ANALYSIS OF CONSUMER PERCEIVED QUALITY AND TRUST TO USAGE INTENTION OF QRIS AT COFFEE SHOPS TRANSACTION IN MANADO

ANALISIS PERSEPI KUALITAS DAN KEPERCAYAAN KONSUMEN TERHADAP NIAT PENGGUNAAN QRIS PADA TRANSAKSI KEDAI KOPI DI MANADO

By:
Junior R. Mamesah[1]
Maryam Mangantar[2]
Julio Lawren Rumokoy[3]

[123]International Business Administration, Management Department
Faculty of Economics and Business
Sam Ratulangi University Manado

E-mail:
[1]juniormamesah.jm@gmail.com
[2]mmangantar@unsrat.ac.id
[3]juliorumokoy@unsrat.ac.id

Abstract: This study aims the influence of Perceived Quality and Perceived Trust on customers' usage intention to use QRIS as a payment method at Coffee shop Manado. It is important to understand the factors that influence the use of QRIS in coffee shop transactions. Quantitative research the approach for testing objective theories by examining the relationship variables. The sample size consists of 100 respondent, aged 15-35 years, sampling method was used is non-probability sampling, using questionnaire as tool in collecting data. Multiple regression analysis is used for regression analysis that allows to analyze the relationship between dependent variable and two or more independent variables Perceived Quality has a positive influence on Usage Intention. Studies Perceived Trust has a positive influence on Usage Intention. Perceived Quality and Perceived Trust has a positive influence on Usage Intention. The results of this study have shown that Perceived Quality has a positive and significant effect on Usage intention. The results of this study have shown that Perceived Trust has a positive and significant effect on Usage intention. The results of this study have shown that Perceived Quality and Perceived Trust has a positive and significant effect on Usage intention.

Keywords: perceived quality, perceived trust, usage intention

Abstrak: *Penelitian ini bertujuan untuk mengetahui pengaruh Perceived Quality dan Perceived Trust terhadap niat penggunaan pelanggan untuk menggunakan QRIS sebagai metode pembayaran di Coffeeshop Manado. Penting untuk memahami faktor-faktor yang mempengaruhi penggunaan QRIS dalam transaksi kedai kopi. Penelitian kuantitatif pendekatan untuk menguji teori objektif dengan menguji hubungan variabel. besar sampel terdiri dari 100 responden, berusia 15-35 tahun, metode pengambilan sampel yang digunakan adalah non-probability sampling, menggunakan kuesioner sebagai alat dalam mengumpulkan data. Analisis regresi berganda digunakan untuk analisis regresi yang memungkinkan untuk menganalisis hubungan antara variabel dependen dan dua atau lebih variabel independen Perceived Quality memiliki pengaruh positif terhadap Usage Intention. Studi Perceived Trust memiliki pengaruh positif terhadap Usage Intention. Perceived Quality dan Perceived Trust berpengaruh positif terhadap Usage Intention. Hasil penelitian ini menunjukkan bahwa Perceived Quality berpengaruh positif dan signifikan terhadap Usage intention. Hasil penelitian ini menunjukkan bahwa Perceived Trust berpengaruh positif dan signifikan terhadap Intensi Penggunaan. Hasil penelitian ini menunjukkan bahwa Perceived Quality dan Perceived Trust berpengaruh positif dan signifikan terhadap Intensi Penggunaan*

Kata Kunci: *persepsi kualitas, kepercayaan konsumen, niat penggunaan*

INTRODUCTION

Research Background

The use of technology has increased rapidly over the last few decades and has affected almost all aspects of human life. Technology has helped us do our jobs faster, more efficiently and with better results, as well as

providing access to better information and services. The development of digital technology refers to the growth and evolution of digital technologies such as computers, the internet, mobile devices, information technology, artificial intelligence, and so on. The development of digital technology has had a major impact on human life, companies and society as a whole. Usage Intention is key in designing and developing the right solution for users. By understanding why a person or organization chooses to use a tool, product, service or technology, we can direct our design efforts more effectively. According to Venkatesh et al. (2003), usage intention is an individual's desire to use a technology or information system based on their belief in the benefits and feasibility of use.

The importance of understanding usage intention is key in designing and developing the right solution for users. By understanding why a person or organization chooses to use a tool, product, service or technology, we can direct our design efforts more effectively. In the context of product design, understanding usage intent enables us to create experiences that match our users' needs, preferences, and goals. Perceived quality refers to the subjective evaluation or judgment that individuals make about the overall excellence, superiority, or desirability of a product, service, or brand. It is a perception formed by customers based on their own experiences, opinions, and expectations. According to Zeithaml (1988), perceived quality is the consumer's perception of the superiority or quality of a product based on its attributes. Perceived quality holds immense importance for businesses as it directly impacts customer satisfaction and influences their purchasing decisions. When customers perceive a product or service to be of high quality, it meets or exceeds their expectations, resulting in greater satisfaction with their purchase. Perceived quality acts as a signal of the overall excellence, reliability, and value of an offering. When users perceive a high level of quality, it creates positive expectations and confidence in the product or service. This positive perception increases users' intentions to engage with the offering and influences their decision to adopt and continue using it.

