
**THE INFLUENCE OF PERCEIVED USEFULNESS, EASE OF USE, AND RISK
ON THE INTEREST IN USING QRIS SERVICES WITH ATTITUDE TOWARD
USING AS AN INTERVENING VARIABLE (CASE STUDY OF UINSU
STUDENTS USING QRIS)**

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ABSTRACT

This study aims to determine the influence of the perception of usefulness, ease of use and risk on interest in using qris services with attitude toward using as an intervening variable. This study is quantitative research using the SPSS Statistics program with a sample of 98 respondents using QRIS services. The data analysis technique used is multiple linear regression. By using probability sampling techniques. The results of this study show that the perception of usefulness has an effect on interest in using QRIS services, the perception of ease of use has a positive and significant effect, while the perception of risk does not have a significant effect on interest in using QRIS services. The perception of usefulness does not have a significant effect on attitude toward using, the perception of ease of use has a negative effect, the perception of risk has a negative effect while interest in using QRIS services has a positive effect on attitude toward using. Based on the path analysis, the attitude toward using variable cannot be used as an intervening variable between the perception of the usefulness of ease of use and the risk to interest in using QRIS services and attitude toward using can be used as an intervening variable for the variable interest in using QRIS services.

Keywords: Usefulness; Ease; Risk; QRIS; Interest

INTRODUCTION

In today's digital age, various aspects of human life utilize technology, such as payment systems. As times evolve, payment patterns and systems in interactions continue to change. The development of the times also demands that humans handle all affairs quickly, precisely, and accurately. The opportunity to gain a competitive advantage thru the application of technology in other fields is still wide open. What needs to be done is to anticipate changes in the business environment and developments in information technology so that technology can be

implemented before competitors do, as a way to gain a competitive advantage (Nasution, 2019). Islamic banking as the main choice for the community to conduct payment activities and other financial activities. To achieve its goals, the bank must continue to innovate according to its needs to make it easier for its customers to carry out all their financial activities (Syafitri & Nasution, 2023). Therefore, a new technology is needed to simplify and make these matters more effective and efficient (Lathief & Nasution, n.d.). Quick Response Code Indonesian Standard (QRIS), one of the latest innovations in Indonesia's digital payment system,

was created to facilitate non-cash transactions using QR codes that can be accessed thru various payment applications. However, the adoption of this new technology is not without a number of variables that influence user interest, especially among students. Many aspects of human life have changed due to advancements in information and communication technology, including the financial sector. Quick Response Code Indonesian Standard (QRIS), a digital payment system developed by Bank Indonesia as a digital payment standard that allows customers to make digital transactions quickly, safely, and efficiently. QRIS was created to be used by various applications and payment service providers, and is an important innovation in financial transactions. The use of QRIS is becoming increasingly popular among students, especially those at UIN-SU. This is in line with the increasingly dominant digital lifestyle, as well as the ease and convenience of QRIS payments. However, interest in using QRIS is influenced not only by external factors such as technology, but also by individual psychology and their perception of technology. QRIS has many benefits; users of payment applications with QRIS can make transactions more easily, quickly, practically, and effectively. The standardization of QR codes with QRIS is the reason people choose it as a payment method.

Because they can accept any QR-based payment, sales businesses might see an increase. Enhance branding, modernize, and increase efficiency by using just one QRIS, reducing

administrative costs, avoiding counterfeit money, and eliminating the need for refunds; transactions are recorded automatically and can be viewed at any time. Separating funds between business and individuals facilitates reconciliation and potentially prevents cash transaction bookkeeping, as well as enabling further credit acquisition (Taryanda et al., 2024). The ease of use offered by QRIS has the potential to increase its number of users. Customer satisfaction with a product or service will lead to customer loyalty. The emergence of customer loyalty leads to the fact that customers continue to purchase products or services from the company, which of course has a positive impact on the company itself (Pasaribu et al., 2023). When a product can be easily used in daily activities, the likelihood of it being widely adopted by the public increases. Similarly with QRIS, if it is considered very helpful in transactions, it is not impossible that someone will be interested in using QRIS (Murningsih, 2024). According to Mathieson in Ersaningtyas, A.P. & Susanti, E.D, ease is defined as an individual's belief that using a particular system will be free from effort. If someone believes that a technology is easy to use, they will use it. Perceptions of benefits are one element that can influence interest in using QRIS. If someone believes that a technology will provide significant benefits, they are more likely to use that technology (Diah et al., 2020).

