceived usefulness | 0.663 |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Based on Table 6 above, the AVE value for all variables exceeds the recommended value of 0.5 (AVE > 0.5). When the AVE value for any of the four research variables is more than 0.5 (> 0.5), it indicates that all variables in this study meet the validity test requirements.

**Fornell-Larcker Criterion**

Discriminant validity is related to the principle that different construct measures should not exhibit high correlations. Discriminant validity can be assessed using the Fornell Larcker Criteria as listed in table 7.

**Table 7. Fornell-Larcker criterion**

| Variable | Behavioral intention | Perceived Ease of Use | Perceived Risk | Perceived Usefulness |
|---|---|---|---|---|
| Behavioral intention | 0,956 | | | |
| Perceived Ease of Use | 0,889 | 0,781 | | |
| Perceived Risk | 0,904 | 0,884 | 0,938 | |
| Perceived Usefulness | 0,653 | 0,711 | 0,659 | 0,814 |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Looking at Table 7, all AVE values (Fornell-Larcker Criterion) for each thing we're studying are bigger than the correlations with other stuff. Behavioral intention has a value of 0.956. The value of 0.852 is greater than the correlation with other constructs, namely with perceived usefulness of 0.653 with perceived ease of use of 0.889 and with perceived risk of 0.904.

Similarly to other hidden factors, if the AVE Root value is greater than the correlation with other factors, it means the requirements for telling them apart have been met. As shown in the table above, all the AVE Root values for these factors are greater than their correlations with others, confirming their distinctiveness.

**Reliability test**

The objective of the reliability test is to show that the instrument can produce reliable data. Table 8 below shows the two reliability measurements that must be observed in this test of dependability.

**Table 8. Composite reliability And Cronbach`s alpha**

| Variable | Composite Reliability | Cronbach`s alpha |
|---|---|---|
| Behavioral intention | 0.969 | 0,953 |
| Perceived Ease of Use | 0.885 | 0,838 |
| Perceived Risk | 0.990 | 0,989 |
| Perceived Usefulness | 0.906 | 0,871 |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Based on table 8 above, it can be seen that the value of it is shown by the data processing findings that each construct has a composite reliability rating and a cronbach's alpha value more than 0.7. All of the researcher's variables are generally regarded as trustworthy if the composite reliability and cronbach's alpha scores are both greater than 0.07 then the data in the table above has been declared reliable.

**Structural model**

We look at the internal or structural model to see how the different parts relate to each other, including their significance and how much they explain. We use R-square to see how much of the dependent variable is explained by the model, and we check the significance of the coefficients to see if they are meaningful. We checked the R-square for each dependent variable to evaluate the model using PLS. The results of this analysis are shown below.

**R-square**

In the value of the model using SmartPLS, it starts by looking at the R-Square for each endogenous latent variable. This is done to see how much one variable affects another. The following R-Square estimation results can be seen in table 9.

**Table 9. R-Square**

| Variable | R Square | R Square Adjusted |
|---|---|---|
| Behavioral intention | 0,854 | 0,838 |
| Perceived usefulness | 0,505 | 0,488 |

Source: Research Results, processed with SmartPLS 4.0 (2024)

In table 9, the results of the R-square analysis of the behavioral intention variable are obtained at 0.854 with an adjusted R-square value of 0.838, these results indicate that 83.8% of the behavioral intention variable can be influenced by perceived usefulness, perceived ease of use and perceived risk. This means that these three variables contribute significantly to the Behavioral intention shown by respondents. Meanwhile, the R-square value for perceived usefulness is 0.505 with an adjusted R-square value of 0.488, meaning that 48.8% of perceived usefulness can be explained by perceived ease of use, perceived risk.

**Q-Square**

In addition to R-square, we also check the Q-square to see how well the PLS model predicts and estimates its parameters. The following is the value of the Q-square search with the following formula in table 10.

**Table 10. Q-square**

| Variable | Q-square | Criteria |
|---|---|---|
| Behavioral intention | 0.702 | relevance |
| Perceived usefulness | 0.255 | relevance |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Based on the data in Table 10, the Q-square value for the behavioral intention variable is 0.702, and for the perceived usefulness variable, it's 0.255. Looking at these values, we can conclude that this study has a good observation value because the Q-square value is greater than 0 (zero) (Chin, 1998).

**F-Square**

Besides checking if there's a significant relationship between variables, researchers should also measure the impact between them using Effect size, also called F-square, measures how strong a relationship is (Wong, 2013). A value of 0.02 is small, 0.15 is medium, and 0.35 is large. If it's less than 0.02, it's basically no effect (Sarstedt et al., 2017). The F-square results are in Table 11.