Perceived trust refers to the subjective perception or belief that individuals hold about the reliability, credibility, and integrity of a person, brand, or entity. It is the confidence and assurance that individuals have in the trustworthy behavior and intentions of the other party. Perceived trust is built on various factors such as reputation, consistency, transparency, competence, and ethical conduct. When individuals perceive trust in a person or brand, they feel comfortable and secure in their interactions and transactions. They believe that the other party will act in their best interests, fulfill promises, and maintain confidentiality, leading to positive expectations and reduced uncertainty. According to McKnight (1998), perceived trust is a person's subjective assessment of the reliability, integrity, and ability of other parties to meet their expectations and needs. The importance of perceived trust cannot be overstated. It plays an important role in forming relationships, especially in business and consumer interactions. Trust serves as the basis for successful collaborations, partnerships and transactions. Individuals are more likely to engage in transactions, share personal information, and make decisions when they feel trusted.

QRIS (Indonesian Standard Quick Response Code) is the QR (Quick Response) code standard for electronic payments in Indonesia. QRIS is a QR code standard created by Bank Indonesia to facilitate cashless transactions. QRIS allows customers to make payments through banking applications, digital wallets or cash registers simply by scanning a QR code. QRIS allows different types of payments, such as retail payments, bill payments, interbank transfers, and use in e-commerce, using the same QR code. QRIS also facilitates the payment process, when customers only need to scan a QR code, no need to use many different QR codes for each type of payment. QRIS has also been integrated with several fintechs, such as OVO and GoPay, so that customers can make payments through the app. QRIS is becoming increasingly popular in Indonesia and is expected to further enhance the use of cashless payments in Indonesia. Since its launch in 2019, QRIS has made great progress in Indonesia. Increased number of QRIS recipients: QRIS is becoming more and more popular among the general public as more merchants accept his QRIS payments. Initially, QRIS was used only for payments. However, QRIS is currently developing other capabilities such as bill payments, interbank transfers, and use in e- commerce. QRIS is integrated with many fintechs such as OVO and GoPay, allowing customers to make payments through their applications. The Indonesian government strongly supports the use of QRIS by offering incentives and promotions to merchants and customers.

Research Objectives
1. To analyze the Perceived Quality on customers' usage intention to use QRIS as a payment method at Coffee shop Manado.
2. To analyze Perceived Trust on customers' usage intention to use QRIS as a payment method at Coffee shop Manado
3. To analyze the Perceived Quality and Perceived Trust on customers' usage intention to use QRIS as a payment

method at Coffee shop Manado.

THEORETICAL FRAMEWORK

Marketing
  Kotler and Armstrong (2008:6) defines marketing as a social and managerial process in which individuals or organizations get what they need and want through creating and exchanging value with another. In a narrower business context, marketing includes relationship building Profitable exchange of valuable fees with customers.

Perceived Quality
  Perceived quality refers to the subjective evaluation and judgment made by individuals about the overall excellence, superiority, or desirability of a product, service, or brand.

Perceived Trust
  Perceived trust refers to the subjective perception or belief that individuals hold about the reliability, credibility, and integrity of a person, brand, or entity.

Usage Intention
  Usage intention refers to an individual's inclination or readiness to engage in the use of a particular product, service, or technology.

Previous Research
  Hongjoyo, Mangantar, and Arie (2022) aimed to find out the effect of E-Trust, Perceived Risk and Information Quality toward Customer Purchasing Decisions of Shopee, particularly the students who use the platform. This study uses quantitative method and multiple linear regression as data analysis method. The finding of this study shows that independent variables which are Trust, Perceived Risk and Information Quality simultaneously affect the Customer Purchasing Decision.

  Mokoagouw, Mangantar, and Lintong (2023) determined the influence of Brand Awareness and Perceived Quality on Purchasing Decisions in Using Grab Services (Case Study of FEB Unsrat Manado Students). This research uses non-probability sampling techniques and a sample of 100 respondents was obtained. This research is based on business phenomena. This research variable uses two variables, namely the dependent variable and the independent variable. The dependent variable of this research is Purchase Decision. The independent variables include: Brand Awareness and Perceived Quality. The method of this research is a quantitative research method. For the analysis method, use Multiple Linear Regression Analysis. Meanwhile, for data processing, use IBM SPSS 22 Statistics. The results of this research show that partially Brand Awareness has no effect on Purchasing Decisions and Perceived Quality influences Purchasing Decisions. Brand Awareness and Perceived Quality have a significant positive effect on Purchasing Decisions simultaneously. Perceived Quality as an independent variable is more dominant in influencing Purchasing Decisions as a dependent variable.

  Naufaldi and Tjokrosaputro (2020) examined whether perceived ease of use, perceived usefulness, and trust are positive predictors of Intention to use DANA in Jakarta. The population of this research is the DANA users who live in Jakarta, from the entire population of researchers who used only 200 people as samples selected using convinience sampling methods, by distributing questionnaires online, the data were then processed using smartPLS-SEM. The result of this research is perceived ease of use and perceived usefulness affect intention to use, and the trust can't affect the intention to use.
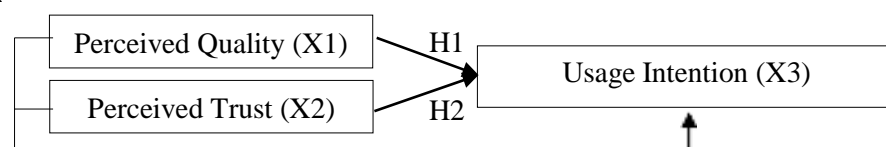
Conceptual Framework

Figure 1. Conceptual Framework
Source: Data Processed (2023)

Research Hypothesis

H1: Perceived Quality have a positive influence on Usage Intention.

