

# The effect of perceived benefits, ease of use, and risk on culinary MSMEs' interest in utilizing QRIS

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## ABSTRACT

The GNNT (National Non-Cash Movement) program is in line with fintech innovations that have a real impact on improving the efficiency of the payment system, financial inclusion, and the Indonesian economy. In the Kedungkandang sub-district area of Malang City, the number of culinary MSME units has increased, which can encourage GNNT to be realized. However, many culinary MSMEs have not optimized using QRIS as a non-cash payment tool. This study aims to see the effect of perceived benefits, ease of use, and risk on culinary msme's interest in utilizing QRIS. This research uses Quantitative method approach in this research. Culinary MSMEs are in Kedungkandang District, Malang City, as the research population. The sample was taken by a purposive sampling technique with a research sample of 100 respondents. Data were collected by distributing questionnaires and was measured using nominal and Likert scales-data processing with Stata 17 software with a multinomial logistic regression model. The results show that perceived benefits, convenience and risk partially affect the interest of culinary MSMEs in using QRIS. The perception of benefits, convenience and risk encourages an increase in the probability of interest in culinary MSMEs in using QRIS so that perceived benefits can increase MSME understanding of the benefits of QRIS, the perception of ease of use supports increased adoption of QRIS use; perceived risk can encourage strengthening the QRIS security system so that MSMEs are more confident and adopt QRIS.

## ABSTRAK

Program GNNT (Gerakan Nasional Non Tunai) selaras dengan adanya inovasi fintech yang memberikan dampak nyata pada peningkatan efisiensi sistem pembayaran, inklusi keuangan dan perekonomian Indonesia. Pada wilayah kecamatan Kedungkandang Kota Malang jumlah unit UMKM Kuliner mengalami peningkatan yang dapat mendorong adanya GNNT bisa terwujud. Namun, ternyata masih banyak UMKM kuliner yang belum mengoptimalkan penggunaan QRIS sebagai alat pembayaran non tunai. Tujuan penelitian ini melihat pengaruh persepsi manfaat, kemudahan dan risiko terhadap minat UMKM kuliner menggunakan QRIS. Pendekatan metode kuantitatif dalam penelitian ini. UMKM Kuliner di Kecamatan Kedungkandang Kota Malang sebagai populasi penelitian. Sampel memakai teknik purposive sampling dengan sampel penelitian berjumlah 100 responden. Pengumpulan data menyebarkan kuesioner dan diukur menggunakan skala nominal dan skala likert. Pengolahan data dengan software Stata 17 dengan model regresi logistik multinomial. Hasil penelitian ini memperlihatkan persepsi manfaat, kemudahan dan risiko secara parsial berpengaruh terhadap minat UMKM kuliner menggunakan QRIS. Adanya persepsi manfaat, kemudahan dan risiko mendorong meningkatnya probabilitas minat UMKM kuliner dalam menggunakan QRIS, sehingga persepsi manfaat dapat meningkatkan pemahaman UMKM tentang manfaat QRIS, adanya persepsi kemudahan ini mendukung peningkatan adopsi penggunaan QRIS, persepsi risiko dapat mendorong penguatan sistem keamanan QRIS sehingga UMKM lebih percaya dan mengadopsi adanya QRIS.

## Kata Kunci:

Perceived benefits, Ease of use, Perceived risk, Interest, Culinary MSMEs.

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## 1. INTRODUCTION

The development of technology today encourages various fields to become completely digital, including the economic sector. The merger between financial services and technology is known as FinTech (Financial Technology). FinTech changes the payment system if previously done face-to-face and needs to carry a certain amount of money. Switching payments can be done remotely, which is fast (Bank Indonesia, 2018). Bank Indonesia 2014 launched a program for the community, namely GNNT (Gerakan Nasional Non-Tunai), for businesspeople and the government to make non-cash transactions (Marlina et al., 2021). The GNNT program is in line with this fintech innovation, which aims to encourage people to use non-cash payments; it significantly influences enhancement of financial inclusion, payment system efficiency, and the Indonesian economy (Mujahidin, 2020). One form of GNNT is APMK (Payment Instrument Using a Card) or e-money, an Indonesian non-cash payment system. The e-money reached 769.13 million by 2023 (Bank Indonesia, 2023a).

