

Technology Acceptance Model Analysis of Interest in Using the QRIS System in Halal Micro, Small and Medium Enterprises in Sumbawa Besar Regency

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ABSTRACT

Purpose — *Based on Bank Indonesia's vision of the Indonesian payment system 2025 for digital economic and financial development, one of the innovations that has been carried out and is being widely used is the QRIS service which has a QR Code-based digital payment standard. MSMEs are forced to immediately innovate and adapt quickly, including adopting digital business models. Adoption of technology such as QRIS can be an important factor, therefore this research supports the urgency to understand the interest in using QRIS among Halal MSMEs in Sumbawa Besar Regency by using the TAM (Technology Acceptance Model) conceptual framework which consists of several variables, Perceived usefulness and perceived ease of use, Knowledge, and Risk.*

Method — *The research methodology uses a quantitative methodology. The population in this research is Halal MSMEs that use the QRIS payment system in Sumbawa Besar Regency. The employed sampling method was purposive sampling with a total sample of 100 Halal MSME respondents who used QRIS. Data gathering was conducted through the distribution of surveys using Google Forms. Data analysis used SPSS version 26.0 software.*

Result — *The research results demonstrate that the factors influencing usefulness, convenience and knowledge have a positive and significant influence on the interest of Halal MSMEs in using the Quick Response Indonesia Standard (QRIS) payment system. Meanwhile, the risk factor does not exert a significant impact on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.*

Novelty — *The research results demonstrate that the factors influencing usefulness, convenience and knowledge have a positive and significant influence on the interest of Halal MSMEs in using the Quick Response Indonesia Standard (QRIS) payment system. Meanwhile, the risk factor does not exert a significant impact on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.*

Keywords: *QRIS Payment System, Halal MSMEs, Interest in Using, Benefits, Convenience, Knowledge and Risk.*

INTRODUCTION

The development of technology and information from year to year experiences changes that affect human life, where these changes are reflected in the progress of the development of financial technology (fintech). Fintech is a financial service supported by technology that modernizes business models from conventional to modern. According to Bank Indonesia, the fintech classification consists of market aggregator, investment, risk management, crowdfunding, peer-to-peer (P2P) lending, and finally digital payments or digital payments. In this case, researchers focus their research on Digital Payment Fintech. Digital payments or digital payments such as barcodes are very commonly used in the global industrial environment. Payment barcodes aim to help and make things easier for business people or merchants. Along with developments that occur, the use of barcodes is starting to change to Quick Response Code (QR code).

The QR Code payment system is one of the developments influenced by the growth of Payment System Service Providers (PJSP), both banks and non-banks. On the other hand, the growth of non-bank Payment System Service Providers (PJSP) continues to encourage MSMEs to provide payment services using QR Codes, but due to the increasing number of non-bank PJSPs that create payment systems, MSMEs must provide more than one QR Code to serve customers who different because everyone has their own preferences when using payment services. To handle this, Bank Indonesia released QRIS (Quick Response Code Indonesian Standard) on 17 August 2019, which was developed by Bank Indonesia together with the Indonesian Payment System Association (ASPI), and its operations are regulated through BI Member of the Board of Governors (PADG) Regulation No. 18/21/2019. Then Bank Indonesia began to require the use of the QRIS (Quick Response Code Indonesian Standard) payment system from January 1 2020, so since its use is mandatory, all payment system service providers must have operated QRIS services throughout Indonesia.

MSMEs are forced to immediately innovate and adapt quickly, including adopting digital business models. The fintech (financial technology) industry hopes to increase this potential by offering various forms of financial products that allow users to access various financial services easily. These digital financial products include Go-Pay, Ovo, Dana and so on. Apart from that, there is a more effective and efficient payment alternative, namely through QRIS.