H2: Perceived Trust a positive influence on Usage Intention.

H3: Perceived Quality and Perceived Trust have a positive influence on Usage Intention.

RESEARCH METHOD

Research Approach

The method that is being used in this research is the quantitative approach. According to Creswell (2014), Quantitative research is an approach for testing objective theories by examining the relationship amongvariables. These variables, in turn, can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures. The final written report has a set structure consisting of introduction, literature and theory, methods, results, and discussion. The reason why quantitative method is used in this research paper is because many times, researchers are interested in describing the number of people involved in certain behaviours or holding specific beliefs. Some want to make use of archival data that have been collected by others over the years, such as all the information gathered during a census. Others like to focus onexplaining the way people behave or predicting how they might act in the future (Nardi, 2018). For all the reasons above the use of quantitative research is the method that will be used in this paper.

Data Collection Method

The data source that used in this research is Primary data. Primary data collection was performed to gather the research's data using questionnaires and observation. Data collection in this research paper will be carried out by distributing questionnaire who match the characteristic that have been determined. Filling out the questionnaire by the respondent will be done online through google form. Observation is the collection of data by observing and recording the behavior of individuals in their natural environment. Observations help gather data on behavior, interactions, and social dynamics. The place to be observe is in Manado, focused on persons who aged between 15-35 years old who used QRIS.

Operational Definition of Research Variables

Table 1. Operational Definition and Indicator of Research Variables

Variable	Definition	Indicators
Perceived Quality	Perceived Quality is an assessment (perception) consumers to an advantage product individually whole (Zeithaml, Bitner, and Gremler, 2013)	1. Meet Customer needs 2. Provide a good Quality Services 3. Has a great benefits to users
Perceived Trust	For online transactions, trust can be explained as the customer's belief in service provider that their money and personal information will not be stolen, and despite the imperfection of the system, the customer interest will be considered by all relevant parties (Abrazhevich, 2001).	1. QRIS as a trustworthy payment method. 2. QRIS as a reliable payment method. 3. QRIS as a payment method with integrity.
Usage Intention	Usage intentions or behavioral intention to use is a behavioral tendency someone inside using a technology (Harryanto, Muchran, and Ahmar, 2018)	1. Users would continue using QRIS services 2. Would increase the use of QRIS services in the future

Testing of Research InstrumentsValidity Test

The validity test is utilized to decide whether the estimations are without a doubt capturing the expecting results (Kabir, 2016). The degree to which a thought is precisely measured in a quantitative study is known as validity. There are three distinctive sorts of validity: content validity, where the instruments precisely capture all aspects of the study; construct validity, where the instruments capture the intended construct; and criterion validity, which looks at whether the instruments are comparable to other instruments that measure the same variable.

Reliability Test

Reliability refers to the consistency and reproducibility of measurements. Reliable measurements consistently give the same results (Kabir, 2016). Metric consistency affects reliability. The reliability test has three characteristics: Homogeneity, stability, equivalence. Homogeneity refers to the degree to which all items on the scale rate the same structure. Equivalence, on the other hand, refers to the consistency of responses from different users of the scale.

Classical Assumption Tests

Normality Test

Normality tests are used to determine whether the independent and dependent variables are normally distributed. Data are satisfactory for research only if they are normally distributed. If the Kolmogorov-Smirnov probability value (sig) is greater than 0.05, the data can be considered normal (Ghozali, 2016).
1. If the probability > 0.05, then the distribution and regression model are normal.
2. If the probability is < 0.05 then the distribution and regression model are not normal.

Heteroscedasticity

According to Ainiyah, Deliar, and Virtriana (2016), heteroscedasticity occurs when the residual variances of a regression model are not equal or constant across observations. The regression model is considered good if there is no heteroscedasticity. The Glejser test method is used to perform a heteroscedasticity test by computing a regression between the independent variable and the dependent variable, the absolute residual. For variables with Sig. values greater than 0.05, heteroscedasticity does not occur. Conversely, if the value of the sig. variable is less than 0.05, there is heteroscedasticity.

Multicollinearity

Multicollinearity exists when there is a perfect or near-perfect linear relationship between the independent variables. This is done by looking at the Variance Inflation Factor (VIF) and tolerance level. Multicollinearity is not present if the measured VIF is less than 10 and the tolerance level is greater than 0.10 (Lind, Marchal, and Mason, 2017).