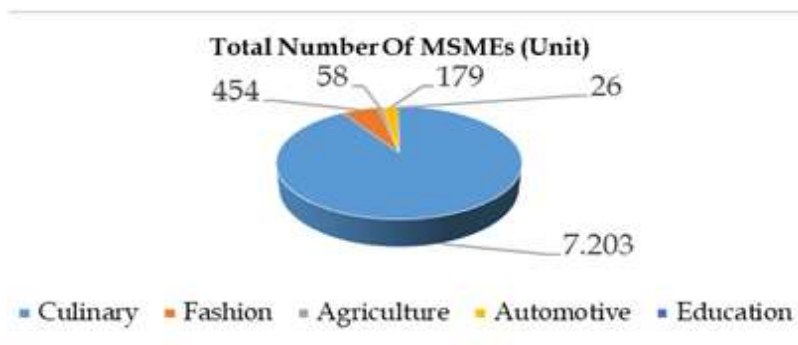
In contrast, according to the BPS, the amount of currency in circulation in Indonesia would reach 853.3 billion by 2023. The amount of e-money was less than the amount of cash circulating in the community, indicating that cash still dominates payment transactions. The continued dominance of cash as a form of payment helps develop an innovative payment system.

The growing number of people that use the internet supports this. The Indonesian Internet Service Providers Association (APJII) explains that Internet users would reach 215 million in 2023. The increase in internet users impacts non-cash payment instruments that are more attractive to the public. Currently, Bank Indonesia has a regulation regarding non-cash payment systems, namely the Regulation of the Members of the Board of Governors of Bank Indonesia Number 21/18 / PADG / 2019 regarding the application of the Quick Response Code National Standard (QRIS) in payments (Febrinda & Ningsih, 2022). As a result of cooperation between Bank Indonesia and the Indonesian Payment System Association (ASPI), the payment QR code standard, also known as QRIS, was introduced on August 17, 2019, to support the growth of Micro, small and medium enterprises (MSMEs). QRIS combines many QR codes managed as a payment transaction process that is fast, easy, affordable, guaranteed, and reliable. QRIS can be used for merchants, restaurants, tourist cards, and donations. (Bank Indonesia, 2023). The Head of the Malang Representative Office of Bank Indonesia said that up to June 2023, the number of QRIS merchants in the Malang City area had achieved 521,908 merchants (Sukarelawati, 2023). QRIS provides benefits to help the non-cash transaction process be more efficient and helps the performance of a business increase (Setiawan & Mahyuni, 2020).

MSMEs are critical to enhancing the well-being of society because they foster inclusive economic growth, generate jobs, and support innovation and skill development (Vinatra, 2023). According to the BPS of Malang City, the number of MSMEs in Malang City would increase from 2021 to 2022. In 2021, there were 6,983 units, and in 2022, there were 7,920 units. Based on the type or field of MSMEs in Malang City in 2022, Culinary MSMEs are the most numerous among other MSMEs in

agriculture, education, automotive, and fashion. In the development of MSMEs in Malang City itself, it turns out that there are obstacles, namely, not all MSMEs in Malang City can utilize technology effectively, and the presence of fintech can make an alternative solution in resolving these obstacles (Shobaruddin, 2020). The diagram below shows Figures 1 and 2.

In the Kedungkandang sub-district area, the number of culinary MSME units has increased, namely in 2021 by 768 units, and in 2022, it reached 904 units. The increase in culinary MSME units can encourage GNNT to be realized. However, some culinary MSMEs still need to optimize the use of QRIS for non-cash transactions. Results from a small study conducted by researchers in the field, researchers found that out of 50 culinary MSMEs in the Kedungkandang sub-district, 29 have not used QRIS, and 21 have used QRIS in cashless and based on information obtained, namely one of the owners of the culinary MSME "Mie pangsit in front of Arjowinangun village" has not used QRIS because there are still many buyers using cash and this MSME also does not know the benefits of using QRIS technology so it does not innovate to the use of non-cash payment systems.