As of mid-September 2021, up to 10.4 million merchants had been integrated with QRIS. Based on the number of merchants, as of September 2022, the number of merchants using QRIS in NTB Province reached 183,105 merchants, an increase of 101.69% (YoY) year-on-year compared to the previous year. As of the end of September, the total number of QRIS users in NTB was 181,152, an increase of 514.83% compared to December 2021. According to data from the West Nusa Tenggara Province Economic Report Quarterly Study for the November 2022 period, the region with the largest number of QRIS halal MSMEs in NTB is Mataram City with the number of 22,473 MSMEs, followed by East Lombok Regency with 21,030 MSMEs. And the number of QRIS halal MSMEs on Sumbawa Island, specifically in Sumbawa Regency, is recorded at 7,947 Halal MSMEs out of a total of 12,648 MSME units, which will increase over time.

Researchers chose Sumbawa Regency as a research location because this Regency has superior potential due to the international MXGP Samota event, a prestigious event in the world of motocross sports which has gained global popularity. In preparation for the 2023 MXGP Samota, Sumbawa Regency has made great efforts to improve existing facilities and services. One important aspect to pay attention to is the number of Halal QRIS MSMEs in this region. Even though Sumbawa Regency is still a developing region, the local government has worked hard to expand the non-cash payment network. The local government of Sumbawa Regency has launched an intensive program to encourage more halal traders and businesses in the region to accept payments via QRIS. The program involves outreach, training and technical assistance to help merchants adopt more modern payment technologies.

The QRIS payment system applies the TAM (Technology Acceptance Model) conceptual structure. TAM is a conceptual framework used to gain understanding and analyze the elements that influence the level of acceptance and use of an information system or technology. This is implemented through a biometric verification system in the QRIS application which makes it easier for consumers to make digital payments quickly, cheaply, safely and reliably. So, to review what influences the interest of MSME players in using the QRIS system, theory is needed to be able to measure the acceptance and use of a technology.

One of the theoretical models that is often employed to gauge the extent of usage and acceptance of information technology is the Technology Acceptance Model (TAM). TAM is a research model developed by Fred Davis in 1989. In the TAM research model, the acceptance of a technology by users is determined by four main perceptions, namely: perceived usefulness, perceived ease of use, perceived knowledge and risk. including influencing interest in using a technology. Given the information provided, researchers are interested in undertaking a study titled Technology Acceptance Model Analysis Of Interest In Using The Qris System In Halal Micro, Small And Medium Enterprises In Sumbawa Besar Regency.

RESEARCH METHODS

The research methodology employed by researchers is causal quantitative associative research approach. In this research, associative causality is used to explore the extent of the causal relationship between the influence of Perceived Usefulness, Perceived Ease of Use, Knowledge and Risk on Interest in Using the QRIS System for Halal MSMEs in Sumbawa Besar Regency. In this research, researchers will conduct research in Sumbawa Besar Regency, West Nusa Tenggara Province, Indonesia.

Researchers used a population of Halal MSMEs who use the QRIS payment system in Sumbawa Besar Regency with a population of 7,947 MSMEs. Sampling in this research used a purposive sampling technique, determined based on the fulfillment of certain criteria, namely: The samples/respondents are MSME actors, as well as their owners and managers; Samples/respondents own and use a server-based electronic payment system with the QRIS code; Samples/respondents use the QRIS payment system in businesses/companies that have been operating for at least one month; The business carried out is a HALAL business; So the sample size used by the Slovin method uses the following formula: The total population of QRIS MSMEs is 7,947 units with a tolerance limit of 10%, so the calculation used is 100 respondents.

HYPOTHESIS DEVELOPMENT

H0 :	There is no influence between the use of the QRIS payment system and interest in Halal MSMEs in Sumbawa Besar Regency
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Ha1 :	The usefulness of using the QRIS payment system influence the interest of Halal MSMEs in Sumbawa Besar Regency
Ha2 :	The ease of use of the QRIS payment system influences the interest of Halal MSMEs in Sumbawa Besar Regency
Ha3 :	Knowledge of using the QRIS payment system influences the interest of Halal MSMEs in Sumbawa Besar Regency
Ha4 :	The risk of using the QRIS payment system affects the interest of Halal MSMEs in Sumbawa Besar Regency
Ha5 :	The usefulness, ease of use, knowledge and risks of using the QRIS payment system influence the interest of Halal MSMEs in Sumbawa Besar Regency

RESULT AND DISCUSSION

Result

In this study, there were 100 questionnaires that were answered completely and were suitable for analysis. Next, the data was analyzed using the computer statistics program SPSS 26 for Windows.