Multiple Linear Regression Analysis

The multiple linear regression analysis approach was used as the data analysis strategy in this research. According to Sugiyono (2017:277), Multiple linear regression analysis intends to predict how the condition (rise and fall) of the dependent variable, if two or more independent variables as predictor factors are manipulated (the value is increased or decreased). So multiple regression analysis will be carried out if the number of independent variables is at least 2. The multiple linear regression analysis equation model that was used in this study can be formulated as shown below:

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + e$$

Y   = Usage Intention
α = Constant, when all independent variable = 0
X1   = Perceived Quality
X2   = Perceived Trust
$\beta 1, \beta 2$ = Slope of each independent variable
e   = Error term

Coefficient of Determination (R^2)

The Coefficient of Determination (R^2), according to Ghozali (2016:97), essentially measures how far the ability of the independent variable is to explain the variation of the dependent variable. The value of the coefficient of determination is between zero and one, or the interval between 0 and 1. A small R^2 value means that the ability of the independent variables to explain the variation in the dependent variable is very limited or small. Values that are close to one of the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Hypothesis Testing

T-Test

The t-test may be referred to as a partial test, which is a test carried out on the regression coefficient

individually or partially to determine the effect of each independent variables on the dependent variables. The criteria used are:
- Ho: β1 = 0 That is, there is no partial effect on each of the independent variables.
- Ha: β1 > 0 That is, there is a partial positive effect on each independent variable.

While the test criteria are as follows:
- Significant Level (α = 0.01)
- t distribution with degrees of freedom (n)
- If t count > t table then Ho is rejected and Ha is accepted.
- If t count < t table then Ho is accepted and Ha is rejected.

F-Test

F-test may be referred to as a simultaneous test, which is a test carried out on the regression coefficient simultaneously to determine the effect of each independent variables on the dependent variables. By using a significant degree of 0.05, to find out whether there is a simultaneous significant effect or not, the F test is performed by comparing the F-count with the F-table, with the following conditions:
1. If F-count > F-table, then Ho is rejected, meaning that the statistical data used shows that all independent variables (simultaneously) have an effect on the dependent variable.
2. If F-count < F-table, then Ho is accepted, meaning that the statistical data used shows that all independent variables (simultaneous) have no effect on the dependent variable.

RESULT AND DISCUSSION

Result
Validity and Reliability Tests
Table 1. Validity Test Result

Variable	Indicator	r-count	r-table	Result
Perceived Quality (X1)	X1.1	0.701	0.197	Valid
	X1.2	0.717	0.197	Valid
	X1.3	0.620	0.197	Valid
	X1.4	0.631	0.197	Valid
	X1.5	0.708	0.197	Valid
Perceived Trust (X2)	X2.1	0.728	0.197	Valid
	X2.2	0.688	0.197	Valid
	X2.3	0.636	0.197	Valid
	X2.4	0.744	0.197	Valid
	X2.5	0.651	0.197	Valid
Usage Intention (Y)	Y.1	0.795	0.197	Valid
	Y.2	0.833	0.197	Valid
	Y.3	0.755	0.197	Valid

Source: Data Processed 2023

Table 1 shows that the validity test results can be seen that for the three variables, it has a value of r count > r table = 0.197. Thus the three variables which consist of a total of 13 question indicators are declared valid.

Reliability Test
Table 2. Reliability Test Result

Variable	Cronbach's Alpha	Result
Perceived Quality (X1)	0.702	Reliable
Perceived Trust (X2)	0.719	Reliable
Usage Intention (Y)	0.707	Reliable

Source: Data Processed 2023

Table 2 shows that the alpha is 0.70 then the reliability is moderate.

Test Of Classical Assumptions
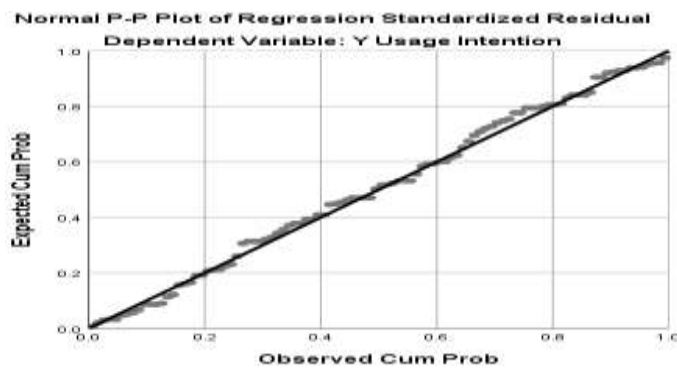**Normality Test**

Figure 2. Normality Test Result
Source: Data Processed 2023

The graphing data (points) are spread out along the diagonal line in figure and the spread follows the diagonal line. This demonstrates that the regression model fits the normality requirement.
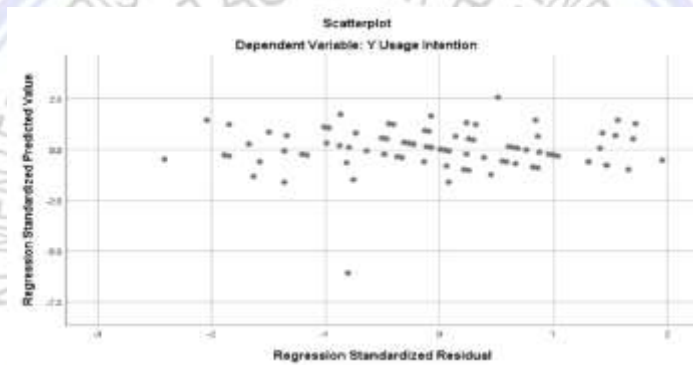
Heteroscedasticity Test

Figure 3. Heteroscedasticity Test Result
Source: Data Processed 2023

It can be seen from the scatterplot image above that it can be seen that the points spread randomly (not form a certain pattern) and are spread both above and below the number 0 on the Y axis, so it can be concluded that in this regression model there is no heteroscedasticity.