**Figure 1**  
**Total Number Of MSMEs (Unit)**

Source: Data Processed



**Figure 2**  
**Total Culinary MSMEs**

Source: BPS of Malang City, 2023

According to Jogiyanto (2007), interest is a level of behaviour that refers to how strongly someone is interested in doing something (Rodiah & Melati, 2020). The desire to use QRIS as a payment method shows this option's public interest level. To improve interest in using QRIS in MSMEs, it is necessary to build a good perception. Retrieved Ernawati & Noersanti (2020), perceived benefit about the condition when someone believes certain technologies can enhance job performance. The theory of technology adoption, known as the TAM, has already been implemented for many years in measuring user attitudes toward new technology; this model is influential and well-known in predicting user interest in technology (Prasetyo et al., 2021).

Syaifuddin and Rahman's research (2022) found that perceived benefits and risks affect students' interest in QRIS. Perceived benefits and ease of use do not affect traders' interest in using QRIS; perceived risks affect traders' interest in using QRIS (Silaen et al., 2021), contradictory to the study of Pontoh et al. (2022). Research by Sudiarmika & Martini (2022) found that perceived usefulness, ease of use and risk have significantly affected the intention to use QRIS. Identified as a research problem formulation in the background above that GNNT regulations and technology already exist to facilitate non-cash payers. The number of MSMEs is also increasing, but the level of use of non-cash payment methods still needs to be higher. Therefore, it is necessary to research the use of non-cash payment methods. The effect of perceived benefits, ease of use, and risk on culinary MSMEs' interest in utilizing QRIS.

## **2. THEORETICAL FRAMEWORK AND HYPOTHESIS**

The Theory of Planned Behavior (TPB), discovered by Ajzen and Fishbein in 1980, serves as an attitudinal model for improving the Theory of Reasoned Action (TRA) to complement its limitations (Astuti & Yushita, 2021). According to Ajzen (1991), the three behavioural, normative, and control beliefs can study the factors that encourage a person to adopt a behaviour of interest.

According to Fishbein & Ajzen (1975) and Pratama & Suputra (2019), interest is defined as a state within the individual with a subjective possibility dimension that involves the relationship between individuals and specific behaviours. Based on research by Jogiyanto (2007), Desvionita (2021), interest is used when people have ambition/reason to continue the behaviour. If there is an intense desire, the behaviour will be carried out. In assessing user interest in innovative products, it is necessary to consider the inner side, including knowledge, abilities, resources, and technology, and the outer side, including user demand and owner expectations for company products (Pratama & Suputra, 2019).

Attitudes toward the behaviour, subjective norms, and perceived behavioural control impact interest in use. This can be seen from the research of Nugroho et al. (2019) and Cuandra (2020). Then, factors that influence interest in using technology include perceived benefits, ease of use, and risk. Interest is defined as the interest of culinary MSMEs in transacting using QRIS as a payment method. Perceived benefits, ease of use, and risk are needed to attract interest. According to Davis (1989), Fatimah & Hendratmoko (2020), to measure interest in using can use

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indicators, including 1) Transactions only, 2) Transaction and recommend, 3) Transactions and continue to use.

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The theory about preferences developed by Kotler and Keller (2016) in Hasanah et al., (2021) explain the interest in using, is that the theory of interest developed by Kotler and Keller (2016) in Ha-Sarah et al. (2021) can complement the study in this research. Consumer preferences are defined as consumer attitudes towards products formed after evaluating the various choices provided. According to Andi Mappiare in Siti Arawiyyah Ardi et al. (2023), preference is defined as a mental device consisting of feelings, desires, and beliefs. Consumer preference is the attitude of consumers who want goods or services based on providing satisfaction value in measuring consumer preferences, namely through the level of usefulness of a product (Tiffani, 2023).

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### **Effect of Perceived Benefits on Interest in Using**

Utilizing an information system can encourage someone to consider the benefits or usefulness of using the system. Information technology uses the TAM (Technology Acceptance Model). According to Davis et al. (1989), TAM is a theory formed with the primary objective of providing a basis for finding the impact of external factors on internal beliefs, attitudes, and interests, providing an explanation of how users understand and feel the benefits of using information technology. TAM itself is based on the previous theory, namely the (Theory of Reasoned Action) by Ajzen & Fishbein (1980); in TRA, it is explained that there is an effect and user perceptions of information technology which will ultimately determine attitudes toward accepting this information technology.