In the first characteristic, the average informant in this study was male with a percentage of 52% while female was 48%, with the highest average age being in the 20-30 year age range, there were 50 people. In this research, on average the largest type of business is culinary with a percentage of 75%, as many as 35 MSMEs have used QRIS for more than 12 months, the MSMEs most often partner with Grab and Gojek with a percentage of 27%.

Descriptive Statistics Results

Table 1. Results of Descriptive Statistical Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KEMANFAATAN	100	4	20	15.54	2.979
KEMUDAHAN	100	4	20	16.95	2.599
PENGETAHUAN	100	6	20	16.78	2.869
RISIKO	100	4	20	12.42	3.121
MINAT	100	4	20	16.31	2.817
Valid N (listwise)	100				

Source: Primary Data Processed by SPSS 26.0, 2023

From the results of the descriptive statistical tests above, the following things can be seen:

1. The Utility Variable (X1) with an N value of 100 can be seen that the minimum value is 4, while the maximum value is 20 with an average (mean) value of 15.54 and a standard deviation value of 2.979.
2. The Convenience Variable (X2) with an N value of 100 can be seen that the minimum value is 4, while the maximum value is 20 with an average (mean) value of 16.95 and a standard deviation of 2.599.
3. The Knowledge variable (X3) with an N value of 100 can be seen that the minimum value is 6, while the maximum value is 20, with an average (mean) value of 16.78 and a standard deviation of 2,869.
4. The Risk Variable (X4) with an N value of 100 can be seen that the minimum value is 4, while the maximum value is 20 with an average (mean) value of 12.42 where the standard deviation is 3.121.
5. Variable of Interest (Y) with an N value of 100 respondents, it can be seen that the minimum value is 4, while the maximum value is 20 with an average (mean) value of 16.31 and a standard deviation of 2.817.

Data Instrument Test Results

Validity test results

Table 2. Validity test results

No.	Indikator	Rhitung	Rtabel 5% (98)	Keterangan
1.	X1.1	0,849	0,1966	Valid
	X1.2	0,854	0,1966	Valid
	X1.3	0,862	0,1966	Valid
	X1.4	0,738	0,1966	Valid
2.	X2.1	0,833	0,1966	Valid
	X2.2	0,868	0,1966	Valid
	X2.3	0,917	0,1966	Valid
	X2.4	0,856	0,1966	Valid
3.	X3.1	0,884	0,1966	Valid
	X3.2	0,891	0,1966	Valid
	X3.3	0,897	0,1966	Valid
	X3.4	0,859	0,1966	Valid
4.	X4.1	0,786	0,1966	Valid
	X4.2	0,844	0,1966	Valid
	X4.3	0,829	0,1966	Valid
	X4.4	0,350	0,1966	Valid
5.	Y.1	0,873	0,1966	Valid
	Y.2	0,879	0,1966	Valid
	Y.3	0,853	0,1966	Valid
	Y.4	0,741	0,1966	Valid

Source: Primary Data Processed by SPSS 26.0, 2023

Based on the table in the test results, it is evident that Independent and Dependent variables exhibit an R-value that is greater than the R table, namely 0.1966. Therefore, it can be concluded that the question items used are valid. The Rtable value is obtained by calculating $R_{count} > R_{table}$ using the appropriate formula. To determine the Rtable with a significance of 0.05% and using a two-sided data (n) test, we need to find $df=n-2$ to find the Rtable. Data (n) = 100 respondents, then $Df = n-2 (100 - 2) = 98$. By referring to the R table at a significance of 0.05%, the R table value is 0.1966.

