EXAMINING THE INFLUENCE OF PERCEIVED RISK AND USER-FRIENDLINESS ON THE USAGE INTENTION OF QRIS IN BERSEHATI TRADITIONAL MARKET

MENELITI PENGARUH PERCEIVED RISK DAN USER-FRIENDLINESS TERHADAP NIAT PENGGUNAAN QRIS DI PASAR TRADISIONAL BERSEHATI

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Abstract: The adoption of digital payment systems, such as QRIS (Quick Response Code Indonesian Standard), is becoming increasingly relevant in this modern era. However, there is a notable lack of research focusing specifically on the adoption of these systems within traditional settings. Thus, this thesis addresses this gap by Examining the Influence of Perceived Risk and User-Friendliness on the Usage Intention of QRIS in Bersehati Traditional Market, the largest traditional market in Manado. Involving 100 respondents, the research uses the Purposive Sampling Technique and analyzes using SPSS 29 software. The findings reveal that both Perceived Risk and User-Friendliness influence the intention to use QRIS. However, User-Friendliness has a greater influence on usage intention compared to Perceived Risk. These results underscore the importance of addressing perceived risks and enhancing user-friendliness as key strategies in promoting the widespread adoption of QRIS as a digital payment system.

Keywords: Perceived Risk, User-Friendliness, Usage Intention, QRIS, Digital Payment Systems

Abstrak: *Adopsi sistem pembayaran digital, seperti QRIS (Quick Response Code Indonesian Standard), semakin relevan di era modern ini. Namun, terdapat kekurangan penelitian yang secara spesifik fokus pada adopsi sistem ini dalam konteks tradisional. Oleh karena itu, skripsi ini mengatasi kekurangan tersebut dengan mengkaji pengaruh Perceived Risk dan User-Friendliness terhadap niat penggunaan QRIS di Pasar Tradisional Bersehati, pasar tradisional terbesar di Manado. Melibatkan 100 responden, penelitian ini menggunakan Teknik Sampling Purposive dan menganalisis data menggunakan perangkat lunak SPSS 29. Hasil penelitian mengungkapkan bahwa baik Perceived Risk maupun User-Friendliness mempengaruhi niat penggunaan QRIS. Namun, User-Friendliness memiliki pengaruh yang lebih besar terhadap niat penggunaan dibandingkan dengan Perceived Risk. Temuan ini menekankan pentingnya mengatasi risiko dan meningkatkan kemudahan penggunaan sebagai strategi utama dalam mempromosikan adopsi QRIS yang lebih luas sebagai sistem pembayaran digital.*

Kata Kunci: *Perceived Risk, User-Friendliness, Niat Penggunaan, QRIS, Sistem Pembayaran Digital*

INTRODUCTION

Research Background

In this modern era, various aspects of life, including education, health, government, banking, and commerce, have been influenced by rapid technological growth. This includes the use of QR codes in payment systems, which has gained global attention due to its convenience. QR code is a two-dimensional matrix that can store data, evolving from bar codes (Puspitasari, 2020).

QRIS (Quick Response Code Indonesian Standard) is a digital payment method using QR code system, launched by Bank Indonesia and ASPI under Regulation No. 21/18/PADG/2019 to promote non-cash transactions in Indonesia. QR codes are now integrated into one code, QRIS, for easier, faster, and safer digital transactions (Tenggino and Mauritsius, 2021). According to Bank Indonesia, QRIS benefits users by being fast, cashless, and

secure, while merchants enjoy potential sales increases, more practical transactions, lower cash management costs, and better reconciliation (Palupi et al., 2022).

In December 2022, QRIS usage reached 28.76 million users, an increase of 4.6% from the previous month and 92.5% year-on-year. The number of merchants using QRIS also grew by 5% month-on-month, reaching 23.97 million merchants, demonstrating widespread adoption of non-cash transactions. Also, there were around 128 million transactions using QRIS throughout Indonesia, with a total value of IDR 99.98 trillion in 2022, reflecting a 261.81% growth compared to the previous year. This indicates strong public acceptance of digital payments, backed by government and industry initiatives. In North Sulawesi, QRIS adoption saw a significant rise in 2023, with 5.24 million transactions and a total transaction value of IDR 776.28 billion, marking a substantial increase (ANTARA News, 2024). This shows how technology simplifies transactions and benefits MSMEs (Setiawan and Mahyuni, 2020).