TAM believes that using information systems can help individual/organizational job performance and that the use of information systems is more effective and does not require considerable effort. TAM is viewed in two ways, including perceived usefulness and perceived ease of use, and is used as the fundamental theory by some researchers, which has been used to predict technology use behaviour in society in recent years (Affan & Ustman, 2022). The TAM model is considered quite popular because it fulfils the theoretical properties that make it simpler, is assisted by data, and can predict the acceptance of new technologies in various fields (Kumala et al., 2020). In its two constructs, the two characteristics that TAM considers are perceived ease of use and perceived benefits, determining a user's or person's interest in using a technology (Sitinjak, 2019).

The extent to which a person believes that using a particular technology will help him perform his job more efficiently and is known as perceived benefits. This is based on the definition of sound, namely the ability to provide maximum possible usefulness (Davis, 1989). If someone believes that a system can provide benefits or be helpful, then someone will use it, and vice versa. Perception of benefits is a person's belief that technology can make work faster, more efficient, and more productive. The indicators for measuring perceived benefits, according to Venkatesh & Davis (2000), are as follows: 1) Improve job performance, 2) increase productivity, 3) enhance effectiveness, and 4) the system is sound. Based on Affan & Ustman (2022), perceived benefits affect interest in using fintech, which means that perceived benefits influence and increase

interest in using fintech. Aligned research (Ryu (2018); Putri et al. (2023); Pramuja et al. (2021); Hardiyanto et al. (2022); Wong (2019); Rahardja et al. (2023) and Chin et al. (2022)).

H<sub>1</sub>: Perceived of benefits affects the interest of culinary MSMEs in using QRIS.

### **Effect of Perceived Ease of Use on Interest in Using**

Perceived ease of use is the degree to which individuals consider that it takes less effort to use a given system. Effort-free means not requiring deep effort. Fred D. Davis (1989). Users are more accepting of accessible technology. These people will undoubtedly use technology if they find it easy and vice versa. The high perception of ease can make it easier for users to benefit from the existence of technology. In measuring perceived benefits using indicators, namely according to Venkatesh & Davis (2000), as follows: 1) Clear and understandable, 2) Does not require much mental effort, 3) Easy to use, 4) Easy to get the system. According to research conducted by Wong (2019), perceived ease of use influences the intention to use m-payment with research subjects Hong Kong citizens. Aligned research by Pramuja et al. (2021); Affan & Ustman (2022); Hardiyanto et al. (2022); Putri et al. (2023); Irawati & Fitriyani (2022).

H<sub>2</sub>: Perceived of ease of use affects the interest of culinary MSMEs in using QRIS.

### **Effect of Perceived Risk on Interest in Using**

Perceived risk has various types; based on Jacoby & Kaplan's (1972) research, Perceived risk itself has seven types, including financial, performance, psychological, physical, social, time, and opportunity cost risks, then Kim's (2008) research explains risk, namely about transaction security and privacy (Chin et al., 2022). For such research, the perceived risk applied is financial and information risk, which Pavlou researchers previously conducted. According to Featherman & Pavlou (2003), Perceived confusion regarding the unfavourable effects of utilizing a good or service is known as risk perception. Pavlou added the risk perception variable to the TAM model. In measuring risk perception by Featherman & Pavlou (2003), there are the following indicators: 1) There is a particular risk, 2) Experience losses, and 3) Thinking that it is risky. Based on the findings by Marafon et al. (2018), perceived risk affects an interest in Internet banking; the subject of this research is a customer of a bank in Brazil. It is in line with research by Ryu (2018), Rahardja et al. (2023); (and Chauhan et al. (2019).

H<sub>3</sub>: Perceived Risk affects the interest of culinary MSMEs in using QRIS.

## **3. RESEARCH METHOD**

Thus study uses an associative descriptive quantitative approach, asking about the relationship between two or more variables through a causal relationship. It is a relationship with causal characteristics so that the independent variable (which affects) and the dependent variable (which affected) (Sugiyono, 2019). This study also uses a population of culinary MSMEs in the Kedungkandang District area with a total of 904 units. The purposive sampling methodology, which has criteria, was utilized as a non-probability sampling method. As for the criteria used, the

types of MSMEs studied are: Culinary MSMEs in Kedungkandang sub-district, duration of business establishment more one year and already or not using the QRIS payment system, however respondents know the QRIS payment system. This research sample was taken using the Slovin formula, which was;

$$n = N / 1 + Ne^2$$

n = Many Samples

N= Population (904)

e = Error rate (10%)

