

The Influence of Perceived Benefits and Ease of Use Quick Response Indonesian Standard (QRIS): TAM Theory Approach

Muhammad Bintang Pasya¹, Emillia Nurdin¹, Satira Yusuf¹, Si Made Ngurah Purnaman^{1*}

¹Department of Accounting, Faculty of Economics and Business, Halu Oleo University, Indonesia

*Corresponding Author, Email: madenp@uho.ac.id

Abstract

This study aims to test and analyze the Effect of Perceived Benefits and Perceived Convenience on Student Interest Using Quick Response Indonesian Standard (QRIS). This study used purposive sampling techniques as a sampling so that 93 samples from 1170 populations were obtained. Data collection methods using questionnaires and documentation. Multiple linear regression analysis method with the help of IBM SPSS Statistic Version 25 software application. The results of this study show that (1) the perception of benefits has a positive effect on student interest in using Quick Response Indonesian Standard (QRIS). (2) the perception of convenience has a positive effect on students' interest in using Quick Response Indonesian Standard (QRIS). (3) perception of benefits and perception of convenience simultaneously have a positive effect on student interest in using Quick Response Indonesian Standard (QRIS).

Keywords: *Benefits, Convenience, Student Interest, Quick Response Indonesian Standard (QRIS).*

INTRODUCTION

The development of increasingly advanced information and communication technologies has brought great changes to our lives. To keep up with these technological developments as business activities began to transform into global companies, banking was no exception. Banks today carry out various innovations using modern technology to provide the best service. The increasing mobility of the community has recently made community service providers, such as banks, rack their brains to innovate in serving all their customers. One innovation developed by banks is cash payments (Pratama, Saputra, 2019).

The cashless payment system, commonly known as electronic money, is growing along with technological developments. This causes users and service providers of electronic money payment systems to continue to develop payment systems to make them easier to use by electronic money users by utilizing Internet technology and has a significant impact on the Accounting Information System (SIA) in a company. One of the features of the developed payment system is QR code or QR code (Aulia, Nabila, 2019).

Developments made by Bank Indonesia are in order to create an efficient and effective payment system and refer to the main principles of payment system policy that is fast, easy, cheap, safe, and reliable, and points to the aspect of hygiene in transactions. Implementing QRIS in financial transactions will increase timeliness in financial

reporting because of the data obtained in real time, quickly, and precisely (Aulia, Nabila, 2019). In addition, the implementation of QRIS can streamline the time of payment at the cashier to improve service to customers.

In Indonesia, QRIS was inaugurated on January 1, 2020, by Bank Indonesia. Since the inauguration date until July 3, 2020, Bank Indonesia has recorded QRIS usage by large merchants reaching 190,706 alias up 47% from March 22, medium merchants reaching 333,992 aka up 26%, Small and Medium Enterprises (SMEs) reaching 685,328 (125 %), Micro, Small, and Medium Enterprises (MSMEs) reaching 2,603,516 aka up 9%, and donation merchants reaching 9,288 aka up 132% (databoks.katadata.co.id, 2020). The large population and increasing financial literacy of communities have encouraged the growth of QRIS usage in the country. This shows that there is a great interest in the community to use QRIS (Ningsih et al. 2021).

QRIS (Quick Response Indonesian Standard) is a payment system based on shared delivery channels used to standardize payment transactions using QR codes. The system was pioneered by Bank Indonesia and the Indonesian Payment System Association (ASPI). EMV International Standard Co, Ltd.. (Europe Master Card Visa) was used as the basic standard for the preparation of QRIS. This standard is used to support interconnection and interoperability between

organizers, instruments, and countries so that it can be open (Rahmayanti et al., 2020).

The results of a survey conducted by Bank Indonesia regarding the percentage of merchant users Quick Response Indonesian Standard (QRIS) shows that spatially, the area with the most agents is Kendari City, which accounts for 18.76% of all agents in Southeast Sulawesi. The high number of agents is due to the high public need for non-cash transactions, especially balance top-up places, amid the limited increase in the number of banks that are easily accessible to the public; therefore, the step to increase LKD is carried out by banks to improve services at lower costs (Santoso et al., 2022).