**Table 11. F-Square**

| Variable | Behavioral intention | Perceived ease of use | Perceived risk | Perceived usefulness |
|---|---|---|---|---|
| Behavioral intention | | | | |
| Perceived ease of use | 0,216 | | | 1,021 |
| Perceived risk | 0,431 | | | |
| Perceived usefulness | 0,258 | | | |

Source: Research Results, processed with SmartPLS 4.0 (2024)

So based on table 11, the results of the F-square analysis with a large effect size with the F Square> 0.35 criterion are perceived risk on behavioral intention and perceived ease of use on perceived usefulness. The moderate effect, namely with F Square between 0.15 to 0.35, is the effect of perceived usefulness on behavioral intention and the effect of perceived ease of use on perceived behavioral intention. While the F Square value is in the range of 0.02 to 0.15 is not. Similarly, there is no negligible effect because no one has an f square value <0.02.

**Path coefficient analysis**

**Direct effect**

This study also utilizes path analysis to evaluate the direct effect between perceived usefulness, perceived ease of use, and perceived risk on behavioral intention, as shown in the following table 12.

**Table 12. Direct effect**

| Variable | Behavioral intention | Perceived ease of use | Perceived risk | Perceived usefulness |
|---|---|---|---|---|
| Behavioral intention | | | | |
| Perceived ease of use | 0,407 | | | 0,711 |
| Perceived risk | 0,538 | | | |
| Perceived usefulness | 0,009 | | | |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Based on Table 12, the analysis results show the direct effects of the inner model in the above figure can be summarized as follows:

1.  Perceived usefulness has a positive influence on behavioral intention of 0.009, meaning that if perceived usefulness increases by one unit, behavioral intention can increase by 0.9%.
2.  Perceived ease of use has a positive influence on perceived usefulness of 0.711, meaning that if perceived ease of use increases by one unit, perceived usefulness can increase by 71.1%.
3.  Moreover, perceived ease of use also has a positive influence on behavioral intention of 0.407, meaning that if perceived ease of use increases by one unit, behavioral intention can increase by 40.7%.
4.  Similarly, perceived risk has a positive influence on behavioral intention of 0.538. It means that if perceived risk increases by one unit, behavioral intention can increase by 53.8%.

**Hypothesis test**

To test our hypotheses, we look at the t-value from the inner model. If the t-value is greater than 1.96, we accept the research hypothesis. You can find the results in Table 14.

**Table 13. Hypothesis test**

| Variable | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values | Description |
|---|---|---|---|---|---|---|
| PU (X1) -> BI (Y) | 0.629 | 0.623 | 0.121 | 5.189 | 0.000 | Accepted |
| PEOU (X2) -> PU (X1) | 0.984 | 0.984 | 0.002 | 631.007 | 0.000 | Accepted |
| PEOU (X2) -> BI (Y) | 0.573 | 0.571 | 0.059 | 9.644 | 0.000 | Accepted |
| PR (X3) -> BI(Y) | -0.409 | -0.412 | 0.061 | 6.667 | 0.000 | Accepted |

Source: Research Results, processed with SmartPLS 4.0 (2024)

Table 13 shows the results of hypothesis testing. It tells us the strength of the relationship, the direction, and how important it is:

1.  Hypothesis Testing 1
    Perceived usefulness has a positive and significant influence on behavioral intention, as the original sample value is 0.629 with a calculated t-value (5.189) > the critical t-value (1.96) and a p-value of 0.00 < 0.05. Therefore, H1 is **accepted.**
2.  Hypothesis Testing 2
    Perceived ease of use has a positive and significant influence on perceived usefulness, as the original sample value is 0.984 with a calculated t-value (631.007) > the critical t-value (1.96) and a significance value of 0.00 < 0.05. Therefore, H2 is a**ccepted.**
3.  Hypothesis Testing 3
    Perceived ease of use has a positive and significant influence on behavioral intention, as the original sample value is 0.573 with a calculated t-value (9644) < the critical t-value (1.96) and a p-value of 0.00 < 0.05. Therefore, H3 is **accepted.**
4.  Hypothesis Testing 4
    Perceived risk has a negative and significant influence on behavioral intention, as the original sample value is -0.409 with a calculated t-value (6.667) > the critical t-value (1.96) and a significance value of 0.00 < 0.05. Therefore, H4 is **accepted.**

**Influence of perceived usefulness on behavioral intention**

Based on the analysis results, it is found that the hypothesis test shows perceived usefulness has a positive and significant influence on behavioral intention. This can be seen from the calculated t-value of 5.189, which is greater than the critical t-value of 1.96, and the significance value of 0.00, which is less

than alpha (0.05). However, it is important to note that the influence tends to be positive and reaches the expected level of significance. This indicates that in the context of this research, perceived usefulness has a significant tendency to influence the behavioral intention of the public to transact using QRIS. This is consistent with the study conducted by Amira & Susanto (2021) which stated that perceived usefulness has a positive and significant effect on behavioral intention. Furthermore, research conducted by Mohd Amir et al., (2020) also found that perceived usefulness has a positive and significant effect on behavioral intention. Previous research has revealed that perceived usefulness has a positive and significant influence on behavioral intention. In this context, perceived usefulness refers to user perception of how useful a product or service is to them. Then behavioral intention refers to an individual's tendency or intention to perform specific actions related to the use of that product or service. Thus, these findings confirm that when users perceive that a product or service is useful to them, they tend to have a stronger intention to use or adopt it. This indicates the importance of user perceptions of the usefulness of a product or service in shaping their subsequent behavior.