Reliability test results

Table 3. Reliability test results

No.	Variabel	Cronbach's alpha	N of items	Keterangan
1.	Kemanfaatan (X1)	0,842	4	Reliabel
2.	Kemudahan (X2)	0,891	4	Reliabel
3.	Pengetahuan (X3)	0,903	4	Reliabel
4.	Risiko (X4)	0,681	4	Reliabel
5.	Minat Menggunakan QRIS (Y)	0,853	4	Reliabel

Source: Primary Data Processed by SPSS 26.0, 2023

From the test results, it can be concluded that the results of reliability testing on the independent variables (Usefulness, Convenience, Knowledge, Risk) and the dependent variable (Interest in Using the QRIS Payment System) show a Cronbach's alpha value of greater than 0.60. This is evident from the Cronbach's alpha value of the usefulness variable with a value of $0.842 > 0.60$, the convenience variable with a value of $0.891 > 0.60$, the knowledge variable with a value of $0.903 > 0.60$, the risk variable with a value of $0.681 > 0.60$, and the interest variable. use with a value of $0.853 > 0.60$. This shows that all the variables used in this research have a good level of reliability. Therefore, the data obtained can be considered reliable and can be used for data measurement.

Classic assumption test results

Normality test results

Table 4. Normality Test Results One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.81220181
Most Extreme Differences	Absolute	.091
	Positive	.091
	Negative	-.074
Test Statistic		.091
Asymp. Sig. (2-tailed)		.059 ^{c,d}

Source: Primary Data Processed by SPSS 26.0, 2023

Multicollinearity test results

Table 5. Multicollinearity Test Results

a.	The Usefulness Variable (X1) has a VIF value of $1.648 < 10$ and a tolerance value of $0.607 > 0.10$.
b.	The Convenience Variable (X2) has a VIF value of $2.538 < 10$ and a tolerance value of $0.394 > 0.10$.
c.	The Knowledge variable (X3) has a VIF value of $1.839 < 10$ and a tolerance value of $0.544 > 0.10$.
d.	The Risk Variable (X4) has a VIF value of $1.053 < 10$ and a tolerance value of $0.950 > 0.10$.

From the explanation above, It can be inferred that all factors are not affected by multicollinearity problems, because The tolerance value associated with each variable exceeds 0.10 and the VIF value of each variable is smaller than 10. Therefore, it can be concluded that the data does not experience multicollinearity problems.

Heteroscedasticity test results

Table 6. Heteroscedasticity Test Results

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
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	B	Std. Error	Beta		
(Constant)	2,712E-15	1,409		.000	1.000
KEMANFAATAN	.000	.088	.000	.000	1.000
KEMUDAHAN	.000	.114	.000	.000	1.000
PENGETAHUAN	.000	.080	.000	.000	1.000
RISIKO	.000	.061	.000	.000	1.000

a. Dependent Variable: ABS_RES

Source: Primary Data Processed by SPSS 26.0, 2023

It can be seen that all variables, namely perceived usefulness (X1), perceived ease (X2), knowledge (X3), and risk (X4), do not show any heteroscedasticity problems. This can be concluded because each variable has a significance value of 1,000 which exceeds 0.05. Thus, it can be inferred that the data does not experience heteroscedasticity.

Hypothesis test results

Multiple linear regression analysis

Table 7. Multiple linear regression analysis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.144	1.409		.812	.419
KEMANFAATAN	.223	.080	.236	2.768	.007
KEMUDAHAN	.481	.114	.443	4.198	.000
PENGETAHUAN	.183	.088	.187	2.077	.040
RISIKO	.039	.061	.043	.633	.528

a. Dependent Variable: MINAT

Source: Primary Data Processed by SPSS 26.0, 2023

From the coefficient table presented above, we can see the estimated values of the model parameters. Based on this regression analysis, we can conclude the regression model as follows:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e_i$$

$$\text{Then, } Y = 1.144 + 0.223 X_1 + 0.481 X_2 + 0.183 X_3 + 0.039 X_4 + e_i$$