Interest is defined as a desire to adopt an attitude. The attitude in question is an action performed by someone. A person will do something if he has the desire or interest in doing so. According to Kotler and Keller (2012) in Shahidah (2018), "customer buying decisions are all their experience in learning, choosing, using, and even disposing of a product".

The perception of benefits, according to the big Indonesian dictionary, has the meaning of *guna* or benefit. Expediency itself refers to usefulness or usefulness. According to Davis et al., in Singgih Priambono (2016), it is defined as a belief in usefulness, which is the degree to which users believe that the use of technology/systems will improve their performance at work (Ningsih et al., 2021).

Perception of ease is the degree to which individuals believe that the technology used is easy to understand and use. Convenience can reduce one's effort, both time and energy, to learn and adapt to systems or technology (Irmadhani, 2012) (Aulia, Nabila. 2019).

This phenomenon shows that the perception of benefits and convenience can affect students' interest in using the Quick Response Indonesian Standard (QRIS). In line with the results of research conducted by Ningsih (2021), it show that the perception of benefits and convenience have a significant positive effect on the decision to use QRIS-based electronic money. However, different from research conducted by Sati (2020) shows that the perception of benefits has a negative and insignificant effect on students' interest in using e-money.

Technology Acceptance Model (TAM) is a theory introduced by Davis in 1989. Davis (1989) in (Romadhotul, Inayah. 2020) explains that TAM is a

technology acceptance theory that analyzes a model of acceptance of a technology system that will be used by someone. TAM argues that the individual acceptance of technological systems is influenced by two factors: perceived benefits (perceived usefulness) and perceived ease of use (perceived ease of use), both of which influence a person's behavioral interest in using technology. Someone will be interested in using technology if they feel the technology system is useful and easy to use.

According to Jogiyanto (2019), benefit perception is the extent to which someone believes that using a certain technology will improve job performance. According to Davis et al., (1989), Ulurrosyad (2020) defined the perception of benefits/usefulness (perceived usefulness) as a belief in expediency, which is the degree to which users believe that the use of technology/systems will improve their performance at work. Expediency is related to the productivity and effectiveness of the system's usefulness in thoroughly completing tasks to improve the performance of people who use the system (Wedandtha, 2016).

Based on the above understanding, it can be concluded that benefits are a thought about the use of technology that can improve performance and provide benefits to users. Thus, if someone feels that using technology can bring benefits either in the form of increased performance or benefits for themselves, then he will use it. Conversely, if a person feels that using technology is less useful, then he will not use it

According to Jogiyanto (2019), The perception of ease of use is a measure where someone believes that using a technology can be clearly used and does not require much effort, but must be easy to use and easy to operate. According to Davis et al. in Ernawati and Noersanti (2020), ease of use is the level of user expectations of the effort that must be spent on using a system. This can be interpreted as ease of use being the extent to which someone believes that using technology is free from effort.

According to Davis in Ernawati and Noersanti (2020), convenience is the level to which someone believes that the use of a system is not difficult to understand and does not require heavy effort from the user to be able to use it. So convenience can be interpreted that a system is made not to complicate its use, but a system is made to provide convenience for its users. Therefore, someone who uses a certain system works more easily than someone who works

manually. Ease explains that if a technology is easy to use, users will tend to use it.

According to Jogiyanto (2016), the perception of convenience is a belief in the decision-making process. If a person believes that an information system is easy to use or not difficult to understand, then he will use it. Conversely, if a person believes that an information system is not easy to use or is difficult to understand, that person will not use it.

One's perception of the ease of using a system is the degree to which one believes that it will be error-free and effortless. The easier a system is to use, the less effort someone has to do so that it can improve one's performance when using the technology. Ease of use is an effort that is not burdensome or does not require high capabilities when using a system.

