Analysis of the Influence of Consumer Trust, Perceived Benefits, and Usage Risks on QRIS User Satisfaction with Ease of Use as a Mediating Variable: A Case Study of Jatinegara District, East Jakarta

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ABSTRACT: This research aims to analyze the influence of consumer trust, benefits, and risks on user satisfaction with QRIS (Quick Response Code Indonesian Standard) through ease of use. In today's era, payment or transaction systems are mostly conducted online using QR code scanning. Therefore, this research focuses on understanding the extent to which trust affects consumer satisfaction in using QRIS as a payment tool and explores the benefits of QRIS usage for the community. Additionally, the research assesses the impact of risks associated with using QRIS on user satisfaction. Ease of use serves as a mediating factor contributing to user satisfaction as the final outcome. The research employs stratified sampling as the sampling method. Data collection methods include interviews, observations, and distributing questionnaires. The analysis is conducted using SmartPLS 4 with Path Coefficient testing to measure the direct influence of independent variables on the dependent variable. The final results of this study are expected to provide insights specifically for QRIS service providers and developers.

KEYWORDS: Consumer trust, perceived benefits, risk, satisfaction, ease of use, QRIS.

I.   INTRODUCTION

In this advanced era, technology is rapidly developing across all aspects, providing convenience for daily activities. One example is digital banking. This trend aligns with the Indonesian lifestyle that has evolved in the era of advanced technology. This progression has led banks to offer easier, faster, and more efficient services through digital banking. Payment technology has also evolved rapidly, exemplified by the emergence of non-cash payment methods like QRIS (Quick Response Code Indonesian Standard). QRIS was launched by Bank Indonesia in 2019 to facilitate digital transactions through QR codes as a means of payment. Bank Indonesia (BI) designed the National Code Standard, known as QRIS, to simplify transactions using electronic money (Saputri, 2020). To address this, BI introduced the QR Code-based payment system, transitioning from exclusive to inclusive, allowing cross-issuer compatibility, known as QRIS (Bank Indonesia, 2019).

QR code offers advantages such as data storage, accurate data utilization, and long-lasting physical durability (Akbar et al., 2019). Despite positive developments, QRIS adoption still faces challenges. A primary challenge is consumer trust in digital payment systems, especially among those less familiar with this technology. Risks such as privacy threats, data security, and potential technical errors are notable concerns influencing consumer decisions to use QRIS. Additionally, the perceived benefits and ease of use significantly impact how willing the public is to adopt and be satisfied with QRIS services. Overall, QRIS development in Indonesia reflects digital transformation in the payment sector. However, its success depends on how well this technology builds trust, offers benefits, and addresses users' perceived risks.

This research aims to analyze the influence of consumer trust, perceived benefits, and usage risks on QRIS user satisfaction in the Jatinegara District. The primary focus is on understanding how consumer trust levels and perceived benefits of QRIS enhance user satisfaction while assessing the potential impact of usage risks. Additionally, this research examines the role of ease of use as a mediating variable that can affect user satisfaction. The research findings are expected to provide insights into the interaction between these factors and their contribution to QRIS user satisfaction in the region.

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In this research, several issues arise concerning QRIS usage among the community. For instance, not all merchants and consumers have implemented QRIS, complicating digital transactions. Additionally, consumers often face obstacles as not all merchants offer this payment option. A portion of the population, such as the elderly, children, and those without smartphones, may not understand QRIS usage, thus limiting technology adoption.

The government has played a role in promoting financial digitization; however, limited understanding and adoption of QRIS by merchants and the community pose challenges. Some may perceive high risks or not recognize tangible benefits, impacting their satisfaction and decision to use QRIS. For some users, QRIS is considered impractical, leading them to prefer cash transactions. An imbalance exists between merchants who use QRIS and those who do not, with some understanding and using it while others do not, thus hampering digitization efforts. Therefore, this research analyzes QRIS usage in terms of consumer trust, perceived benefits, and usage risks, emphasizing user satisfaction as a significant factor that directly impacts QRIS transactions. The ease of use serves as the mediating link in this analysis. Understanding these impacts is essential for improving transaction rates.