From the analysis of the regression model, it can be concluded that all regression coefficients of the four independent variables (b1, b2, b3, and b4) have a positive sign (+). This indicates that increasing the independent variables, namely usefulness, convenience, knowledge and risk will increase the interest of Halal MSMEs in using the QRIS payment system. Furthermore, the regression model in the equation mentioned can be explained as follows:

- A constant value of 1.144 indicates that when all the independent variables, namely usefulness, convenience, knowledge and risk, have a value of zero (0), then the variable of interest in using the QRIS payment system (Y) will have a value of 1.144.
- The b1 coefficient value of 0.223 indicates that the usefulness assumption has a positive influence of 0.223 on the interest of Halal MSMEs in using the QRIS payment system. This means that if the utility

variable increases by one unit, assuming while keeping the other variables constant (zero), then the interest of Halal MSMEs in using the QRIS payment system will increase by 0.223.

- c. The b2 coefficient value of 0.481 indicates that the assumed convenience variable has a positive influence of 0.481 on the interest of Halal MSMEs in using the QRIS payment system. This means that if the convenience variable increases by a single unit, assuming while keeping the other variables constant (zero), then the interest of Halal MSMEs in using the QRIS payment system will increase by 0.481.
- d. The b3 coefficient value of 0.183 indicates that the assumed The knowledge variable exerts a positive impact of 0.183 on the interest of Halal MSMEs in using the QRIS payment system. This means that if the knowledge variable increases by a single unit, assuming while keeping the other variables constant (zero), then the interest of Halal MSMEs in using the QRIS payment system will increase by 0.183.
- e. The b4 coefficient value of 0.39 indicates that the assumed risk variable has a positive influence of 0.39 on the interest of Halal MSMEs in using the QRIS payment system. This means that if the risk variable increases by a single unit, assuming while keeping the other variables constant (zero), then the interest of Halal MSMEs in using the QRIS payment system will increase by 0.39.

T test results (partial)

Table 8. T test results (partial)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.144	1.409		.812	.419
KEMANFAATAN	.223	.080	.236	2.768	.007
KEMUDAHAN	.481	.114	.443	4.198	.000
PENGETAHUAN	.183	.088	.187	2.077	.040
RISIKO	.039	.061	.043	.633	.528

a. Dependent Variable: MINAT

Source: Primary Data Processed by SPSS 26.0, 2023

- a. Benefit Variable (X1)
Based on the information presented in the table above, the Tcount value is 2.768, while the Ttable value is 1.98525. Because the value of Tcount (2.768) > Ttable (1.98525) at a level of significance level (probability) of 0.05, then H0 is rejected and H1 is accepted. Thus, One can infer that the usefulness variable (X1) has a significant influence on the interest of Halal MSMEs in using the QRIS payment system.
- b. Usefulness Variable (X2)
Based on the information presented in the table above,, the Tcount value is 4.198, while the Ttable value is 1.98525. Because the value of Tcount (4.198) > Ttable (1.98525) at a level of significance level (probability) of 0.05, then H0 is rejected and H2 is accepted. Therefore, One can infer that the convenience variable (X2) has a significant influence on the interest of Halal MSMEs in using the QRIS payment system.
- c. Ease of use Variable (X3)
Based on the information presented in the table above,, the Tcount value is 2.077, while the Ttable value is 1.98525. Because the value of Tcount (2.077) > Ttable (1.98525) at a level of significance level (probability) of 0.05, then H0 is rejected and H3 is accepted. Thus, One can infer that the knowledge variable (X3) influences the interest of Halal MSMEs in using the QRIS payment system.
- d. Risk Variable (X4)
Based on the information presented in the table above,, the Tcount value is 0.633, while the Ttable value is 1.98525. Because the value of Tcount (0.633) < Ttable (1.98525) at a level of significance level (probability) of 0.05, then H0 is accepted and H4 is rejected. Therefore, One can infer that the risk

variable (X4) has no effect on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

F test results (Simultaneous)