Khairani (2017) states that "interest is different from talent, interest arises from familiarization with the environment or the results of interacting and learning with the environment". If someone already has an interest in something, then it will be a potential for the person concerned to achieve success in that field. Interest will give birth to extraordinary energy to fight and get what he is interested in.

According to Slameto (2015) states that "interest is a fixed tendency to pay attention and remember some activities." Activities in which students are interested are constantly considered, which are accompanied by a sense of pleasure and satisfaction. According to Tampubolon in Iskandarwassid (2016), "interest is a combination of desire and will that can develop if there is motivation."

According to Abd. Rahman Shaleh (2004) in the types of interests are as follows. Based on this, interest can be divided into two types: Primitive Interest is an interest that arises due to biological needs or body tissues, such as the need for food, feeling good and comfortable, freedom of activity, and sex (Dr. Yayat Suharyat, 2009)

Cultural or social interests arise due to the learning process; however, these interests are not directly related to us. For example, individual learning interests have the experience that society or the environment will value educated people and higher education more, so this will cause individual interest in learning and achieving to get appreciation from the environment, which has a very important meaning for their self-esteem.

Based on direction, interest can be divided into two types: Intrinsic Interest, which is directly related to the activity itself; this is a more intense interest or original interest. For example, someone learns because they are in science or because they like to read, not because they want to receive praise or appreciation.

Extrinsic interest is related to the ultimate goal of the activity; if the goal has been achieved, there is a possibility of the interest being lost. For example, someone who studies with the aim of becoming a class champion or passing an examination.

Based on how to express interest, it can be divided into four types, consisting of expressed interest, which is expressed by asking the subject to state or write down activities both in the form of tasks and non-tasks with a feeling of pleasure.

Manifest interest was expressed by directly observing the activities carried out by the subject. Tested interest is expressed in how to infer from the results of the answers to the given objective test. Inventoried interest was expressed using standardized tools.

The Quick Response Code Indonesian Standard, commonly abbreviated as QRIS (pronounced KRIS), is the unification of various kinds of QR from various Payment System Service Providers (PJSP) using QR codes. The QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with QR Codes can be easier, faster, and safer. All Payment System Service Providers who use QR code payments are required to apply QRIS. Bank Indonesia launched the Quick Response (QR) Code standard for payments through server-based electronic money applications, electronic wallets, or mobile banking called QR Code Indonesian Standard, to coincide with the 74th Anniversary of Indonesian Independence, on August 17, 2019, in Jakarta.

Bank Indonesia's vision for a non-cash payment system in 2025 using QRIS products. The Indonesian Payment System (PSI) 2025 supports national digital economy-finance integration, thereby ensuring the central bank's function in the money circulation process, monetary policy, and financial system stability, as well as supporting financial inclusion. The Indonesian Payment System (SPI) 2025 supports banking digitalization as the main institution in the digital economy and finance through open banking as well as the use of digital technology and data in the

financial business. (Indonesian Payment System (SPI) 2025 guarantees an interlink between financial technology and banks to avoid shadow-banking risks through digital technology regulation (SPT API), business cooperation, and company ownership. (Indonesian Payment System) 2025 guarantees a balance between innovation and consumer protection, integrity, and stability, as well as healthy business competition through the implementation of KYC (Know Your Customer) and AML (Anti Money Laundering) – (Counter Financing of Laundering), disclosure obligations for data, information, public business, and the application of reg-tech and sup-tech in reporting, regulation, and supervision obligations. SPI 2025 guarantees national interests in the digital economy and finance between countries through the mandatory processing of all domestic transactions within the country and cooperation between foreign and domestic operators, taking into account the principle of reciprocity.