Beside the two factors mentioned above, risk is a factor that is usually feared by everyone, including investors. No one likes risk. The only difference is how much risk each



person is able to accept. Some people can only accept low risk, while others are able or willing to take on high risk. According to Featherman, M. and Pavlou, P., risk perception is a perception of uncertainty and the undesirable consequences of using a product or service. Risk perception significantly influences the level of trust. The lower an individual's risk perception, the higher their level of trust, and vice versa (Taryanda et al., 2024). Previous studies have shown that perceived usefulness, ease of use, and risk significantly influence the willingness to use new technologies such as QRIS. For example, research conducted among FEBI students at UIN-SU Medan found that perceptions of trust, usefulness, ease of use, and risk strongly influence the willingness to use QRIS as a digital payment method. The research results show that 71% of the interest in using QRIS is influenced by these variables, while the remaining 29% is caused by other variables not included in this research model (Seputri et al., 2022). This finding is also supported by additional research among STEI SEBI students. This study used a quantitative descriptive method and SEM-PLS to manage the data. The results showed that perceived usefulness, ease of use, and risk significantly and positively influence the intention to use QRIS. This study shows that these elements are very important in determining students' willingness to use QRIS as a digital payment method (Zhilalul Haq et al., 2023). However, there are also studies that show that perceived usefulness and perceived risk do not significantly influence the intention to use QRIS. This is evident in research

conducted by Arif Miftahun Nasih, Vidia Gati, and Sri Rahayu. The research results indicate that perceived usefulness and perceived risk do not have a significant influence on the intention to use QRIS (Nasih et al., 2024).

This study refers to research conducted by Rodiah & Melati (2020) titled "The Influence of Ease of Use, Usefulness, Risk, and Trust on the Interest in Using E-wallets among Millennials in Semarang City." The main difference in this study lies in the addition of an intervening variable, namely attitude toward using, and the object of study. In the previous research, the object was millennials in Semarang City who used e-wallets, while in this study, the object is UINSU students who use QRIS. Additionally, the previous research used incidental sampling techniques, whereas this study uses probability sampling techniques, resulting in different samples. As for the similarities between previous studies and this one, they lie in the use of independent variables such as perceived usefulness, ease of use, and risk, as well as the dependent variable, which is intention to use. In addition, although much research has been conducted on the interest in using QRIS, there is still a lack of understanding of how attitude toward using acts as an intervening variable in the relationship between perceived usefulness, ease of use, and risk toward the interest in using QRIS. Therefore, this study aims to fill this gap by examining how perceived usefulness (attitude toward using) acts as an intervening variable, specifically for UIN-SU students. The purpose of this study is to evaluate the influence of

perceived usefulness, ease of use, and risk on UIN-SU students' interest in using QRIS services. Attitude toward using is used as an intervening variable. Perceived usefulness refers to the extent to which a person believes that using a particular technology will improve their performance in a specific context, while ease of use refers to the extent to which a person believes that using a particular technology will produce better results without requiring much effort. In this case, the potential risks faced by users when using QRIS include financial, privacy, and operational risks.

In this study, the Technology Acceptance Model (TAM) theory will be used as the main theoretical framework. TAM states that the two main factors influencing a person's attitude toward technology are perceived usefulness and ease of use, which ultimately affect their willingness to use it. Given the digital nature and risks associated with online transactions, risk perception should be considered in QRIS. This study is limited to using theoretical models like TAM because it does not fully accommodate risk factors, socio-cultural context, and technological advancements. Additionally, behavioral economics theory and external elements such as social norms and government policies may not be adequately accounted for. For a more comprehensive understanding, further research can enrich the theoretical model. This study aims to provide in-depth insights into the factors influencing students' interest in using QRIS and to identify the role of attitude in mediating between perceived usefulness, ease of use, and usage

interest. The results of this study are expected to help develop better marketing and educational methods to encourage students to use QRIS. Therefore, it is hoped that this research will provide theoretical and practical understanding of the factors influencing the adoption of QRIS among students. Additionally, this research will provide suggestions for technology developers and stakeholders on how to improve QRIS adoption in the future.