In adopting new technologies like QRIS, it is crucial to explore the factors that impact user interest in this technology. Some crucial factors influencing the intention to use this new technology are perceived risk and user-friendliness. Perceived risk encompasses various aspects, including financial risk, performance risk, privacy risks, time risk, and psychological risks (Kim et al., 2008). Financial risk refers to concerns about unexpected costs or potential financial losses. Performance risk relates to worries that QRIS may not function properly. Privacy risks include fears about the security of personal data. Time risk refers to concerns that using QRIS will take longer, while psychological risks are related to discomfort or anxiety in using new technology. In addition to perceived risk, user-friendliness is also a critical factor in determining the intention to use QRIS. User-friendliness can be measured by how clear and understandable the usage instructions are, how easy it is to learn to use, operational ease, the level of control users feel during transactions, and the flexibility of QRIS in various situations (Davis et al., 1989). Users who find QRIS easy to understand, learn, use, and provide control and flexibility are more likely to intend to adopt this technology.

According to Rahim (2017), perceived user-friendliness refers to how simple a technology is to understand and use. Rahayu (2018) found that ease of use strengthens the intention to use technology. If people find technology simple, they also see its benefits, leading to greater comfort (Rahim, 2017). Risk perception involves possible losses when using a technology (Rahim, 2017), and whether it functions as expected (Rahayu, 2018). Opinions on ease of use and benefits counterbalance risk perceptions, boosting adoption intention. Research by Salsabila et al. (2021) shows convenience, benefits, and risks significantly influence technology adoption interest. Saputri (2020) found that risk perception, trust, advantages, and convenience greatly impact QRIS adoption. Setyaningsih et al. (2023) discovered that ease of use and safety influence usage intention. Tenggino and Mauritsius (2022) highlight that perceptions of user-friendliness and benefits shape attitudes toward QRIS, affecting usage intention. In contrast, Pontoh et al. (2022) found that perceived risk does not significantly impact merchants' usage intention, while user-friendliness is a crucial factor.

Given limited research on traditional markets, this study aims to examine the influence of perceived risk and user-friendliness on QRIS usage intention at Bersehati Market. Bersehati Market, built in 1973, is a landmark in Manado, North Sulawesi. Strategically located near Manado port and Soekarno Bridge, it serves as a hub for local economic and social activities. As the largest traditional market in the city, Bersehati Market draws numerous traders and visitors daily. By adopting technologies like QRIS, Bersehati Market preserves its traditional heritage while progressing towards modernity. This transformation showcases how traditional markets can remain relevant in the evolving digital economy.

Research Objectives

The objectives of this research are:

1. To examine the influence of Perceived Risk and User-Friendliness on the Usage Intention of QRIS in Bersehati Traditional Market.
2. To examine the influence of Perceived Risk on the Usage Intention of QRIS in Bersehati Traditional Market.
3. To examine the influence of User-Friendliness on the Usage Intention of QRIS in Bersehati Traditional Market.

LITERATURE REVIEW

Marketing

Many people think of marketing as only selling and advertising. However, selling and advertising are only the tip of the marketing iceberg. Today, marketing must be understood not in the old sense of making a

sale—"telling and selling"—but in the new sense of satisfying customer needs. Hence, Kotler and Armstrong (2018) define marketing as the process by which companies engage customers, build strong customer relationships, and create customer value in order to capture value from customers in return.

Innovation

Widodo (2016) stated that innovation requires the search for new opportunities, which can be in the form of improving existing goods and services or creating new goods and services. Innovation is also the ability to combine existing production elements in new and better ways. Furthermore, innovation is the ability to apply creativity to something that can be implemented and provide added value to the resources owned. Innovation is the emergence of something new, for example in the form of a new idea, a new theory, a new hypothesis, or a new method for managing an organization and business (Suryana, 2018). An innovation can be new for a company, new for markets, countries, and regions, as well as globally.

Perceived Risk

When faced with the prospect of purchasing high-risk items, consumers become more driven to seek additional information (Wahyuni and Dahmiri, 2021). Risk refers to the consumer's adverse perception of negative outcomes, thereby potentially manifesting those outcomes in reality (Natalia and Tesniwati, 2021). According to Schiffman and Kanuk (1994), perceived risk denotes the uncertainty experienced by customers when they are unable to foresee the consequences of their purchasing choices. Risks or losses may arise from a variety of factors, including deficient internal processes, internet outages, user mistakes, insufficient systems, and external occurrences affecting electronic services.

User-Friendliness

Davis et al. (1989) defines ease of use as the level at which someone believes that technology can be easily used. User-friendliness or ease of use refers to how easy it is to understand, learn, and operate an innovation. It plays a significant role in determining whether users will accept or reject the system. Users tend to use or utilize programs that they feel will improve their job performance. Information system acceptance shows that users support, participate, and utilize the information system to support daily operational operations by measuring the ease of use and usability of the system (Rusminah and Hilmiati, 2021).

Usage Intention

Intention in the Indonesian Dictionary (KBBI) is defined as the will (desire in the heart) to do something. So, there must be something caused to like something. According to Nursiah (2017), intention of use is a desire of a person to behave in a certain way or the tendency to use a certain system continuously. Based on definitions regarding intention to use, it can be defined that intention to use is a state in a person who has a great desire to carry out the desired behavior.