Based on the above explanation, the following hypothesis is proposed:

- H1: There is a positive influence and benefits of using the Quick Response Indonesian Standard (QRIS) on student interest.
- H2: There is a positive influence and ease of use on students' interest in using the Quick Response Indonesian Standard (QRIS).
- H3: The benefits and ease of use have a positive effect on students' interest in using the Quick Response Indonesian Standard (QRIS).

METHODS

Clear and replicable. Reveal how research objectives were achieved through appropriate procedures and stages. The object of this study is the perception of the benefits of use and the perception of ease of use as independent variables, on student interest in using the Quick Response Indonesian Standard (QRIS) as a dependent variable conducted on students of the Department of Accounting, Faculty of Economics and Business, Halu Oleo University. Students who became objects met the criteria needed in this study. The population in this study was active students in 2019-2022 at the Department of Accounting, Faculty of Economics and Business, Halu Oleo University.

Table 1. Number of Students Department of Accounting, Faculty of Economics and Business, Halu Oleo University

Year	Number of Students
2019	258
2020	342
2021	331
2022	239
Total	1.170

Source: Department of Accounting FEB UHO, 2021

The sampling technique used the Slovin formula with the Purposive Sampling Technique. Purposive Sampling is a technique based on certain considerations (Sugiyono, 2017). The sample size of the 1,170 participants was 93.

The type of qualitative data in this study was in the form of respondents' identities, explanatory descriptions of variables, and questions in the questionnaires. Quantitative data in this study are in the form of respondents' answers to questionnaire questions, measured using scores from the Likert scale.

The primary data source used in this study was the questionnaire. The secondary data used are in the form of the number of active students in the Accounting Department and other data sourced from reference books.

The method used for data collection in this research is a questionnaire based on indicators and refers to previous research and adjusts to the object of research. Documentation is the collection of data or information in the form of written data containing information and explanations as well as thoughts about phenomena that are still actual and in accordance with the research problem.

The descriptive analysis method carried out in this study is a percentage descriptive analysis, with the scale used is the Likert Scale, which has a score of 1 to 5. The weighted average value or score of respondents' answers is classified into a range of value category scales, presented as follows:

Table 2. Determination of the Average Category of Respondent Statement Scores

No.	Average Score Answers	Category/Interpretation Meaning
1	1,00 – 1,80	Very Low/Not Good
2	1,81 – 2,60	Low/Less Good
3	2,61 – 3,40	High enough/good enough
4	3,41 – 4,20	High/Good
5	4,21 – 5,00	Very High/Excellent

Source: (Solimun et al, 2017)

The multiple regression analysis method serves to determine how much influence or relationship exists between the independent variable (X) consisting of the benefits of use (X1), ease of use (X2), and the dependent variable (Y), namely student interest in using the Quick Response Indonesian Standard (QRIS). This analysis is intended to determine whether there is an effect of the benefits of use and ease of use on student interest in using the Quick Response Indonesian Standard (QRIS). The model equation is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

Y= Student interest in using Quick Response Indonesian Standard (QRIS)

A= Constant

B1= Regression coefficient of benefit use

B2= Regression coefficient of ease of use

X1= Benefits of use

X2= Ease of Use

e= Other variables not studied

RESULTS AND DISCUSSION

Validity tests are used to determine the extent to which the accuracy of a measuring instrument carries out its measuring function. A validity test was carried out using the Product Moment Pearson method. When the test result is greater than 0.30 ($r \geq 0,30$) The instrument is said to be valid.

The test was performed using the IBM SPSS Statistics 25. After the test was carried out, the results showed that all the instruments met the requirements (valid). Reliability tests are used to measure the extent to which a measurement instrument is trustworthy or reliable. The reliability of the instrument was tested using Cronbach's alpha coefficients. If the test results of the instrument obtained a coefficient value > 0.60 , then the instrument used was considered reliable. After the test was carried out, the results showed that all instruments met the requirements (reliability).