METHOD

This research uses a quantitative approach with a descriptive method. Data was collected thru questionnaires distributed to FEBI UINSU students who use QRIS. The instrument used in this study was a questionnaire consisting of several sections, namely: i) perceived usefulness, ii) perceived ease of use, iii) perceived risk, iv) intention to use, and v) attitude toward using. The population in this study consists of all FEBI UINSU students who use QRIS. The sample was taken using a probability sampling technique. Data was collected thru questionnaires distributed both online and offline. To sample the research, the researcher used Slovin's formula. In this study, the researcher used a data analysis technique employing path analysis.

Classical Assumption Tests

In this study, the classical assumption tests applied are the normality test, the multicollinearity test, and the heteroskedasticity test. The autocorrelation test was not used because this study did not use secondary data.

Correlation Analysis

Correlation analysis is one of the statistical techniques used to find the relationship between two or more variables that are quantitative in nature. In this case, to determine the strength of the relationship between perceived usefulness, ease of use, and risk toward the intention to use QRIS services, with attitude toward use as an intervening variable among FEBI UINSU students. Regression Model In this study, there are two regression equation models. Where the independent variables consist of perceived usefulness (X1), ease of use (X2), and risk (X3), the dependent variable is the intention to use QRIS services (Y), and the intervening variable is attitude toward using (Z). Therefore, the regression model obtained is as follows: a. First equation (X1, X2, and X3 against Z). b. Second equation (X1, X2, X3, and Z against Y).

RESULT AND DISSCUSSION

In this study, the researcher used a probability sampling technique where the population data for this study consisted of all FEBI UINSU

students, totaling 4,300 people. E = The acceptable percentage of imprecision due to sampling error is 10% (0.1). The population size in this study is 4,300 active FEBI UINSU students. The percentage of allowable imprecision taken is 10%.

Validity Test

Validity testing is conducted to determine the validity of the questionnaire items. Validity testing indicates the extent to which a measurement tool is able to measure what it intends to measure. The validity test results can be determined by considering the following provisions: If the calculated r value (rhitung) is greater than the table r value (rtabel), the question is declared valid. b) If the calculated r value (rhitung) is less than the table r value (rtabel), the question is declared invalid. c) The table r value (rtabel) with N=98, at a significance level of 5%, is known to be 0.198. Therefore, if the calculated r value (rhitung) is greater than 0.198, the question is declared valid.

Table 1.2 validity test

Variable	Pearson Correlation	r table (0.05:39)	Sig. (2-Tailed)	Amount Sig. (0.05)	Description
X1.1	0.882	0.198	0.000	0.05	Valid
X1.2	0.828	0.198	0.000	0.05	Valid
X1.3	0.833	0.198	0.000	0.05	Valid
X1.4	0.866	0.198	0.000	0.05	Valid
X2.1	0.793	0.198	0.000	0.05	Valid
X2.2	0.793	0.198	0.000	0.05	Valid
X2.3	0.813	0.198	0.000	0.05	Valid
X2.4	0.771	0.198	0.000	0.05	Valid
X3.1	0.845	0.198	0.000	0.05	Valid

X3.2	0.894	0.198	0.000	0.05	Valid
X3.3	0.851	0.198	0.000	0.05	Valid
X3.4	0.791	0.198	0.000	0.05	Valid
Y.1	0.830	0.198	0.000	0.05	Valid
Y.2	0.792	0.198	0.000	0.05	Valid
Y.3	0.849	0.198	0.000	0.05	Valid
Y.4	0.854	0.198	0.000	0.05	Valid
Z.1	0.797	0.198	0.000	0.05	Valid
Z.2	0.854	0.198	0.000	0.05	Valid
Z.3	0.771	0.198	0.000	0.05	Valid
Z.4	0.823	0.198	0.000	0.05	Valid

From the table above, it can be seen that the validity coefficient $r_{count} > r_{table}$ for the variables and the significance value (sig) of the correlation results is less than 0.05 (5%) with $r_{table} = 0.198$, indicating that variables X, Y, and Z are declared valid. The most valid question for variable X1 is question X1.1, where $r_{calculated} > r_{table}$ ($0.882 > 0.198$). The most valid question for variable X2 is question X2.3, where $r_{calculated} > r_{table}$ ($0.813 > 0.198$). The most valid

question for variable X3 is question X3.2, where $r_{calculated} > r_{table}$ ($0.894 > 0.198$). The most valid question for variable Y is question Y.4, where $r_{calculated} > r_{table}$ ($0.854 > 0.198$), and the most valid question for variable Z is question Z.2, where $r_{calculated} > r_{table}$ ($0.854 > 0.198$).