Multicollinearity Test
Table 3. Multicollinearity Test Result

	Coefficients^a	
Model	**Collinearity Statistics**	
	Tolerance	**VIF**
1 (Constant)		
Perceived Quality	0.533	1.876
Perceived Trust	0.533	1.876

a. Dependent Variable: Usage Intention
Source: Data Processed 2023

Table 3 provides information:
1. Perceived Quality variable has a tolerance level of 0.533 and a VIF value of 1.876. This show that the tolerance value of the Perceived Quality variable is > 0.10 and the VIF value is < 10.00, so that multicollinearity does not occur.
2. The Perceived Trust variable has a tolerance level of 0.533 and a VIF value of 1.876. This shows that the

tolerance value of the Price Perspective variable is > 0.10 and the VIF value is < 10.00, so that multicollinearity does not occur.

Multiple Linear Regression Analysis
Table 4. Multiple Linear Regression Analysis Result

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.425	2.027		2.183	0.031
Perceived Quality	0.215	0.068	.319	3.152	0.002
Perceived Trust	0.271	0.064	.427	4.219	0.000

a. Dependent Variable: Usage Intention
Source: Data Processed 2023

From the multiple linear regression equation above it can be interpreted as follows:
1. The constant value is 4.425 which states that if the variable Perceived Quality (X1) and Perceived Trust (X2) is equal to 0, then the Purchase Intention (Y) is 4.425.
2. The regression coefficient value for the Perceived Quality (X1) variable is 0.215. This value shows a positive effect between the Perceived Quality and Usage Intention variables. This means that if the Perceived Quality variable has increased by 1%, then the Usage Intention variable will increase by 0.215. Assuming that theother variables remain constant.
3. The regression coefficient value for Perceived Trust (X2) variable is 0.271. This value shows a positive effect between the Perceived Trust and Usage Intention variables. This means that if the Perceived Trust variable has increased by 1%, then the Usage Intention variable will increase by 0.271. Assuming that theother variables remain constant.

Correlation of Determination (R^2)
Table 5. R^2 Result

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.686a	0.470	0.459	1.386

a. Predictors: (Constant), Perceived Trust, Perceived Quality
b. Dependent Variable: Usage Intention
Source: Data Processed 2023

Showing the value of R^2 or a coefficient, it can be seen that the result of R^2 value is 0.470. This value can be used to determine how much impact of Perceived Quality and Perceived Trust on Usage Intention. It also means that the independent variables, namely Perceived Quality and Perceived Trust explain 45.9% of the dependent variable, namely Purchase Intention, while the remaining 54.1% is explained by other variables not included in this model.

Hypothesis Testing
Partial Hypothesis Test (T-Test)

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.425	2.027		2.183	0.031
Perceived Quality	0.215	0.068	.319	3.152	0.002
Perceived Trust	0.271	0.064	.427	4.219	0.000

a. Dependent Variable: Usage Intention
Source: Data Processed 2023

Table 6 shows that:

1. Hypothesis 1 states that there is significant and positive influence of Perceived Quality on Usage Intentionat QRIS transaction. From the table, it is known that tcount is 3.152 and ttable is 1.984, so tcount > ttable. The significance value of X1 is 0.000 < 0.05 (significance has a less value than Alpha) even < 0.01, which means that the Perceived Quality (X1) has significant influence on Usage Intention (Y) of "QRIS" users of Coffee shops Manado, therefore H1 is accepted.

2. Hypothesis 2 states that there is significant and positive influence of Perceived Trust on Usage Intentionat QRIS transaction. From the table, it is known that tcount is 4.219 and ttable is 1.984, so tcount > ttable. The significance value of X2 is 0.000 < 0.05 (significance has a less value than Alpha) even < 0.01, which means that the Perceived Trust (X2) has significant influence on Usage Intention (Y) of "QRIS" users of Coffee shops Manado, therefore H2 is accepted.

Simultaneous Hypothesis Test (F-Test)
Table 7. Simultaneous Test (F-Test) Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	165.534	2	82.767		
	Residual	186.426	97	1.922	43.065	<.001[b]
	Total	351.960	99			

a. Dependent Variable: Usage Intention
b. Predictors: (Constant), Perceived Trust, Perceived Quality
Source: Data Processed 2023

Based on table 7, it is known that the significant value is 0.000 with F value is 43.065. The significant value for the effect of X1 and X2 simultaneously on Y is 0.000 < 0.05 (the significance value is less than 0.05) even < 0.01, and from Fcount 43.065 > Ftable 3.090 (Fcount is greater than Ftable) so it can be concluded that Perceived Quality and Perceived Trust simultaneously have significant and positive influence onUsage Intention of "QRIS" users of Coffeeshops Manado, therefore H3 is accepted.