Table 3. Recapitulation of SPSS Validity and Reliability Test Results

Variable	Variable indicators	Items	Correlation coefficient	Itself.	Ket.	Cronbach alpa	Ket	
Perceived Benefits (X1)	Simplify Transactions (X1.1)	X1.1.1	0,792	0,00	Valid	0,824	Reliable	
		X1.1.2	0,826	0,00				
	Speed Up Transactions (X1.2)	X1.2.1	0,806	0,00	Valid	0,779	Reliable	
		X1.2.2	0,745	0,00				
	Provides Additional Benefits when Completing Transactions (X1.3)	X1.3.1	0,770	0,00	Valid	0,816	Reliable	
		X1.3.2	0,835	0,00				
	Increase Efficiency in Transactions (X1.4)		X1.4.1	0,842	0,00	Valid	0,819	Reliable
			X1.4.2	0,760	0,00			

Convenience Perception (X2)	Easy to learn (X2.1)	X2.1.1	0,820	0,00	Valid	0,827	Reliable
		X2.1.2	0,804	0,00			
	Clear and Comprehensible (X2.2)	X2.2.1	0,668	0,00	Valid	0,705	Reliable
		X2.2.2	0,785	0,00			
	Easy to use (X2.3)	X2.3.1	0,765	0,00	Valid	0,810	Reliable
		X2.3.2	0,831	0,00			
Overall Ease (X2.4)	X2.4.1	0,796	0,00	Valid	0,804	Reliable	
	X2.4.2	0,791	0,00				
Interest (And)	Feeling Happy (Y1.1)	Y.1.1	0,770	0,00	Valid	0,730	Reliable
		Y.1.2	0,716	0,00			
	Interest (Y1.2)	Y.2.1	0,639	0,00	Valid	0,611	Reliable
		Y.2.2	0,718	0,00			
	Attention (Y1.3)	Y.3.1	0,700	0,00	Valid	0,688	Reliable
		Y.3.2	0,738	0,00			
	Involvement (Y1.4)	Y.4.1	0,730	0,00	Valid	0,763	Reliable
		Y.4.2	0,798	0,00			

Source: Primary Data processed in 2023

Table 3 shows that the questions in the questionnaire are valid and reliable. This decision was made because the Pearson correlation value was > 0.30 with a significance level of < 0.05 , and the correlation coefficient of the results was Cronbach's alpha > 0.60 .

Therefore, it can be concluded that all question items used as instruments in this study are valid and reliable, or that the questionnaire used is worthy of being used as an instrument to measure each variable.

Table 4. Multiple Linear Regression Analysis Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	BRIGHT
1	(Constant)	2.111	.319		6.622	.000		
	X1	.354	.062	.501	5.714	.000	.890	1.123
	X2	.165	.061	.236	2.692	.008	.890	1.123

a. Dependent Variable: Y1

Source: Primary Data processed in 2023

The results of the regression test shown in Table 1 are as follows:

$$Y = 2,111 + 0,501X_1 + 0,236X_2 + e$$

Based on the results of the multiple linear regression analysis in Table 2, the constant with a value of 2.111 means that if the independent variables Perception of Benefits and Perception of Convenience

are equal to zero, then the dependent variable of Interest in Using QRIS will increase by 2.111. The X1 coefficient of 0.501 means that if the Benefit Perception variable increases by one and the Perceived Convenience is considered constant, then Interest in Using QRIS will increase by 0.501.

Table 5. Summary of t Test, f Test and Determination Coesiciencies

Equation							
Variable	T calculate	Ttabel	Itself.	Fhitung	Ftabel	Itself.	R. Square
X1	5,714	1,986	0,000	28,125	3,10	0,000	0,385
X2	2,692	1,986	0,008				

Source: Primary Data processed in 2023

The T (partial) test is a parametric test used to determine the significance of the influence of individual independent variables (partial) on the dependent variable. Hypothesis testing can be performed by comparing t-count with t-table and t-sig values with $\alpha = 0.05$. If $t\text{-count} > t\text{-table}$ or $t\text{-sig} < \alpha = 0.05$, then H_1 is accepted or H_0 is rejected. Conversely, if $t\text{-count} < t\text{-table}$ or $t\text{-sig} > \alpha = 0.05$, H_1 is rejected or H_0 is accepted.