Reliability Test

In this study, the researcher used the Cronbach Alpha test for reliability. A variable is considered reliable if it yields a Cronbach Alpha value > 0.60 .

Table 1.3 reability test

Variable	Croanboac h Alpha	R table	Description
X1	0.874	0.60	Reliable
X2	0.802	0.60	Reliable
X3	0.867	0.60	Reliable
Y	0.848	0.60	Reliable
Z	0.824	0.60	Reliable

Based on the table above, the reliability test conducted on 98 respondents with 20 question items using the SPSS program yielded the

following results for the reliability test of all question items/instruments: Cronbach's Alpha value for the perceived usefulness variable was

0.874 > 0.60, Cronbach's Alpha value for the ease of use variable was 0.802 > 0.60, Cronbach's Alpha value for the risk variable was 0.867 > 0.60, Cronbach's Alpha value for the intention to use QRIS services variable was 0.848 > 0.60, and Cronbach's Alpha value for the Attitude Toward Using variable was 0.824 > 0.60. Therefore, the variables used in this study can be considered reliable.

Classical Assumption Tests

a. Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			98
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		1.55991438
Most Extreme Differences	Absolute		.078
	Positive		.078
	Negative		-.060
Test Statistic			.078
Asymp. Sig. (2-tailed) ^c			.155
Monte Carlo Sig. (2-tailed) ^d	Sig.		.146
	99% Confidence Interval	Lower Bound	.137
		Upper Bound	.156

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Based on the table above, which refers to the SPSS results, it shows a normal distribution in the regression model, indicated by an Asymp. Sig. (2-

tailed) value of 0.155 > 0.05. Therefore, it can be concluded that the residual values are normally distributed.

b. Multicollinearity Test

The purpose of the data normality test is to show that the sample data comes from a normally distributed population. This test uses the Kolmogorov-Smirnov method. The basis for decision-making in this normality test is: if the significance value obtained is > 0.05, then the sample data is considered normally distributed; conversely, if the significance value is < 0.05, then the sample data is considered not normally distributed.

The purpose of the multicollinearity test is to determine whether there is a high correlation between the independent variables in a

multiple linear regression model.
Decision-making basis:

- If the tolerance value > 0.10 and the VIF value < 10 , it can be concluded that multicollinearity does not occur in the data.
- If the tolerance value < 0.10 and the VIF value > 10 , it can be concluded

that multicollinearity occurs in the data.

Based on the results of the multicollinearity test conducted by the researcher in this study, it can be seen that: 1. First Equation

Coefficients ^a							
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	4.045	1.029		3.929	<,001	
	Ease of Use	.844	.079	.833	10.709	<,001	.551 1.815
	Risk	-.095	.027	-.203	-3.501	<,001	.989 1.011
	Perceived Usefulness	-.010	.061	-.013	-.162	.871	.555 1.803

a. Dependent Variable: Interest in Using Qris Services

The results of the multicollinearity test on the first equation show that the tolerance and VIF values for the usefulness variable (X1) are 0.555 and 1.803, respectively. For the ease of use variable (X2), the tolerance value is 0.551 and the VIF value is 1.815. Meanwhile, for the risk variable (X3), the tolerance value is 0.989 and the VIF value is 1.011. The

results show that the three independent variables above indicate that the tolerance value for each variable is > 0.10 and the VIF value for each independent variable is < 10 . Therefore, it can be concluded that the data in the first equation does not exhibit multicollinearity.