Previous Research

Alrawad et al (2023) investigated how perceived risks and trust factors affect customers' intentions to use mobile payment applications that utilize near-field communication (NFC) technology. The author created a conceptual model that includes five elements: intention to use, perceived risk, process-based trust, characteristics-based trust, and institution-based trust. Data was gathered through an online survey of 469 participants and analyzed using partial least squares structural equation modeling techniques. The results indicate that only three of the four tested constructs significantly impact customers' decisions to use NFC mobile payments: perceived risk, process-based trust, and characteristics-based trust. Additionally, the study found that age and gender do not play a significant role in influencing the model constructs; therefore, the findings of current research highlight how perceived risk and trust have a pivotal role of in shaping customers' intention to use NFC as a mobile payment and how trust can substantially mitigate customers' perceived risk

Tahar et al (2020) analyzed evidence of the effect of perceived ease-of-use, perceived usefulness, and perceived security on the citizen's intention to use e-Filing with information technology readiness as an intervening variable. This study used primary data collected from Civil Servants Taxpayers, Indonesian National Armed Forces, and State Police of the Republic of Indonesia in Semarang City. One hundred fifty questionnaires were distributed, and 126 were processed and analyzed. The multiple linear regression and path analysis were employed to test the hypotheses. The results indicated that perceived ease-of-use and perceived security had a positive effect on the use of e-Filing, while perceived usefulness has no effect on the use of e-Filing. In addition,

readiness of information technology did not mediate the relationships among the perceived ease-of-use, perceived usefulness, and perceived security on the use of e-Filing.

Syahri and Setyawati (2023) aimed to look for the influence of between perceived ease of use on intention to use, perceived usefulness on intention to use, perceived ease of use on perceived usefulness, and perceived ease of use on intention to use through perceived usefulness as mediation variable. This research uses Structural Equation Modelling Partial Least Square (SEM PLS) data analysis method. Data in this research that is obtained by distributing questionnaires to 130 respondents of QRIS BCA Mobile users. The results of this research are there is influence between perceived ease of use on intention to use, perceived ease of use on perceived usefulness, perceived usefulness on intention to use, and perceived ease of use on intention to use with perceived usefulness as mediation variable.

Conceptual Framework

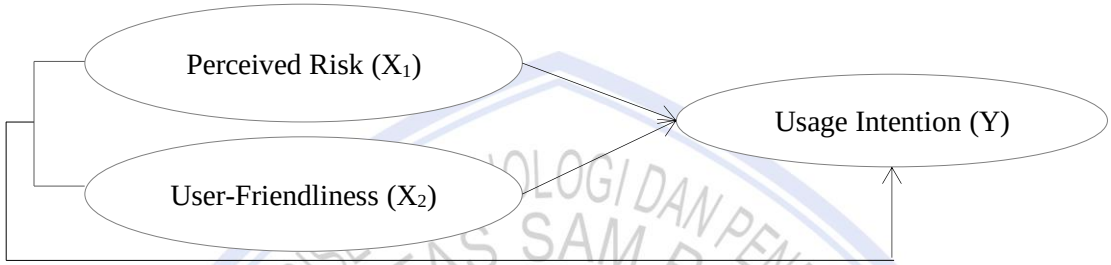

Figure 1. Conceptual Framework
Source: Literature Review, 2024

Research Hypothesis

H_1: Perceived Risk and User-Friendliness simultaneously influence the Usage Intention of QRIS in Bersehati Traditional Market.
H_2: Perceived Risk partially influence the Usage Intention of QRIS in Bersehati Traditional Market.
H_3: User-friendliness partially influence the Usage Intention of QRIS in Bersehati Traditional Market.

RESEARCH METHOD

Research Approach

A quantitative approach will be used to investigate this research. Data is typically collected using research instruments such as questionnaires, interviews, and so on, and then the data that has been obtained is analyzed using statistics to test temporary assumptions that have been determined in advance (Sugiyono, 2013). Thus, this research uses a survey research method, that takes samples from a population utilizing a questionnaire as a data-gathering tool (Yusuf, 2017).

Population, Sample Size, and Sampling Technique

A population is a defined area of generalization comprising objects or subjects possessing certain qualities or characteristics identified by the researcher for study and eventual conclusions (Sugiyono, 2013). In this research, the population is all individuals who participate in transactions at the Bersehati Market, Manado. Since the overall population was too huge for the researcher to study in its entirety, the researcher took a sample to represent a part of the population selected. The sample represents a part of the population, encompassing a portion of its number and specifications (Sugiyono, 2013). For this research, the sample will be consumers at the Bersehati Market who know about QRIS. According to Rao Purba in Surjaweni (2015), in determining the number of samples with an unknown population, the Rao Purba formula was used. In accordance with the calculation results, the size of the sample for the study was determined to be 96.04, which was then rounded up to 100 respondents. The sample is picked using the Non-probability sampling technique, employing the Purposive Sampling technique, which involves picking samples depending on certain criteria (Sugiyono, 2013). This technique was chosen because the respondents used as samples had criteria that were in accordance with this research which is the consumers at the Bersehati Market who know about QRIS.