Discussion
Perceived Quality have a positive influence on Usage Intention
　　　　This study shows that Perceived Quality has an influence on usage intention in using QRIS as a payment method at Coffee shops, quality has a major influence on the services provided where customers assess a service through the quality provided from service providers to customers where if a service providing useful services and helping customers when using these services will create a sense of Usage Intention towards these services. It shows that Perceived Quality has a significant effect on Usage Intention. Perceived Quality refers to the subjective assessment of a product or service's overall excellence or superiority based on consumers' evaluations and expectations. Usage Intention, on the other hand, is the individual's inclination or willingness to use a particular product or service. Numerous studies have examined the relationship between perceived quality and usage intention, consistently indicating a positive influence of perceived quality on usage intention. Lee, Kwon, and Lee (2018) investigated the impact of perceived quality on usage intention in the context of smartphones and found that perceived quality significantly influences consumers' intentions to continue using smartphones. They proposed that when consumers perceive a high level of quality in a smartphone, they are more likely to develop a positive attitude toward the product, which subsequently leads to a higher intention to continue using it. The study conducted by Lee, Kwon, and Lee (2018) employed a survey questionnaire to collect data from smartphone users. The questionnaire included measures of perceived quality and usage intention, along with other relevant variables. The results of the study revealed a positive relationship between perceived quality and usage intention, suggesting that when consumers perceive higher quality in smartphones, they are more likely to have a stronger intention to continue using them. Perceived quality has been widely recognized as a significant factor influencing usage intention in various domains, including technology, products, and services. Perceived quality refers to users' subjective evaluation of the overall excellence, effectiveness, and value of a product or service. Numerous research articles have explored the relationship between perceived quality and usage intention to understand how users' perceptions of quality impact their intention to use a particular offering. Parasuraman, Zeithaml, and Berry (1988) introduced the SERVQUAL scale, a multiple-item instrument for measuring consumer perceptions of service quality. The researchers found that perceived service quality directly influences consumers' intentions to

use a service and their overall satisfaction. Positive perceptions of quality lead to higher usage intention and increased loyalty among consumers. In the context of technology adoption, studies have found that perceived quality significantly influences users' behavioral intentions. When users perceive higher quality in a technology product or service, they are more likely to develop positive attitudes toward its adoption and continued usage. The perception of higher quality increases users' confidence in the system's reliability, performance, and effectiveness, leading to a greater intention to adopt and use the technology. Overall, the evidence from various research articles consistently supports the idea that perceived quality is a critical determinant of usage intention. Positive perceptions of quality create favorable attitudes and beliefs among users, fostering a higher intention to adopt and continue using a product or service. The result supports the theory because the results of this study have the same results as the existing theory where the results of this research and the results of research that has been studied and has the same hypothesis have the same research results were in both of these studies Perceived Quality has a positive influence on Usage Intention.

Perceived Trust have a positive influence on Usage Intention

Perceived Trust is one of the determinants of the success of a service provider where if the customer has trusted the service, the customer will use the service and will increase the Usage Intention of the service and trust includes several factors such as user security when using the service, and security of the customer's personal data. So, it can be concluded that Perceived Trust has a positive influence on Usage Intention. The relationship between perceived trust and usage intention is an important area of research, as trust plays a crucial role in influencing consumers' decisions to use a product or service. Several studies have examined this relationship and consistently found that perceived trust has a positive influence on usage intention. Liébana-Cabanillas, Sánchez-Fernández, and Muñoz-Leiva (2019) conducted a meta-analysis, which involves synthesizing the findings from multiple studies to investigate the impact of trust on mobile payment acceptance. Trust was considered a key determinant of usage intention in the mobile payment context. According to the research, trust can be defined as the consumer's confidence in the reliability, dependability, and integrity of the payment system. When consumers perceive a higher level of trust in a mobile payment system, they are more likely to feel secure and confident in using it, leading to a stronger intention to use the service. The meta-analysis conducted by Liébana-Cabanillas, Sánchez-Fernández, Muñoz-Leiva (2019) included a comprehensive review of existing empirical studies on trust and mobile payment acceptance. The results of the meta-analysis confirmed the positive influence of perceived trust on usage intention. The findings indicated that higher levels of perceived trust were associated with a greater intention to accept and use mobile payment systems. Perceived trust has a significant impact on usage intention in various domains, including e-commerce, online services, and digital platforms. Perceived trust refers to users' subjective perception of the credibility, reliability, and security of a system or service. Numerous research articles have explored the relationship between perceived trust and usage intention to understand how users' trust perceptions influence their intention to use a particular offering. In the context of e-commerce and online shopping, research has consistently shown that perceived trust significantly affects users' behavioral intentions. When users perceive higher trust in an e-commerce platform, they are more likely to develop positive attitudes toward using it, leading to a greater intention to make purchases and engage in online transactions. Overall, the findings from various research articles consistently support the idea that perceived trust is a critical driver of usage intention. Positive perceptions of trust foster a sense of credibility and dependability among users, influencing their decision to adopt and utilize a product or service. The result supports the theory because the results of this study have the same results as the existing theory where the results of this research and the results of research that has been studied and has the same hypothesis have the same research results were in both of these studies Perceived Trust has a positive influence on Usage Intention.