2. Second Equation

Coefficients ^a							
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	-4.962	3.146		-1.577	.124	
	Perceived Usefulness	.164	.135	.125	1.218	.231	.750 1.334
	Ease of Use	.744	.109	.670	6.822	<,001	.815 1.227
	Risk	-.007	.062	-.011	-.114	.910	.790 1.267

Attitude Toward Using	.400	.113	.369	3.524	.001	.719	1.391
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a. Dependent Variable: Interest in Using Qris Services

From the data test above, it can be seen in the second equation that the tolerance and VIF values for the usefulness variable (X1) are 0.750 and 1.334, respectively. For the ease of use variable (X2), the tolerance value is 0.815 and the VIF value is 1.227. For the risk variable (X3), the tolerance value is 0.790 and the VIF value is 1.267. And also for the attitude toward using variable (Z), the tolerance value is 0.719 and the VIF value is 1.391. The results show that all three independent variables and the intervening variable mentioned above indicate that the tolerance value for each variable is > 0.10 and the VIF value for each variable independent < 10 . Therefore, it can be concluded that the data in the second equation does not exhibit multicollinearity.

a. Heteroskedasticity Test The purpose

of the heteroskedasticity test is to examine whether there is unequal variance in the residuals from one observation to another in the regression model. This test is conducted using the Glejser method, which involves regressing all independent variables against the absolute value of their residuals. If there is a significant influence of the independent variables on the absolute value of their residuals, then there is a heteroskedasticity problem in the model. Decision-making basis:

- If the probability value $> \alpha$ value (sig. > 0.05), then there is no heteroskedasticity.
- If the probability value $< \alpha$ value (sig. < 0.05), then heteroskedasticity is present.

Based on the results of the multicollinearity test conducted by the researcher in this study, it can be seen that: 1. First Equation

		Coefficients ^a					Collinearity Statistics	
Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-.381	.658		-.556	.580		
	Ease to use	.092	.052	.238	1.750	.083	.551	1.815
	Risk	.015	.018	.085	.834	.406	.989	1.011
	Perceived Usefulness	-.037	.040	-.124	-.913	.364	.555	1.803

a. Dependent Variable: Abs_RES

The results above show that the sig. value for the usefulness variable (X1) is 0.364. The sig. value for the ease of use variable (X2) is 0.083. The sig. value for the risk variable (X3) is 0.406.

The results of the test above show that the sig. value of the three independent variables above is > 0.05 . It can be assumed that the data passes the heteroskedasticity test.

2. Second Equation

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.576	2.011		.287	.776
	Perceived Usefulness	.004	.086	.008	.042	.967
	Ease to use	-.036	.070	-.096	-.517	.608
	Risk	.021	.039	.102	.540	.593
	Attitude Toward Using	.034	.073	.092	.466	.644

a. Dependent Variable: Abs_RES2

The results above show that the sig. value for the usefulness variable (X1) is 0.967. The sig. value for the ease of use variable (X2) is 0.608. The sig. value for the risk variable (X3) is 0.593. And the sig. value for the attitude toward using variable (Z) is 0.644. The test results above show that the sig.

value of the three independent and intervening variables above is > 0.05 . It can be assumed that the data passes the heteroskedasticity test.

Path Analysis Test

a. Path Coefficients of the First Model

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-3.132	3.561		-.897	.385
	Perceived Usefulness	.333	.144	.254	2.309	.027
	Ease to use	.885	.116	.798	7.610	<.001
	Risk	-.061	.069	-.098	-.886	.381

a. Dependent Variable: Interest in Using Qris Services

Referring to the output of Regression Model I in the "Coefficients" table section, it can be seen that the sig. value of variable X1 = 0.027. The sig. value of variable X2 = 0.001. The sig. value of variable X3 = 0.381. This result leads to the conclusion that:

1. The sig. value of variable X1 is 0.027 < 0.05 . This indicates that in Regression Model I, variable X1 has a significant effect on Y.

2. The sig. value of variable X2 is 0.001 < 0.05 . This indicates that in Regression

Model I, variable X2 has a significant effect on Y.

3. The sig. value of variable X3 is 0.381 > 0.05. This indicates that in Regression

Model I, variable X3 does not have a significant effect on Y.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.792 ^a	.627	.596	1.403

a. Predictors: (Constant), Risk, Ease of Use, Perceived Usefulness

The value of R-squared in the Model Summary table is 0.627. This shows that the contribution of the influence of X1, X2, and X3 on Y is 62.7%. The remaining 39.3% is contributed by other variables not included in the study. Meanwhile, the

value of e1 can be found using the formula:

$$e1 = \sqrt{(1 - R \text{ Square})}$$

$$e1 = \sqrt{(1 - 0.627)}$$

$$= 0.610$$

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.628	4.015		1.651	.108
	Perceived Usefulness	.205	.173	.169	1.189	.242
	Ease to use	-.226	.210	-.221	-1.078	.288
	Risk	-.095	.077	-.166	-1.223	.229
	Interest in Using QRIS Services	.655	.186	.710	3.524	.001

a. Dependent Variable: Attitude Toward Using

Referring to the Model II Regression output in the "Coefficients" table, it can be seen that the sig. value for variable X1 is 0.242. The sig. value for variable X2 is 0.288. The sig. value for variable X3 is 0.229. And the sig. value for Z is 0.001. This result leads to the conclusion that:

1. The sig. value of variable X1 is 0.242 > 0.05. This indicates that in Regression Model II, variable X1 does not significantly affect Z.