Type of Data and Data Source

Primary data is data obtained by collecting directly from the object to be studied without intermediaries. Primary sources can be obtained from direct interviews, observations, or questionnaires (Saragih et al., 2021). The primary data for this study was gathered by sending questionnaires to Bersehati Market customers who were aware of QRIS.

Data Collection Method

Data collection methods encompass methods or approaches utilized by researchers to gather data. To make it easier to obtain data, researchers need research data collection instruments (Anisa, 2016). Sugiyono (2013) said that a questionnaire is a way to get information from people by providing a list of written statements or questions to answer. Therefore, the quantitative research that will be carried out in this research uses data collection techniques in the form of surveys distributed to Bersehati Market customers who are aware of QRIS.

Operational Definition and Measurements of Research Variables

Table 1. Operational Definition of Research Variables

No	Variable	Definition	Indicators
1.	Perceived Risk (X_1)	According to Schiffman & Kanuk (1994), perceived risk denotes the uncertainty experienced by customers when they are unable to foresee the consequences of their purchasing choices.	1. Financial Risk 2. Performance Risk 3. Privacy Risks 4. Time Risk 5. Psychological Risks (Kim et al., 2008)
2.	User-Friendliness (X_2)	Davis et al. (1989), defines ease of use as the level at which someone believes that technology can be easily used.	1. Clear and understandable 2. Easy to learn 3. Easy to use 4. Controllable 5. Flexible (Davis et al., 1989)
3.	Usage Intention (Y)	According to Nursiah (2017), intention of use is a desire of a person to behave in a certain way or the	1. Intent to utilize 2. Persistent attempts to use 3. Future utilization persistence (Priambodo dan Prabawani, 2016)

Source: Literature Review, 2024

Testing of Research Instruments

Validity and Reliability Test

Valid means that the instrument is used to measure what it is supposed to measure. So, a valid instrument means that the measuring instrument used to obtain the data is valid (Sugiyono, 2013). The validity test assesses whether the questionnaire effectively measures what it intends to measure. By comparing the calculated r and r table, the validity test may be evaluated. If the calculated significance value (r) exceeds the r table, the data is considered valid (Ghozali, 2018). If the data being tested is invalid then it cannot continue to the next testing stage. Pearson correlation can be used to do this validity test, which involves figuring out how the values from the assertions or questions correlate with one another.

Ghozali (2018) states that a reliability test evaluates the consistency of responses to questionnaire items measuring a variable. If respondents' answers to statements remain stable over time, the measure is considered reliable. The statistical test Cronbach's alpha (α) can be used to evaluate reliability. When a variable's Cronbach's alpha value is higher than 0.60, it is considered reliable.

Data Analysis

Test of Classical Assumption

Normality Test

In a regression model, a normality test is used to determine if both independent and dependent variables have a normal distribution. As explained by Santoso (2018), in assessing the quality of a regression model, it is desirable for the data distribution to be normal or closely approximated normality. There are two ways to evaluate whether the research sample exhibits a normal distribution:

- The regression model is said to be normally distributed if the plotting data (dots) that describe the actual data follows the diagonal line.
- Using Kolmogorov-Smirnov, the regression model is said to be normally distributed if its significance value (Sig.) is greater than 0.05.

Multicollinearity Test

To determine if there is such a correlation among each of the independent variables in the regression model, the multicollinearity test is used. The independent variables are not orthogonal if there are independent variables that indicate correlations with one another. However, if the variables are not correlated with each other then this is a good regression model. This multicollinearity test can be done by examining the value of the variance inflation factor, if the Variance Inflation Factor (VIF) < 10 there are no symptoms of multicollinearity.

Heteroscedasticity Test

The main assumption of the classical linear regression model is that the disturbance that appears in the regression is heteroscedasticity. Ghozali (2018) explains that the heteroscedasticity test is used to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. Heteroscedasticity testing was carried out by carrying out the Park test. If the calculated t value < t table then homoscedasticity will occur, that is, the variance of the independent variable is constant for each particular value of the independent variable. On the other hand, if the calculated t value > t table, it means heteroscedasticity occurs.