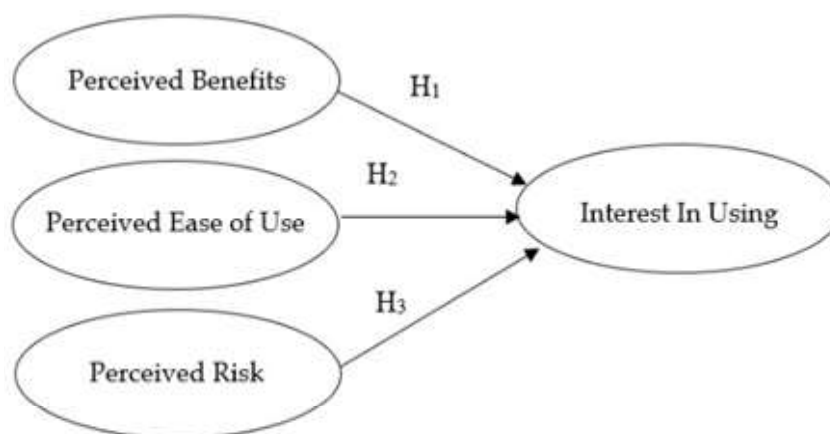
$$n = 904 / 1 + 904(0,1)^2$$

$$n = 90,039$$

Then, the MSME research sample size was 90.039, rounded to 100 culinary MSME units, provided that the sample size was within the minimum sample size.

Data collection techniques include questionnaires, observation, documentation, and primary and secondary data. Researchers distributed questionnaires to respondents of culinary msme as primary data, and secondary data were obtained through official institutions of the bps in Malang city. The research instrument for perceived benefits uses four indicators; perceived ease of use, four indicators; perceived risk, three indicators; and interest using three indicators. This study uses instruments, such as a questionnaire. Measurement of questionnaire items using nominal scales and Likert scales 1-5. Data analysis using multinomial logistic regression with the help of STATA 17 software.

**Step 1:** Validity test and reliability test. According to Ghazali (2011), a validity test is helpful when determining the validity and accuracy of a questionnaire. According to Sugiyono (2016), the purpose of the reliability test is to ascertain whether the findings of the instrument measurement stay consistent. A simultaneous test with a probability test aims to determine the effect of independent variables in a model simultaneously.



**Figure 3**  
**Conceptual Model**

**Step 2:** A logistic regression model that employs a dependent variable of categorical type is known as a multinomial logistic regression model. The categories in the variable are given codes such as 1, 2 and 3 so that it can be parameterized into three logit functions. The following model is used in multinomial logistic regression according to Hosmer and Lemeshow:

$$\Pi(X_i) = \frac{e^{(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \dots + \beta_n x_n)}}{1 + e^{(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \dots + \beta_n x_n)}}$$

Details:

$\pi(X_i)$  : The probability in which the independent variable takes value i

$e$  : Exponent

$\beta_0, \beta_1, \beta_2, \dots$  : Independent variable parameter coefficients

$x_1, x_2, \dots, x_n$  : The independent variable of - , i= 1, 2, ..., n

There are three categories and coded 1, 2, 3 as reference categories, the probability function is as follows:

$$\pi_1(x) = \exp g_1(x) / (1 + \exp g_1(x) + \exp g_2(x))$$

$$\pi_2(x) = \exp g_2(x) / (1 + \exp g_1(x) + \exp g_2(x))$$

$$\pi_3(x) = 1 / (1 + \exp g_1(x) + \exp g_2(x))$$

From the multinomial regression equation above, the logit equation has n-1. If the Y category is 3, then it forms two logit equations, including.

$$g_1(x) = \ln = (P(Y_1)) / (P(Y_3)) = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$g_2(x) = \ln = (P(Y_2)) / (P(Y_3)) = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Details:

P : The probability of an event occurring

Y1 : Transactions only

Y2 : Transaction and recommend

Y3 : Transactions and continue to use

$\alpha$  : Constant

$\beta_1, \beta_2, \beta_3$  : Coefficient

X1 : Perceived Benefit

X2 : Perceived Ease of Use

X3 : Perceived Risk

e : Error

**Step 3:** A partial test aims to find the effects of the independent variable on the partially dependent variable.

**Step 4:** The coefficient of determination test examines the McFadden R<sup>2</sup> values to determine how well a model explains variation in the dependent variable.