The following research questions guide this study:

1. Does consumer trust influence QRIS user satisfaction through ease of use?
2. Does perceived benefit affect QRIS user satisfaction through ease of use?
3. Does the risk of using QRIS impact QRIS user satisfaction through ease of use?
4. Do consumer trust, perceived benefits, and usage risks directly influence user satisfaction?

Do consumer trust, perceived benefits, and usage risks directly affect user satisfaction with ease of use as a mediator In this advanced era, technology is rapidly developing in all aspects, providing convenience for people in their daily activities. One example is digital banking. This is accompanied by the evolving lifestyle of the Indonesian society in an era of increasingly advanced technology. This development has prompted banks to offer services that are more accessible, fast, and efficient through digital banking.

Payment technology has also progressed rapidly with the emergence of non-cash payment methods like QRIS (Quick Response Code Indonesian Standard). QRIS was launched by Bank Indonesia in 2019 to facilitate digital transactions using QR codes as a means of payment. Bank Indonesia (BI) designed a national code standard called QRIS to make it easier to transact using electronic money (Saputri, 2020). To address this, BI introduced a QR Code-based payment system, transforming it from an exclusive system—meaning it could only be read by the issuer—to an inclusive one, readable by other issuers, known as QRIS (Quick Response Code Indonesian Standard) (Bank Indonesia, 2019).

Some advantages of QR codes include data storage, accurate data utilization, and long-lasting physical durability (Akbar et al., 2019). Although QRIS adoption has been positively developing, it still faces other challenges. One major challenge is the high level of consumer trust in digital payment systems, especially among those less familiar with this technology. Risks such as privacy threats, data security, and potential technical errors are also some concerns influencing consumers' decisions to use QRIS. In addition, perceptions of benefits and ease of use also play a crucial role in determining how willing people are to adopt and feel satisfied with QRIS services. Overall, the development of QRIS in Indonesia reflects digital transformation in the payment sector. However, its success depends on how well this technology can build trust, offer benefits, and address user-perceived risks.

This research aims to analyze the influence of consumer trust, perceived benefits, and usage risks on QRIS user satisfaction in Jatinegara District. The primary focus of this study is to understand how consumer trust levels and the perceived benefits of QRIS can enhance user satisfaction, as well as assess the impact of potential risks arising from the use of this digital payment system. Furthermore, this study also examines the relationship between the ease of use of QRIS as a mediating variable that can affect user satisfaction. Therefore, the research results are expected to provide insights into the interaction of these factors and their contribution to QRIS user satisfaction in the area.

In this study, issues arising in society regarding QRIS usage are quite numerous, indicating that people—both merchants and consumers—have yet to fully implement QRIS as a payment method, which complicates digital transactions. Additionally, consumers often face obstacles when using QRIS because not all merchants offer this payment option. Some groups, such as the elderly, children, and those without smartphones, do not understand how to use QRIS, which limits the adoption of this technology.

While the government has contributed to promoting the digitalization of finance, the lack of understanding and adoption of QRIS by merchants and the public is a barrier that must be addressed. People may have a high-risk perception or may not yet experience the tangible benefits of QRIS, which affects their satisfaction and decisions in using this technology. For some users, QRIS is considered impractical, so they tend to stick with cash transactions rather than switching to digital payments. There is an

imbalance between merchants who have adopted QRIS and those who have not; some understand and use it, while others do not, hindering digitalization efforts.

Therefore, it is necessary to analyze the use of QRIS, specifically the influence of consumer trust, perceived benefits, and usage risks. User satisfaction is crucial as it directly impacts transactions with QRIS, with ease of use serving as a link in this analysis to these three factors. The impact of these aspects is essential for enhancing transactions.

The research questions on QRIS usage in this study can be formulated as follows:

1. Does consumer trust affect QRIS user satisfaction through ease of use?
2. Does perceived benefit affect QRIS user satisfaction through ease of use?
3. Does the risk of using QRIS affect user satisfaction through ease of use?
4. Do consumer trust, perceived benefits, and QRIS usage risks directly influence user satisfaction?
5. Do consumer trust, perceived benefits, and QRIS usage risks directly influence user satisfaction through ease of use?