Multiple Linear Regression Analysis

Sugiyono (2013) states that the impact of multiple independent variables upon a dependent variable is evaluated using a method called linear regression. It serves the purpose of quantifying the extent to which the dependent variable (Y) is influenced or affected by the independent variable (X). The formula used according to (Sugiyono, 2013) is as follows:

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

Y : Usage Intention
α : Constant
β_1 : Perceived Risk regression coefficient
β_2 : User-friendliness regression coefficient
X_1 : Perceived Risk variable
X_2 : User-Friendliness variable
e : Standard error

Hypothesis Testing

T-Test

Partially, a t-test is used to do hypothesis testing. According to Ghozali (2018), the t-statistic test indicates the extent to which an explanatory or independent variable individually contributes to explaining the dependent variable. In this study, the t-test is used to test hypotheses of Perceived Risk and User-Friendliness and has a significant impact on the dependent variable (Usage Intention) partially. It can be concluded that there is a significant partial effect of the independent variables on the dependent variable if the t count > t table value (α = 0.05) or if the Sig. value is less than 0.05.

F-Test

Santoso (2018) stated that the F-test is utilized to assess the significance of the collective influence of independent variables towards the dependent variable simultaneously. In this research, the f test is adopted to test hypothesis (H1), which states that user-friendliness and perceived risk have a simultaneous, substantial impact on the dependent variable (usage intention). In a situation where the F-count value surpasses the F-table value and the significant value is < 0.05 (α = 5%), there is a simultaneous significant effect of the independent variable on the dependent variable, then (H1) is accepted and (H0) is rejected.

RESULT AND DISCUSSION

Result

Validity and Reliability Test

Table 2. Validity Test Result

Variables	Indicators	Instrument Items	Pearson Correlation	R-table	Sig. Value	Status
Perceived Risk (X_1)	Financial Risk	$X_1.1$	0.724	0.195	0.00	Valid
	Performance Risk	$X_1.2$	0.694	0.195	0.00	Valid
	Privacy Risks	$X_1.3$	0.618	0.195	0.00	Valid
	Time Risk	$X_1.4$	0.627	0.195	0.00	Valid
	Psychological Risks	$X_1.5$	0.589	0.195	0.00	Valid
User-Friendliness (X_2)	Clear and Understandable	$X_2.1$	0.844	0.195	0.00	Valid
	Easy to Learn	$X_2.2$	0.802	0.195	0.00	Valid
	Easy to Use	$X_2.3$	0.660	0.195	0.00	Valid
	Controllable	$X_2.4$	0.739	0.195	0.00	Valid
	Flexible	$X_2.5$	0.732	0.195	0.00	Valid
Usage Intention (Y)	Intent to Utilize	Y.1	0.774	0.195	0.00	Valid
	Persistent Attempts to Use	Y.2	0.859	0.195	0.00	Valid
	Future Utilization Persistence	Y.3	0.867	0.195	0.00	Valid

Source: Data Processed, 2024

Based on the table 2, all indicator statement items from the Perceived Risk (X_1), User-Friendliness (X_2), and Usage Intention (Y) variables exhibit a Pearson correlation value greater than the r-table value of 0.195. Additionally, the significance value for each item is below 0.05. Therefore, all statement items for the research variables are confirmed to be valid.

Table 3. Reliability Test Result

Variable	Cronbach's Alpha	Status
X_1	0.658	Reliable
X_2	0.811	Reliable
Y	0.781	Reliable

Source: Data Processed, (2024)

The results in the table 3 reveal that Cronbach's Alpha values for Perceived Risk (X_1), User-Friendliness (X_2), and Usage Intention (Y) are all above 0.6. This indicates that the measuring instrument is reliable.

Results of Classical Assumption Testing

Normality Test

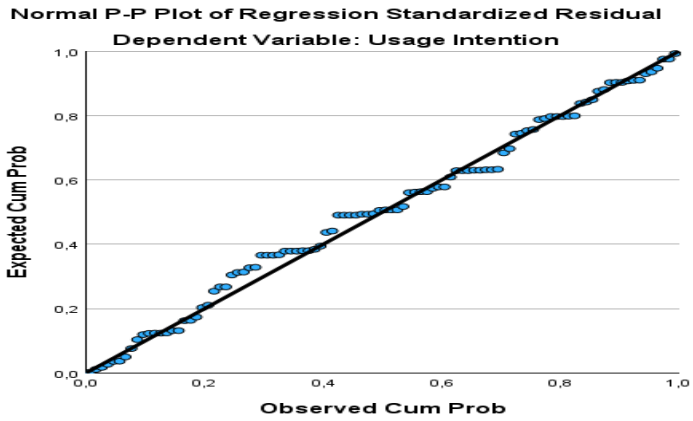

Figure 2. Normality Test

Source: Data Processed, SPSS 29 (2024)

As shown in the figure 2, the plotted data points are spread around the diagonal line and align well with it. This pattern confirms that the regression model adheres to the normality assumption.

Table 4. One-Sample Kolmogorov-Smirnov Test

Asymp. Sig. (2-tailed)	Sig. Value
0.192	0.05

Source: Data Processed, SPSS 29 (2024)

The table 4 presents results from a Kolmogorov-Smirnov Test, which evaluates whether a sample follows a specified distribution—in this case, a normal distribution. The "Asymp. Sig. (2-tailed)" value of 0.192 is compared to the "Sig. Value" threshold of 0.05. Since 0.192 is greater than 0.05, the test suggests that there is no significant deviation from normality, indicating that the data is normally distributed according to this test.