**Step 5:** Marginal Effect explains regression results that facilitate the interpretation of non-linear models (Rakasiwi, 2021). The marginal effect is used to analyze multinomial regression results. The value obtained from the marginal effect can measure the effect of changing one unit of a particular independent variable on the probability of category j; with the marginal effect, the reference category on the dependent variable can be estimated.



Therefore, the marginal effect assumes that other variables are considered constant by seeing an adjustment in the dependent variable affected by an adjustment in the independent variable (Wijayanto & Wulan Sari, 2019).

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#### 4. DATA ANALYSIS AND DISCUSSION

The data of survey's findings are reported in Table 1, with 100 culinary MSME respondents. The majority of respondents reside in Bumiayu village (29%), the highest income is 47%, and the time period of business is > three years (58%).

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**Table 1**  
**Description of Respondents**

Business Adress	Total	Percentage
Bumiayu	29	29%
Sawojajar	21	21%
Buring	13	13%
Arjowinangun	28	28%
Mergosono	4	4%
Wonokoyo	3	3%
Madyopuro	2	2%
Total	100	100%
Income	Total	Percentage
<Rp2.000.000	47	47%
Rp2.000.000-Rp3.000.000	33	33%
Rp3.000.000-Rp4.000.000	11	11%
>Rp4.000.000	9	9%
Total	100	100%
Length of Business	Total	Percentage
<1 Year	0	0
1-2 Year	28	28%
2-3 Year	14	14%
>3 Year	58	58%
Total	100	100%

Source: Research Primary Data Results

**Table 2**  
**Validity Test, Reliability Test, Simultaneous Test**

Variable	No Item	R calculated	R table	Explanation
Perceived Benefit	X1.1	0,743	0,361	Valid
	X1.2	0,733	0,361	Valid
	X1.3	0,668	0,361	Valid
	X1.4	0,762	0,361	Valid
	X1.5	0,842	0,361	Valid
	X1.6	0,642	0,361	Valid
Perceived Ease of Use	X2.1	0,781	0,361	Valid
	X2.2	0,798	0,361	Valid
	X2.3	0,846	0,361	Valid
	X2.4	0,919	0,361	Valid
	X2.5	0,839	0,361	Valid
	X2.6	0,777	0,361	Valid
Perceived Risk	X3.1	0,695	0,361	Valid
	X3.2	0,583	0,361	Valid
	X3.3	0,749	0,361	Valid
Reliability Test Results				
Cronbach Alpha		Criteria	Details	
0,947		0,6	Very Reliable	
Simultaneous Test Result				
Prob > Chi2			Pseudo R2	
0,000			0,7039	

Source: Research Primary Data Results

**Step 1:** Validity test and reliability test

**Step 2:** Multinomial Logistic Regression Model

**Step 3:** Partial Test, based on partial testing of Table 3, shows that the three independent variables have a p-value < than the error rate ( $\alpha$ ) of 5% or 0.05, so it can be concluded:

Perceived benefits, with a value of 0.000, indicates that rejecting  $H_0$  and accepting  $H_1$ , which implies that perceived benefits affect the interest of culinary MSMEs in using QRIS

Perceived ease of use, with a value of 0.000, indicates that rejecting  $H_0$  and accepting  $H_2$  implies that perceived ease of use affects the interest of culinary MSMEs in using QRIS.

Perceived risk, with a value of 0.000, indicates that rejecting  $H_0$  and accepting  $H_3$  implies that perceived risk affects the interest of culinary MSMEs in using QRIS.

**Step 4:** The Coefficient of Determination Test. Based on the coefficient of determination test, the McFadden R2 value in Table 2 is 0.7039, which means that 70% of the interest in using variables can explain the three independent variables in the study; other variables outside the model explain the remaining 30%.