2. The sig. value of variable X2 is 0.288 > 0.05. This indicates that in Regression Model II, variable X2 does not significantly affect Z.

3. The sig. value of variable X3 is 0.229 > 0.05. This indicates that in Regression Model II, variable X3 does not significantly affect Z.

4. The sig. value of variable Y is 0.001 < 0.05. This indicates that in Regression Model II, variable Y significantly affects Z.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.685 ^a	.469	.409	1.565

a. Predictors: (Constant), Interest in Using QRIS Services, Risks, Perceived Usefulness, Ease of Use

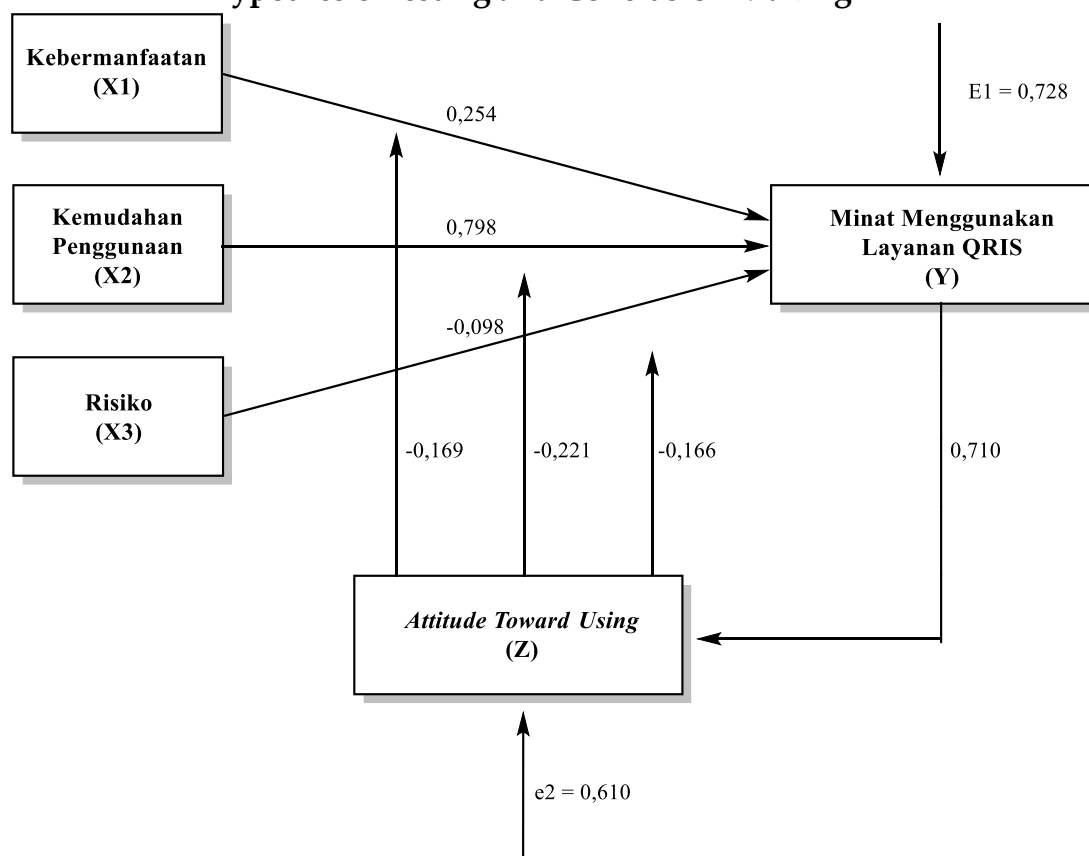
The value of R-squared in the Model Summary table is 0.469. This indicates that the contribution of the influence of X1, X2, and X3 and Y on Z is 46.9%. The remaining 53.1% is the

contribution of other variables not studied. Meanwhile, the value of e2 can be found using the formula:

$$e2 = \sqrt{(1 - R \text{ Square})}$$

$$e2 = \sqrt{(1 - 0.469)} = 0.728$$

Hypothesis Testing and Conclusion Making



1. Hypothesis Testing for Direct Effects

a. Analysis of the Effect of X1 on Y
The significance value for X1 is 0.027 < 0.05, so it can be

concluded that there is a significant direct effect of X1 on Y.
b. Analysis of the Effect of X2 on Y
The significance value for X2 is