**Influence of perceived ease of use on perceived usefulness**
From the analysis results, it is evident that the hypothesis test shows a positive and significant influence of perceived ease of use on perceived usefulness. This is supported by the calculated t-value of 631.007, which is much greater than the critical t-value of 1.96, and the significance value of 0.00, which is clearly less than alpha (0.05). The findings of this study are consistent with the previous research findings Putri et al., (2023), which showed that the perception of ease of use has a positive and significant influence on the perception of usefulness. Furthermore, research conducted by Long Ma., (2021) also found that perceived ease of use has a positive and significant influence on perceived usefulness. These findings indicate that in the context of this research, the easier the use of QRIS, the higher the perception of its usefulness by users. In other words, the ease of use of QRIS has a significant impact on how useful QRIS is perceived by users. This has important implications in designing or developing QRIS, as it indicates that efforts to improve the ease of use of QRIS will directly influence user perceptions of its usefulness.

**Influence of perceived ease of use on behavioral intention**
The analysis results indicate that the hypothesis test confirms a positive and significant influence of perceived ease of use on behavioral intention. This finding is supported by the calculated t-value of 9.644, which is much greater than the critical t-value of 1.96, and the significance value of 0.00, which is clearly less than alpha (0.05). This study's findings match what previous research has found by Putri et al., (2023), which showed that perceived ease of use has a significant positive influence on behavioral intention. Furthermore, research conducted by Mohd Amir et al., (2020) also found that perceived ease of use has a positive and significant effect on behavioral intention. In the context of this research, this indicates that the easier the use of QRIS, the higher the behavioral intention shown by users towards QRIS. This finding is consistent with consumer behavior theory, which emphasizes that ease of use is an important factor in shaping behavioral intentions. Therefore, in designing or developing technology, sufficient attention needs to be given to efforts to improve ease of use, as it can significantly influence user intention to adopt the technology.

**Influence of perceived risk on behavioral intention**
The analysis results indicate that the hypothesis test confirms a negative and significant influence of perceived risk on behavioral intention. This finding is supported by the calculated t-value of -0.409, which is much smaller than the critical t-value of 1.96, and the significance value of 0.00, which is clearly less than alpha (0.05). This is in line with the research conducted by (Korkmaz et al., 2021), previous researchers, which stated that perceived risk has a negative and significant influence on behavioral intention. Furthermore, research conducted by (Choi et al., 2013) also found that perceived risk has a negative and significant effect on behavioral intention. In the context of this research, this indicates that the higher the level of perceived risk by users towards QRIS, the lower the behavioral intention shown

by users towards QRIS. This finding is consistent with consumer behavior theory, which suggests that risk perception can be a barrier to the formation of behavioral intentions. Therefore, in designing marketing strategies or product development, decision-makers need to pay attention to effective risk mitigation efforts to increase user trust and intention to adopt the product or service.

## CONCLUSION

This study aims to analyze the influence of perceived usefulness, perceived ease of use, and perceived risk on behavioral intention in QRIS in Padang city. To obtain research data, the researcher distributed questionnaires through Google Forms (g-form). The number of questionnaires attached and eligible for analysis is 310. Based on the research conducted, 310 respondents from QRIS users in Padang city returned the questionnaires, resulting in a response rate of 100%, and all returned questionnaires are eligible for analysis.

The following conclusions can be made in light of the analysis and discussion presented in the preceding section:

1. Perceived usefulness has a positive and significant influence on behavioral intention. This means that the more useful a QRIS is, the more it increases the behavioral intention of the community to engage in digital transactions.
2. Perceived ease of use has a positive and significant influence on perceived usefulness. This means that the easier a technology is to use, especially QRIS, the more beneficial the technology becomes.
3. Perceived ease of use has a positive and significant influence on behavioral intention. This means that the easier a technology is to use, especially QRIS, the more it increases the behavioral intention of the community to engage in digital transactions.
4. Perceived risk has a negative and significant influence on behavioral intention. This means that the lower the risk of using a technology, especially QRIS, the more it increases the behavioral intention of the community to engage in digital transactions.

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