Perceived Quality and Perceived Trust have a positive influence on Usage Intention

Based on the results, hypothesis 3 is accepted which means that Perceived Quality and Trust Perspective simultaneously have influence on Usage Intention In QRIS payment method. It explains that independent variables, Perceived Quality and Trust Perspective simultaneously have positive and significant impact on Usage Intention. The relationship between perceived quality, perceived trust, and usage intention is an important area of research that explores how these factors influence consumers' decisions to use a product or service. Multiple studies have examined this relationship and have consistently found that both perceived quality and perceived trust have a positive influence on usage intention. Jun, Peterson, and Yoon (2004) conducted a study to investigate the impact of Perceived Quality and Trust on the acceptance of internet banking services. They proposed that Perceived Quality and Trust are important factors that influence consumers' Intentions to Use internet banking

services. According to the research, Perceived Quality represents consumers' subjective assessment of the excellence or superiority of a product or service, while Perceived Trust reflects consumers' confidence in the reliability, dependability, and integrity of the service provider. When consumers perceive higher levels of Quality and Trust in internet banking services, they are more likely to develop positive attitudes toward using these services, leading to a stronger intention to use them. The study conducted by Jun, Peterson, and Yoon (2004) used a survey questionnaire to collect data from internet banking users. The questionnaire included measures of Perceived Quality, Perceived Trust, and Usage Intention, along with other relevant variables. The results of the study indicated that both Perceived Quality and Perceived Trust positively influenced Consumers' Usage Intentions toward internet banking services. Higher levels of Perceived Quality and Perceived Trust were associated with a stronger Intention to Use internet banking services. Kim, Ferrin, and Rao (2008) explored the impact of both perceived quality and perceived trust on users' intentions to use e-commerce platforms. The researchers found that both perceived quality and perceived trust had significant positive effects on users' usage intention. Higher levels of perceived quality led to more positive attitudes toward the e-commerce platform, increasing users' intention to engage in online shopping and transactions. Similarly, higher perceived trust in the platform's security and privacy led to increased users' confidence in the system, resulting in a stronger intention to adopt and continue using the e-commerce services. Gefen and Straub (2000) investigated the role of familiarity and trust in the context of e-commerce adoption. The findings revealed that perceived trust was a key determinant in shaping users' attitudes and intentions toward adopting e-commerce platforms. Users who perceived higher levels of trust in an e-commerce website were more willing to adopt and use the platform for online shopping. The research consistently highlight the significance of both perceived quality and perceived trust in influencing users' usage intentions. Positive perceptions of quality and trust create favorable attitudes and beliefs among users, leading to a greater intention to adopt and continue using products, services, or digital platforms. The result supports the theory because the results of this study have the same results as the existing theory where the results of this research and the results of research that has been studied and has the same hypothesis have the same research results were in both of these studies Perceived Quality and Perceived Trust has a positive influence on Usage Intention.

CONCLUSION AND RECOMMENDATION

Conclusion

1. The results of this study have shown that Perceived Quality has a positive and significant effect on Usage intention. This shows that when users perceive a product or service have a good quality, they tend to have a stronger intention to use it. In the context of QRIS as a payment method, if users feel that QRIS has good quality based on attributes such as system reliability, and transaction speed, customers will tend to be more interested in using QRIS as a payment method.
2. The results of this study have shown that Perceived Trust has a positive and significant effect on Usage intention. The trust felt by users towards a service can influence their decision to use the service. In the context of using QRIS as a payment method, if users feel that QRIS can be trusted based on their experience, this perceived trust can increase their intention to use QRIS as the preferred payment method.
3. The results of this study have shown that Perceived Quality and Perceived Trust has a positive and significant effect on Usage intention. This shows that these two independent variables can simultaneously affect the intention in using QRIS. In comparison, partially, Perceived Quality and Perceived Trust have influence on Usage Intention of QRIS.

Recommendations

1. This study has limitations in that not all customers were included in the research sample, and the distribution was also limited to two Coffee shops; different results may be obtained with a larger sample to several Coffee shops. The research is still limited to customers at Coffee shops in Manado, which has QRIS payment method. It is hoped that further researchers would use a different research model other than multiple linear regression, resulting in more through results.

REFERENCES

Abrazhevich, D. (2001). *Electronic Payment Systems: Issues Of User Acceptance*. In Stanford-Smith, B. and Chiozza, E. E-Work and E-Commerce, 354-360. Available at: https://www.researchgate.net/publication/2523484_Electronic_Payment_Systems_Issues_of_User_Acceptance. Retrieved on: March 7, 2023.

Ainiyah, N., Deliar, A., & Virtriana, R. (2016). The Classical Assumption Test To Driving Factors Of Land Cover Change In The Development Region Of Northern Part Of West Java. *International Archives Of Photogrammetry, Remote Sensing and Spatial Information Sciences*, Vol. XLI-B6, XXIII ISPRS Congress. Available at: https://isprs-archives.copernicus.org/articles/XLI-B6/205/2016/isprs-archives-XLI-B6-205-2016.pdf. Retrieved on: March 7, 2023.

Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative and Mixed Methods Approaches*. Thousand Oaks: SAGE Publication.

Ghozali, I. (2016). *Aplikasi Analisis Multivariete dengan Program SPSS*. Edisi 8. Semarang: Badan Penerbit Universitas Diponegoro.