Multicollinearity Test

Table 5. Multicollinearity Test Result

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Perceived Risk	0.459	2.178
User-Friendliness	0.459	2.178

Source: Data Processed, SPSS 29 (2024)

Table 5 provides information that both Perceived Risk (X_1) and User-Friendliness (X_2) have a tolerance level of 0.459 which is above 0.10 and a VIF value of 2.178 which is below 10. This shows that there is no multicollinearity.

Heteroscedasticity Test

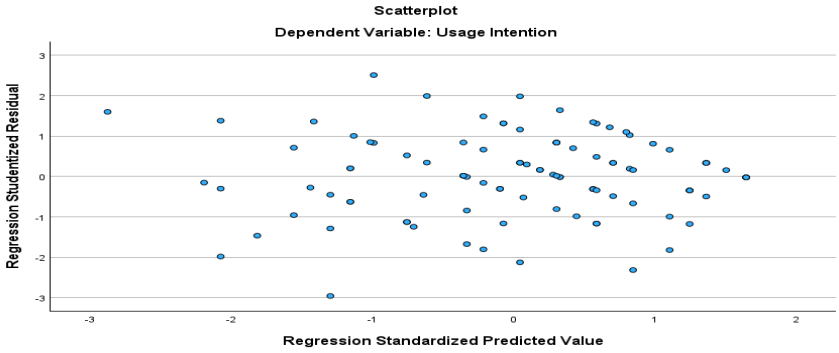

Figure 3. Heteroscedasticity Test

Source: Data Processed, SPSS 29 (2024)

Based on the result of the image output in figure 3, it shows that the parameter coefficient for all independent variables used in the study does not occur heteroscedasticity as seen from the scatterplot that spreads and does not form a certain pattern.

Table 6. Glejser Test

Coefficients[a]

Model		Sig.
1	Perceived Risk	0.979
	User-Friendliness	0.054

a. Dependent Variable: ABSRES

Source: Data Processed, SPSS 29 (2024)

Since the significance values of Perceived Risk (X_1) are 0.979 and User-Friendliness (X_2) is 0.054 are greater than 0.05, it indicates that heteroscedasticity is not present in the data for these variables. This means that the variance of the residuals is constant across the range of independent variables, which is a key assumption in regression analysis for ensuring reliable results.

Multiple Linear Regression Analysis

Table 7. Multiple Linear Regression Analysis Result

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1.	(Constant)	8.300	2.537		3.272	0.001
	Perceived Risk	-0.216	0.078	-0.256	-2.748	0.007
	User-friendliness	0.394	0.064	0.576	6.179	<0.001

a. Dependent Variable: Usage Intention

Source: Data Processed, SPSS 29 (2024)

From the table 7, a multiple linear regression equation can be drawn up as follows:

$$Y = 8.300 - 0.216X_1 + 0.394X_2 + e$$

From the multiple linear regression equation above, it can be interpreted as follows:

a) The constant value (α) is 8.300 and is positive, which means that if both Perceived Risk (X_1) and User-Friendliness (X_2) are 0, or if these variables have no effect on Usage Intention, the Usage Intention is predicted to be 8.300.
b) The regression coefficient for Perceived Risk (X_1) is -0.216 and is negative, indicating that if Perceived Risk increases by one unit, the Usage Intention will decrease by 0.216 units, assuming all other factors remain constant.
c) The regression coefficient for User-Friendliness (X_2) is 0.394 and is positive, suggesting that if User-Friendliness increases by one unit, the Usage Intention will increase by 0.394 units, assuming all other factors remain constant.

Correlation Coefficient and Coefficient of Determination

Table 8. Correlation Coefficient and Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.783[a]	0.614	0.606	1.222

Source: Data Processed, SPSS 29 (2024)

Table 8 provides key statistics that summarize the strength and fit of the regression model.

- R (0.783): This is the correlation coefficient, which indicates the strength and direction of the relationship between the independent variables (User-Friendliness and Perceived Risk) and the dependent variable (Usage Intention). An R-value of 0.783 suggests a strong correlation based on Table 4.16.
- Adjusted R Square (0.606): This is a modified version of R Square that adjusts for the number of predictors in the model. It provides a more accurate measure of the model's explanatory power, especially when multiple predictors are involved. An Adjusted R Square of 0.606 indicates that about 60.6% of Usage Intention is influenced by Perceived Risk (X_1) and User-Friendliness (X_2), while the remaining 39.4% is influenced by other variables not included in this model.