**Step 5:** Marginal Effect

**Table 3**  
**Multinomial Logistic Regression Model Results**

VARIABLE	Transactions only	Transaction and recommend	Transactions and continue to use
Perceived Benefit	-	0.486*** (0.183)	0.976*** (0.247)
Perceived Ease of Use	-	0.582*** (0.205)	0.977*** (0.250)
Perceived Risk	-	0.830** (0.372)	1.612*** (0.466)
Constant	-	-23.55*** (6.041)	-49.35*** (8.911)
Observasi	100	100	100
Pseudo R2	0.704	0.704	0.704
P-value	0	0	0
Chi-square test	154.4	154.4	154.4

Source: Research Primary Data Results

**Table 4**  
**Marginal Effect Results**

VARIABLE	Perceived Benefit	Perceived Ease of Use	Perceived Risk
Transactions only	-0.0284 (0.0213)	-0.0337 (0.0227)	-0.0485 (0.0382)
Transaction and recommend	0.0123 (0.0235)	0.0203 (0.0244)	0.0226 (0.0411)
Transactions and continue to use	0.0161 (0.0105)	0.0134 (0.00967)	0.0259 (0.0163)
Observation	100	100	100

Source: Research Primary Data Results

On average, if the perceived benefits increase by one level, the probability of an individual making a transaction only decreases by 0.0284. On average, if perceived benefits increase by one level, the probability of individuals making transactions and recommendations increases by 0.0123. On average, if perceived benefits increase by one level, the probability of individuals making transactions and continuing to use them increases by 0.0161.

On average, if the perceived ease of use increases by one level, the probability of individuals making transactions only decreases by 0.0337. On average, if the perceived ease of use increases by one level, the probability of individuals making transactions and recommendations increases by 0.0203. On average, if the perceived ease of use increases by one level, the probability of individuals making transactions and

continuing to use increases by 0.0133.

On average, if perceived risk increases by one level, the probability of individuals making transactions only decreases by 0.0484. On average, if perceived risk increases by one level, the probability of individuals making and recommending transactions increases by 0.0203. On average, if perceived risk increases by one level, the probability of individuals making transactions and continuing to use increases by 0.0258.

### **Effect of perceived benefits on the interest of Culinary MSMEs in using QRIS**

It was found that perceived benefits affect the interest of Culinary MSMEs in using QRIS, meaning that perceived benefits can increase the probability of interest in Culinary MSMEs using QRIS. This research is also supported by previous research by Syaifuddin & Rahman (2022), which found that perceived benefits affect interest in using QRIS with student subjects. Amamilah et al. (2024) interpret how perceived benefits affect students' interest in using QRIS. Ningsih et al. (2021) explain that perceived benefits influence the accord to use of QRIS. Sava et al. (2024) explain that QRIS payment methods affect consumer purchasing decisions.

Research by Setiawan & Mahyuni (2020) explains that the existence of QRIS can provide benefits to help the cashless transaction process become more efficient and help the performance of a business increase. Community conditions such as Gen Z, who always follow the technological development trend, currently use many e-wallets or banking integrated with QRIS (Adinda, 2022). The researchers found Culinary MSMEs need to provide added value to consumers, one of which is by providing QRIS services in the transaction process. This can encourage culinary MSMEs to increase their sales and make them more competitive than other MSMEs that have not used QRIS. This research aligns with the theory of TAM; MSME players are more likely to adopt QRIS when they see several benefits, such as making transactions more convenient, increasing efficiency, and expanding market reach.

### **Effect of perceived ease of use on the interest of Culinary MSMEs in using QRIS**

This research found that perceived ease of use affects the interest of Culinary MSMEs in using QRIS, meaning that perceived benefits can increase the probability of interest in culinary MSMEs using QRIS. Previous research supports this, such as by Pontoh et al. (2022), showing that perceived ease of use affects traders' interest in QRIS. Amamilah et al. (2024) revealed that perceived ease of use affects students' interest in QRIS, Aligning with research by Ningsih et al. (2021).

Amar et al. (2023) explain that QRIS immediately goes directly into the account; they are faster and more feasible for MSMEs to perform. Research by Ardi et al. (2023) states that millennials are accustomed to gadgets in their various activities; with the existence of real QRIS, in order for people to use a variety of services, including food delivery services, it is advantageous to offer ways to eliminate the need for them to carry cash or credit cards. Research by Adinda (2022) explains that the easy use of QRIS makes Gen Z an alternative payment transaction that can be used anywhere and anytime, such as in malls, cafes, or restaurants. The findings of the QRIS service researchers can bring culinary MSME

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players together with consumers. Consumers are demanders who request goods and services and QRIS services, and Culinary MSMEs are suppliers or providers who provide goods and services and QRIS services. The existence of payment services in the form of QRIS makes consumers prefer MSMEs that already provide QRIS services, and culinary MSMEs can adapt to following developing business trends to meet consumer needs. This study aligns with the theory of TAM. It is due to the technology, in which MSMEs believe that QRIS is simple to utilize.