Table 3 shows that the t-count for the Benefit Perception variable is $5.714 >$ from the t-table is 1.986, with a significance level of $0.000 < \alpha = 0.05$. This shows that the Perception of Benefits has a partial positive effect on Student Interest in Using QRIS in the FEB UHO Accounting Department.

Table 3 shows that the t-count for the Ease Perception variable was $2.692 >$ from the t-table was 1.987, with significance = $0.008 < \alpha = 0.05$. This shows that the Perception of Convenience has a partial positive effect on Student Interest in Using QRIS in the FEB UHO Accounting Department.

Based on Table 3, F count = $28.125 >$ F table = 3.10, with a significance value = $0.000 < \alpha = 0.05$. This shows that the perception of benefits and convenience together have a positive effect on Student Interest in Using QRIS in the FEB UHO Accounting Department.

As shown in Table 3, the magnitude of R² (R-Square) = 0.385 indicates that the magnitude of the direct influence of the variables Perception of Benefits (X1) and Perception of Convenience (X2) on Student Interest in Using QRIS (Y) is 38.5%. This means that there is an epsilon variable (ϵ) of 61.5% that affects variable Y but is not measured in this study.

A X2 coefficient of 0.236 means that if the Benefit Perception variable increases by one and the Perceived Convenience is considered constant, then the Interest in Using QRIS will increase by 0.236.

The results of hypothesis testing prove whether the variables X1 Perception of Benefits and X2

Perception of Convenience partially and simultaneously influence student interest in using the (QRIS). To prove this, the t-test and f-test were used. A summary of the results of the t-test, f-test, and coefficient of determination are presented in the following table:

The results of this study support the first hypothesis that shows that the perception of benefits has a positive effect on interest in using the Quick Response Indonesian Standard (QRIS); it can be interpreted that if students assume more benefits obtained from the use of QRIS, it will increase their interest in using QRIS. Conversely, if students think that there are fewer benefits obtained from using QRIS, they will reduce their interest in using QRIS.

Benefit perception refers to the use of information technology that can improve merchant performance for users. Thus, if someone feels that by using QRIS, the performance in the transaction process is better, there will be interest in using it. Conversely, if someone feels that using a QRIS provides fewer benefits and reduced performance, it will reduce someone's interest in using it.

The calculation also shows that among the four variable indicators of benefit perception, indicators of facilitating transactions and indicators of increasing efficiency contribute the most to influencing student interest in using the Quick Response Indonesian Standard (QRIS). This means that using the QRIS will make transactions easier and more efficient in terms of increasing students' interest in using the QRIS.

The results of this study are in line with the TAM (Technology Acceptance Model) theory. TAM argues that individual acceptance of a technology system is influenced by two factors, one of which is the perception of benefits that influence a person's behavioral interest in using technology, where someone will have an interest in using technology if they feel the technology system is useful.

The results of this study support those of Priambono (2016), Siregar (2021), and Putri (2019), who stated that the perception of benefits has a positive

effect on interest in use. However, this study is contrary to research conducted by Ramadhan (2016), who states that the variable of benefit perception has no effect on the variable of interest in use.

The results of this study support the second hypothesis, which shows that the perception of convenience has a positive effect on interest in using the Quick Response Indonesian Standard (QRIS), which can be interpreted as follows: if students think that using QRIS is easy, it will increase their interest in using QRIS. Conversely, if students think that using the QRIS is difficult and requires a lot of effort, it will reduce their interest in using the QRIS.

The perception of ease of use is a measure where someone believes that using the Quick Response Indonesian Standard (QRIS) can be clearly used, does not require much effort, is easy to use, and easy to operate. Conversely, if someone using a QRIS feels difficult and requires a lot of effort, it will reduce someone's interest in using a QRIS.