II. LITERATURE REVIEW

QRIS (Quick Response Code Indonesian Standard)

Bank Indonesia officially released the QRIS standard for QR Code payments in Indonesia on January 1, 2020. QRIS is a standard QR Code for payment systems developed by Bank Indonesia with the Indonesian Payment System Association (ASPI). The QR Code functions so that one code can be used across various services. To optimize QR Code usage, QRIS (QR Code Indonesian Standard) was developed for digital payments (Setiawan & Mahyuni, 2020). The purpose of QRIS is to facilitate digital payments for the public and ensure that the process is centrally monitored by regulators, as it adheres to established standards (Sekarsari, 2021).

Consumer Trust

Moorman et al. (1993) define trust as a willingness to rely on another party perceived as trustworthy. Trust involves two main aspects: credibility, referring to the belief that the other party is competent, and benevolence, which refers to the sincerity of the other party to fulfill agreed-upon obligations (Ganesan, 1994). Gunawan (2013) defines trust as an attitude that reflects a sense of liking and attachment to a brand or product.

Perceived Benefits

Jogiyanto (2007) defines perceived benefits (perceived usefulness) as an individual's belief that using a technology will enhance effectiveness and productivity. Davis et al. (1989), as cited in Juniwati (2014), describe perceived benefits as the extent to which an individual believes that using technology will improve performance within an organizational environment. Shanmugam, Savarimuthu, and Wen (2014) state that perceived benefits reflect the view that a specific system can improve one's performance.

Usage Risks

Risk is defined as an individual's subjective perception of uncertainty and potential negative consequences when engaging in an activity (Herman Darmawi, 2017). Risk encompasses perceptions of uncertainty and undesired outcomes associated with a product or service. Pavlou (2001) describes risk as the likelihood of experiencing negative outcomes while striving for expected benefits. Risk refers to an undesirable event that may occur when using a product or service (Astuti & Wahyuni, 2020).

User Satisfaction

Gofur (2019) and Idris et al. (2019) define customer satisfaction as the result of accumulated consumer experience after using a product or service. Lupiyoadi & Hamdani (2008) describe customer satisfaction as the extent to which an individual feels satisfied after comparing received results with initial expectations. Kotler (2012:177) defines satisfaction as the level of contentment or disappointment someone feels after comparing their perceptions of a product's performance with their expectations.

Ease of Use

Perceived ease of use is defined as the degree to which an individual believes that using a particular system will require minimal effort or be free of difficulty (Malhotra & Galletta, 1999; Hernandez & Mazzon, 2007; Ayyagari, 2006). It includes clarity of purpose and ease of using the information system to achieve user-specific goals (Handayani, 2007).

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III. RESEARCH METHODS

This research was conducted in the Jatinegara District, East Jakarta, with the study subjects including QRIS users, both consumers and merchants, from various backgrounds such as small traders, MSMEs, and modern stores. The research took place from September to October 2024.

The type of data used is quantitative data obtained through the distribution of questionnaires with a Likert scale to respondents selected using the stratified sampling method. The respondents are QRIS users from eight sub-districts in Jatinegara District. Data collection was carried out through interviews, observations, and questionnaires.

This research analyzes three independent variables: consumer trust (X1), perceived benefits (X2), and perceived risks (X3). The dependent variable is user satisfaction (Y), with ease of use (Z) as the mediating variable. Data analysis was conducted using Structural Equation Modeling (SEM) through SmartPLS 4, with the following analysis steps:

1. **Outer Model Test**: This includes two tests, namely the validity test (convergent and discriminant validity) to ensure the data is valid, and the reliability test using Cronbach's Alpha and composite reliability to ensure consistency of the instrument.
2. **Multicollinearity Test**: This test is conducted to check whether the independent variables are correlated with each other, thereby avoiding interference in the hypothesis test results.
3. **Hypothesis Test**:
    o **Path Coefficient**: To measure the strength of relationships between variables and assess the influence of independent variables on the dependent variable and mediating variable.
    o **F-Square (f^2)**: To measure the effect size and significance of the influence of independent variables on the dependent variable.
4. **Mediation Test**: Aimed at understanding the role of the mediating variable as an intermediary between variables in influencing the relationship between independent and dependent variables.
5. **Goodness of Fit**: To measure the model's fit with the data using R-Square, SRMR, and Goodness of Fit Index values.

The method used aims to analyze the relationships between variables in the model and identify the factors influencing QRIS user satisfaction.

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