Hypothesis Test Results

F-Test

f table = FINV (0.05;2;97)

= 3.090

Based on table 9, the F-test results can be interpreted as follows: The F-count is 76.987, with a significance level of less than 0.001. Meanwhile, the F-table value is 3.090. Since the F-count is much greater than the F-table value (76.987 > 3.090), and the significance level is 0.001 < 0.05, this indicates that the independent variables, User-Friendliness (X_1) and Perceived Risk (X_2), together have an influence on Usage Intention (Y). As a result, the hypothesis (H1) is accepted.

Table 9. F-Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1.	Regression	230.040	2	115.020	76.987	<0.001[b]
	Residual	114.920	97	1.494		
	Total	374.960	99			

a. Dependent Variable: Purchase Decision
b. Predictors: (Constant), Live Streaming, Flash Sale
Source: Data Processed, SPSS 29 (2024)

Hypothesis Test Results
T-Test
t table = TINV (0.05;97)
= 1.985
According to the results presented in the coefficients table 7, the t-test can be interpreted as follows:

- The relationship between Perceived Risk (X_1) and Usage Intention (Y) shows a t-count of -2.748. Given that the t-table is 1.985 at a 95% confidence level, so in other words for Perceived Risk the t-count > the t-table, with a significance value of 0.007 < 0.05. Therefore, it can be concluded that the hypothesis (H2) is accepted. This indicates that Perceived Risk has a negative influence on Usage Intention partially.
- The relationship between User-Friendliness (X_2) and Usage Intention (Y) shows a t-count of 6.179. Given that the t-table is 1.985 at a 95% confidence level, so in other words for User-Friendliness the t-count > t-table, with a significance value of less than 0.001 < 0.05. Therefore, it can be concluded that the hypothesis (H3) is accepted. This indicates that User-Friendliness has a positive influence on Usage Intention partially.

Discussion
The Influence of Perceived Risk and User-Friendliness on Usage Intention

The analysis reveals a strong and significant relationship between User-Friendliness (X_1) and Perceived Risk (X_2) on Usage Intention (Y). The findings clearly show that these two factors, when considered together, have a considerable influence on consumers' intention to use QRIS. This indicates that improving the user experience while managing perceived risks is crucial in enhancing the adoption of the payment system among users at Bersehati Market. Given that the F-count significantly exceeds the F-table value and the significance level is sufficiently low, the results support the acceptance of the hypothesis (H1). This finding underscores that both User-Friendliness and Perceived Risk play a crucial role in influencing users' intention to adopt the technology, confirming that these factors collectively affect the usage intention. To ensure successful adoption and sustained usage of new technologies, businesses must proactively mitigate risks and build trust among users. Addressing customer concerns and clearly communicating QRIS's security features will be essential for enhancing customer satisfaction and improving market success. Simultaneously, ensuring that QRIS is intuitive, easy to learn, and straightforward to use will significantly boost its appeal to consumers, fostering widespread adoption. As the digital payments market continues to grow, prioritizing user-friendliness and effectively managing perceived risks will be key to maintaining and ensuring ongoing consumer confidence.

The Influence of Perceived Risk on Usage Intention

Perceived Risk (X_1) was found to have a negative impact on Usage Intention (Y). In this case, there is a negative correlation, which means that it is in the opposite direction, which is defined as if the first variable is large, then the second variable is getting smaller (Sarwono, 2006). In other words, if Perceived Risk increases, Usage Intention will decrease, conversely if Perceived Risk decreases, Usage Intention will increase. The data further reveals that respondents' top two suggestions for mitigating risks associated with using QRIS are the provision of insurance or guarantees against financial loss (19%) and the availability of emergency contacts or hotlines to report transaction problems or errors (17%). These findings indicate that financial security is the primary concern for respondents, who seek assurance that their money is protected when using QRIS. Additionally, the availability of immediate support, such as hotlines, is crucial in addressing transaction issues promptly. Addressing these two concerns could significantly enhance user confidence and encourage broader adoption of QRIS at Bersehati Market. Businesses must take proactive measures to mitigate these risks and build trust among users to ensure successful adoption and sustained usage of new technologies. By understanding and addressing customer concerns, businesses can enhance customer satisfaction and improve their chances of success in the market. As the adoption of QRIS continues to grow, ensuring and communicating its security features will

remain crucial in maintaining consumer confidence and encouraging broader usage. According to Natalia and Tesniwati (2021), perceived risk refers to the consumer's adverse perception of negative outcomes, thereby potentially manifesting those outcomes in reality. In this case, the respondents indicated a low level of perceived risk associated with using QRIS at Bersehati Market. This finding is supported by the fact that QRIS's security system is supervised by Bank Indonesia, which provides a level of trust and reassurance among users. As a result, the respondents are less concerned about potential risks, such as financial loss, privacy issues, or other negative outcomes, when using the digital payment system. This confidence in the security measures in place has likely contributed to their low perceived risk, reinforcing their willingness to adopt and use QRIS for transactions. The impact of perceived risk on the adoption and usage of new technology is a recurring theme in research across various innovations, and the findings from this study are consistent with those observed in other contexts. For instance, Alrawad et al. (2023) found that perceived risk had a negative impact on customers' intention to use NFC mobile payments, Anggraika (2022) indicates that the perceived risk variable has a significant partial effect on the intention to use QRIS as a digital payment method, and Malik et al. (2023) found that perceived risk has a significant impact on e-wallet usage intention.