Gefen, D., & Straub, D. (2000). The Relative Importance of Perceived Ease of Use In IS Adoption: A Study of E-Commerce Adoption. *Journal of the Association for Information Systems*, 1, 1-28. Available at: https://www.researchgate.net/publication/220580413_The_Relative_Importance_of_Perceived_Ease_of_Use_in_IS_Adoption_A_Study_of_E-Commerce_Adoption. Retrieved on: July 2, 2023.

Harryanto., Muchran, M., & Ahmar, A. S. (2018). Application of TAM Model to the Use of Information Technology. International *Journal of Engineering & Technology*, Vol. 7, No. 2.9, Special Issue 9, 37-40. Available at: https://www.researchgate.net/publication/325486018_Application_of_TAM_model_to_the_use_of_information_technology. Retrieved on: March 7, 2023.

Hongjoyo, R. L. Y., Mangantar, M., & Arie, F. V. (2022). Analysis Of E-Trust, Perceived Risk, And Information Quality Influences Toward Customer Purchasing Decisions Of Shopee. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, Vol. 10, No. 1. Available at: https://ejournal.unsrat.ac.id/index.php/emba/article/view/38236. Retrieved on: March 7, 2023.

Jun, M., Peterson, R. A., & Yoon, S. (2004). The Impact of Perceived Quality and Trust on Consumer Acceptance of Internet Banking Services. *International Journal of Bank Marketing*, 22(4), 232-258. Available at: https://www.emerald.com/insight/content/doi/10.1108/IJBM-11-2004-0159/full/html. Retrieved on: July 2, 2023.

Kabir, S. M. S. (2016). *Research Methods*. First Edition. Bangladesh: Book Zone Publication.

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). Exploring The Impact Of Both Perceived Quality And Perceived Trust On Users' Intentions To Use E-Commerce Platforms. *Journal of Management Information Systems,* 24(1), 13-50. Available at: https://www.researchgate.net/publication/222815000_A_Trust-Based_Consumer_DecisionMaking_Model_in_Electronic_Commerce_The_Role_of_Trust_Perceived_Risk_and_Their_Antecedents. Retrieved on: July 2, 2023.

Kotler, P., & Armstrong, G. (2008). *Prinsip - Prinsip Pemasaran Modern*. Edisi 12. Jakarta: Erlangga.

Lee, H., Kwon, O., & Lee, J. (2018). The Effect of Perceived Quality on Usage Intention. A Study of Smartphone Users. *Sustainability,* 10(9). Available at: https://www.emerald.com/insight/content/doi/10.1108/MEQ-06-2018-0165/full/html?skipTracking=true. Retrieved on: July 2, 2023.

Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). The Role of Trust in Mobile Payment

Acceptance: A Meta-Analysis. *International Journal of Information Management*, 46, 242-253. Available at: http://uajournals.com/ojs/index.php/ijisebc/article/view/407. Retrieved on: July 2, 2023.

Lind, D. A., Marchal, W. G., & Mason, R. D. (2017). *Statistical Techniques in Business and Economics*. New York: McGraw-Hill/Irvin.

McKnight, D. H. (1998). Initial Trust Formation in New Organizational Relationships. *Academy of Management Review*, 3(3), 473-490. Available at: https://www.jstor.org/stable/259290. Retrieved on: July 2, 2023.

Mokoagouw, A. J. H., Mangantar, M., & Lintong, D. Ch. A. (2023). Pengaruh Brand Awareness dan Perceived Quality Terhadap Keputusan Pembelian Dalam Menggunakan Jasa Grab (Studi Kasus Mahasiswa FEB Unsrat Manado*). Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi,* Vol. 11, No. 02. Available at: https://ejournal.unsrat.ac.id/v3/index.php/emba/article/view/46276. Retrieved on: March 7, 2023.

Nardi, P. M. (2018). *Doing Survey Research: A Guide to Quantitative Methods*. New York: Routledge.

Naufaldi, I., & Tjokrosaputro, M. (2020). Pengaruh Perceived Ease Of Use, Perceived Usefulness, dan Trust terhadap Intention To Use. *Jurnal Manajerial dan Kewirausahaan,* Vol. 2, No. 3. Available at: https://journal.untar.ac.id/index.php/JMDK/article/view/9584. Retrieved on: March 7, 2023.

Parasuraman, A. P, Zeithaml, V. A., Berry, L. (1988). SERVQUAL: A Multiple- Item Scale For Measuring Consumer Perceptions Of Service Quality. *Journal of Retailing*, Vol. 64, No. 1. Available at: https://www.researchgate.net/publication/225083802_SERVQUAL_A_multiple-_Item_Scale_for_measuring_consumer_perceptions_of_service_quality. Retrieved on: July 2, 2023.

Sugiyono. (2017). *Statistika untuk Penelitian*. Bandung: Alfabeta.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance Of Information Technology: Toward A Unified View. *MIS Quarterly*, 425-478. Available at: https://www.jstor.org/stable/30036540. Retrieved on: March 7, 2023.

Zeithaml, V. A. (1988). Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence. *Journal of Marketing, Journal of Marketing,* Vol. 52, No. 3, 2-22. Available at: https://www.jstor.org/stable/1251446. Retrieved on: March 7, 2023.

Zeithaml, V., Bitner, M. J., & Gremler, D. (2013*). Services Marketing: Integrating Customer Focus Across the Firm.* 6th Edition. Boston: Mc. Graw-Hill.