- 0.001 < 0.05, so it can be concluded that there is a significant direct effect of X2 on Y.
- c. Analysis of the Effect of X3 on Y
 The significance value for X3 was found to be 0.381 > 0.05, so it can be concluded that there is no significant direct effect of X3 on Y.
 - d. Analysis of the Effect of X1 on Z
 The significance value for X1 was found to be 0.242 > 0.05, so it can be concluded that there is no significant direct effect of X1 on Z.
 - e. Analysis of the Effect of X2 on Z
 The significance value for X2 was found to be 0.288 > 0.05, so it can be concluded that there is no significant direct effect of X2 on Z.
 - f. Analysis of the Effect of X3 on Z
 The significance value for X3 was found to be 0.229 > 0.05, so it can be concluded that there is no significant direct effect of X3 on Z.
 - g. Analysis of the Effect of Y on Z
 The significance value for Y was found to be 0.001 < 0.05, so it can be concluded that there is a significant direct effect of Y on Z.

2. Hypothesis Testing for Indirect Effects

- a. Analysis of the Effect of X1 Thru Y on Z
 The direct effect of X1 on Z is 0.169, while the indirect effect of X1 thru Y on Z is the product of the beta value of X1 on Y and the beta value of Y on Z, which is: $0.254 \times 0.710 = 0.180$. Therefore, the total effect of X1 on Z is the direct effect plus the indirect effect, which is $0.169 + 0.180 = 0.349$. Based on the calculations above, it is known that the direct effect value is smaller than the indirect effect.

This result indicates that X1 indirectly influences Z thru Y.

- b. Analysis of the Influence of X2 thru Y on Z
 The direct influence of X2 on Z is 0.221. The indirect influence of X2 on Z thru Y is the product of the beta value of X2 on Y and the beta value of Y on Z, which is: $0.798 \times 0.710 = 0.566$. Therefore, the total influence of X2 on Z is the direct influence plus the indirect influence, which is $0.221 + 0.566 = 0.787$. Based on the calculation results above, it is known that the value of direct influence is smaller than the indirect influence. This result indicates that indirectly, X2 thru Y has a significant influence on Z.
 - c. Analysis of the Influence of X3 Thru Y on Z
 The direct effect of X3 on Z is 0.166. The indirect effect of X3 thru Y on Z is the product of the beta value of X3 on Y and the beta value of Y on Z, which is: $0.098 \times 0.710 = 0.695$. Therefore, the total effect of X3 on Z is the direct effect plus the indirect effect, which is $0.166 + 0.695 = 0.861$. Based on the calculation results above, it is known that the value of direct influence is smaller than the indirect influence. These results indicate that X3 indirectly influences Z thru Y.
1. Conclusion
 a) The effect of X1 on Y is accepted.
 b) The effect of X2 on Y is accepted.
 c) The effect of X3 on Y is rejected.
 d. The effect of X1 on Z is rejected.
 e. The effect of X2 on Z is rejected.
 f. The effect of X3 on Z is rejected.
 g. The effect of Y on Z is accepted.

- h. The effect of X1 thru Y on Z is accepted.
- i. The effect of X2 thru Y on Z is accepted.
- j. The effect of X3 thru Y on Z is accepted.

CONCLUSION

Based on the results of the research analysis and discussion, several conclusions can be drawn. First, the perceived usefulness variable has a significant influence on the intention to use QRIS services. Second, perceived ease of use also has a significant influence on the intention to use QRIS services. Third, perceived risk does not have a significant influence on the intention to use QRIS services. Fourth, perceived usefulness does not have a significant influence on attitude toward using. Fifth, perceived ease of use does not have a significant influence on attitude toward using. Sixth, perceived risk does not have a

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