The Influence of User-Friendliness on Usage Intention

User-friendliness is a critical factor in the adoption of digital payment systems, including QRIS at Bersehati Market. This study examined five key indicators of user-friendliness: clarity and understandability, ease of learning, ease of use, controllability, and flexibility. These indicators collectively shape the overall perception of how easy it is to use QRIS, thereby influencing consumers' intention to adopt and utilize the payment system. The analysis revealed a significant positive impact of user-friendliness on usage intention. In essence, as the perceived user-friendliness of QRIS increases, so does the consumers' intention to use it for transactions at Bersehati Market. This finding suggests that when consumers find a digital payment system easy to navigate and use, they are more likely to adopt it. Enhancing the user experience by simplifying the interface and reducing complexities can therefore play a crucial role in encouraging broader usage. Further reinforcing this, respondents in the study highlighted the need for on-site assistance services, such as a helpdesk at Bersehati Market, which 20% of them recommended. This underscores the importance of providing immediate, accessible support to users. Additionally, 19% of respondents suggested improving the speed and reliability of internet connections in market areas. These recommendations emphasize that enhancing user-friendliness is not solely about the interface but also involves ensuring robust infrastructure and support systems to facilitate seamless usage of QRIS. Addressing these aspects could significantly enhance the user experience and encourage more widespread adoption of the payment system. The importance of user-friendliness in influencing technology adoption is well-documented in the literature. For instance, Nursiah (2017) found that perceived ease of use, a key component of user-friendliness, had a positive correlation with the implementation and use of e-procurement systems, Tahar et al. (2020) found that perceived ease of use had a significant positive effect on the intention to use e-Filing, and Syahri and Setyawati (2023) demonstrated a significant relationship between perceived ease of use and the intention to use QRIS via BCA Mobile.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the data analysis and discussion, the conclusions of the research on the influence of Perceived Risk and User-Friendliness on the Usage Intention of QRIS at Bersehati Market are as follows:

1. Perceived Risk and User-Friendliness simultaneously influence the Usage Intention of QRIS in Bersehati Traditional Market. The combined impact of Perceived Risk and User-Friendliness is crucial in determining whether consumers will adopt QRIS at Bersehati Market. While Perceived Risk can deter users due to concerns over security and potential losses, User-Friendliness can encourage adoption by making the system easier to navigate and more appealing. Together, these factors create a balanced dynamic that influences consumers' overall intention to use QRIS.
2. Perceived Risk partially influences the Usage Intention of QRIS in Bersehati Traditional Market. Even when other factors are considered, Perceived Risk plays a significant role in shaping consumers' willingness to use QRIS. Concerns about financial security, privacy, and the reliability of the payment system can reduce the likelihood of adoption, as users may hesitate to engage with a system they perceive as risky. This underscores the need for effective risk mitigation strategies to boost consumer confidence.

3. User-Friendliness partially influences the Usage Intention of QRIS in Bersehati Traditional Market. The ease with which consumers can learn, use, and control QRIS directly impacts their intention to adopt it for transactions. A user-friendly interface not only makes the system more accessible but also enhances the overall user experience, increasing the likelihood that consumers will choose to use QRIS over other payment methods. Improving User-Friendliness is therefore a key factor in driving adoption.

Recommendation

Based on the discussion and conclusion from all of the results of this research, the researcher makes some recommendations as follows:

1. Bank Indonesia and the Indonesian Payment System Association (ASPI) are to continue promoting QRIS to the public to increase consumer awareness and understanding. By enhancing public knowledge about the benefits and security features of QRIS, consumers will feel more confident in using it, which will support the broader adoption of non-cash transactions in the future. Bank Indonesia, along with ASPI, should focus on optimizing user-friendliness, minimizing perceived risks, and enhancing the security and higher consumer adoption and regular use of this digital payment system.
2. Mobile banking and e-wallet providers offering QRIS services can use these insights since study highlights the importance of understanding the challenges consumers face in adopting QRIS to improve their services by addressing perceived risks and enhancing accessibility and user-friendliness. Enhancing service quality based on consumer feedback will be key to increasing adoption rates and ensuring that QRIS meets the needs of a diverse user base.
3. This study exploring QRIS as a digital payment method encourage public especially customers at the Bersehati Traditional Market to use QRIS. With its low risk, ease of use, and efficiency, QRIS offers a convenient alternative to traditional payment methods. Educating consumers about how QRIS can simplify their transactions and save time will likely increase their willingness to use this technology.

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