### **Effect of perceived risk on the interest of Culinary MSMEs in using QRIS**

The study's findings indicate that perceived risk affects the interest of culinary MSMEs in using QRIS, meaning that perceived risk increases the probability of interest in culinary MSMEs using QRIS. Previous research conducted by Ramsi et al. (2023) supports this research, showing that perceived risk affects students' interest in using QRIS. Researchers Syaifuddin and Rahman (2022) state that risk perceived affects students' interest in using QRIS. Marafon et al. (2018) expound that perceived risk affects an interest in Internet banking. Research by Rahardja et al. (2023) expounds that perceived risk affects the intention to use m-payment. Pontoh et al. (2022) show that merchants use QRIS influenced by risk perceive

A study by Seputri et al. (2022), consumers feel that privacy security is maintained by using QRIS. The results of this study show that risk perceived minimize Culinary MSMEs, which are concerned about additional costs associated with technological infrastructure or higher transaction costs. QRIS service providers need to provide adequate education about the benefits and security of QRIS, offer solutions, and provide the technical support consumers need. This study also found that this study aligns with the TAM theory adopted by Pavlou (2003), which states that when security and data confidentiality in using technology are guaranteed, MSMEs adopt QRIS.

### **5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS**

Based on the findings, three variables, perceived benefits, ease of use, and risk, partially influence culinary MSMEs' interest in using QRIS when applying the multinomial logistic regression analysis approach. This study also shows that the perceived benefits, ease of use, and risk increase the probability of interest in culinary MSMEs using QRIS. Having practical implications with perceived benefits increases MSME understanding of the benefits of QRIS, the perception of this ease of use supports the increase in adoption of QRIS use, and the perception of risk can encourage the strengthening of the QRIS security system so that MSMEs are more confident and adopt QRIS. Theoretically, perceived benefits, ease of use, and risk are the main factors in technology acceptance models such as TAM and TPB. MSME actors are more likely to adopt QRIS when they feel its benefits such as making transactions easier and more efficient and expanding market reach. MSMEs also feel that QRIS is easy to use and that security and data confidentiality when using a technology are guaranteed.

Additional variables can be included in future studies to help better understand the impact of culinary MSMEs' motivation in utilizing QRIS to achieve better outcomes. For banks, bank Indonesia and the Office of Cooperatives and Industry and Trade of Malang City can collaborate and further promote socialization or educate culinary MSMEs to collaborate to utilize QRIS as payment and educate the local community to understand comprehensively. The study's limitation is that the research object is only in one sub-district area in Malang City, namely Kedungkandang District. The development of the Culinary MSME sub-group, which is still limited to the length of business and business income, has yet to reach the culinary MSME sub-field.

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**Appendix 1**

Variable	Indicator	No. Item	Remarks
Dependent		Y1	Transactions only.
Interest in Using		Y2	Transaction and recom
		Y3	Transactions and contin
Independent	Improve job performance	X1.1	QRIS provides features
Perceived Benefits			transaction process.
(Venkatesh, V. &		X1.2	QRIS streamlines payme
Davis, F.D, 2000)	Increases Productivity	X1.3	Using QRIS increases t
			transactions.
	Enhance Effectiveness	X1.4	Using QRIS helps users
		X1.5	Using QRIS can save tin
	The system is sound.	X1.6	QRIS is helpful for trans
Independent	Clear and understandable	X2.1	Feel practical and clear v
Perceived ease of		X2.2	QRIS is easy to use to un
use		X2.3	Requires no effort to use
(Venkatesh, V. &	Does not require much	X2.4	Feel more efficient when
Davis, F.D, 2000)	mental effort		QRIS.
	Easy to use	X2.5	QRIS is easy to use in tra
	Easy to get the system	X2.6	Using QRIS is easy.
Independent	There are certain risks.	X3.1	Transactions through Q
Perceived Risk			theft.
(Featherman, M.	Requires high costs	X3.2	The cost required to use
S., & Pavlou, P. A,	Thought that risky	X3.2	Transactions through Q
2003)			