The calculation also shows that among the four indicators of the convenience perception variable, the easy-to-learn indicator makes the largest contribution in influencing students' interest in using the Quick Response Indonesian Standard (QRIS). This means that the use or features that are built into QRIS are easy to learn, allowing users to quickly understand by transacting using QRIS, thereby increasing the interest of someone (students) in using QRIS.

The results of this study are in line with the TAM (Technology Acceptance Model) theory. The TAM argues that individual acceptance of the technology system is influenced by two factors, one of which is the perception of convenience, which has an influence on a person's behavioral interest in using technology, where someone will have an interest in using technology if they feel the technology system is easy to use or understand. The results of this study support those of Priambon (2016), Siregar (2021), and Ramadhan (2016), who state that the variable perception of usefulness has a positive effect on interest in use.

The results of this study support the third hypothesis, which shows that the perception of benefits and convenience together or simultaneously affect student interest in using the Quick Response Indonesian Standard (QRIS). This means that if students think that using the QRIS is easier and has more benefits, it will increase their interest in using the QRIS. Conversely, if students think that using the

QRIS is difficult and does not provide benefits, it will reduce their interest in using the QRIS. Engagement indicators became the most dominant item in the variable of interest with a very good category based on the average respondent response score. This shows that FEB UHO Accounting students have felt the impact of the involvement of the QRIS system in many types of transactions that can be done with QRIS, and almost all payment system service providers (PJSP) have used QRIS as a transaction tool.

The results of this study support the Technology Acceptance Model (TAM). TAM argues that individual acceptance of the technology system (in this case QRIS) is influenced by two factors, namely perceived usefulness and perceived ease of use, both of which influence a person's behavioral interest in using technology. Someone will be interested in using technology if they feel the technology system is useful and easy to use. In this case, students who know more about information and technological developments, of course, have seen the benefits and convenience of QRIS in transactions; of course, they will be interested in using QRIS.

Someone will be interested in using technology if they feel the technology system is useful and easy to use. In this case, students who know more about information and technological developments, of course, have seen the benefits and convenience of QRIS in transactions; of course, they will be interested in using QRIS. This research is in line with the research conducted by Siregar (2021) that knowledge, perception of benefits, and risks simultaneously or together affect interest in use.

CONCLUSION

Based on data analysis, hypothesis testing, and the results of research discussions on benefit perception and convenience perception of student interest using the Quick Response Indonesian Standard (QRIS), it can be concluded that benefit perception has a positive effect on student interest in using the Quick Response Indonesian Standard (QRIS), which explains why the more benefits QRIS provides, the more interest FEB UHO Accounting students will have in using QRIS in transactions.

The perception of convenience has a positive effect on students' interest in using the Quick Response Indonesian Standard (QRIS), which explains why if less effort is made when using QRIS, the interest of

FEB UHO Accounting students to use QRIS is higher. The perception of benefits and convenience simultaneously have a positive and significant effect on interest in using the Quick Response Indonesian Standard (QRIS). This explains why the higher the benefits and conveniences offered by the Quick Response Indonesian Standard (QRIS), the higher the interest of FEB UHO Accounting students to use QRIS in testing.

The suggestions submitted by the author based on the conclusions and results of the study, expected based on the results of data analysis and conclusions that have been put forward in this study, the author provides some suggestions in the hope that they can provide benefits and inputs for related parties. For QRIS system issuers, it is recommended to further expand access to more public sectors or add merchants to be able to use the QRIS system so that the public can feel more benefits from using QRIS, not limited to certain sectors.

In addition, it is recommended that QRIS issuers facilitate users in the transaction process related to errors that occur in the system during the transaction process using QRIS. Researchers are expected to use other variables such as trust level, security, service features, and usage risk. In addition, researchers should use more research samples to obtain better research results. The object and scope of this study only focus on one university, it is hoped that further researchers can conduct research at other universities.

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