Table 9. F test results (Simultaneous)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	457.351	4	114.338	33.112	.000 ^b
	Residual	328.039	95	3.453		
	Total	785.390	99			

a. Dependent Variable: MINAT

Source: Primary Data Processed by SPSS 26.0, 2023

From the results of the calculations above, it was found that the F value in the anova table was 33.112. Meanwhile, the Ftable value of the F table distribution is 2.47. If $F_{count} > F_{table}$ ($33.112 > 2.47$) or if the significance value of $F < 0.05$ ($0.000 < 0.05$), then it can be concluded that the research results show a simultaneous influence. Thus, based on the results of the anova test/F test above, it can be concluded that the Fcount value is greater than Ftable, so that there is a significant influence between usefulness, convenience, knowledge and risk on the interest of Halal MSMEs in using the QRIS payment system simultaneously.

Coefficient of determination test results

Table 10. Coefficient of determination test results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763 ^a	.582	.565	1,858

Source: Primary Data Processed by SPSS 26.0, 2023

From the table above, it can be seen that the R Square value is 0.582, which means 58% of Halal MSME business actors in Sumbawa Besar Regency show interest in using the Quick Response Indonesia Standard (QRIS) payment system. In the Adjusted R Square column, the value is 0.565, which means 56%. Thus, it can be concluded that the independent variables (benefit, convenience, knowledge and risk) only have an influence of 58%, while 42% are influenced by other factors not included in this research model.

RESULT AND DISCUSSION

The Effect of Benefits on Interest in Halal MSMEs Using the QRIS Payment System

According to Davis, usefulness is a person's belief that using technology can speed up the completion of work. The benefit of using QRIS for MSMEs is that there are benefits in the transaction history process which is automatically stored in the system.

The outcomes of this research demonstrate that the understanding of usefulness of the QRIS payment system has a positive and significant influence on the interest of Halal MSMEs in Sumbawa Besar Regency with a value of 0.007 which falls below the 0.05 significance level, and a Tcount value of 2.768 which is greater than Ttable 1.98525. This can be interpreted that if the perception of the usefulness of the QRIS

payment system increases, then interest in Halal MSMEs will also increase. In this case, it is in line with the Technology Acceptance Model (TAM) theory which explains that the use of the QRIS system is considered capable of improving performance at work. Perceived usefulness refers to the degree to which an individual thinks that utilizing a technology will enhance their job effectiveness. The results of this research are in line with research conducted by Hutami Ningsih, Endang M. Sasmita and Bida Sari in 2021 with the title "The Influence of Perceptions of Benefit, Perception of Ease of Use, and Perception of Risk on the Decision to Use Electronic Money (QRIS) in Students" The results are perceptions of usefulness has a positive and significant effect on student interest in using the QRIS payment system. In addition, research by Rivera and Luh Putu Mahyuni shows that perceived usefulness is an explanatory factor in the adoption of new technology, including the use of QR codes among MSMEs.

Based on the results of testing the researcher's hypothesis which states H1: Usefulness influences the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency, the results are proven/accepted, where usefulness has a positive and significant effect on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

The Effect of Ease of use on Interest in Halal MSMEs Using the QRIS Payment System

According to Davis, convenience is a person's level of confidence in using technology without needing to use excessive effort. Perceived ease is defined as the degree to which an individual perceives that utilizing technology will be successful without encountering issues.

The results of this research show that the way individuals perceive ease of the QRIS payment system positively and significantly impacts interest of Halal MSMEs in Sumbawa Besar Regency having a value of 0.000, which is below the significance level of 0.05, and a Tcount value of 4.198 which is greater than Ttable 1.98525. This can be interpreted that if the perception of the ease of the QRIS payment system increases, then interest in Halal MSMEs will also increase.

The findings of this study align with prior research by Mira Gustiana Pangestu and Johni Paul K.P in 2022 entitled "Behavior Intention to Use Digital Payment QRIS Based on the Unified Theory of Acceptance and Use of Technology (UTAUT) Model, Study of MSMEs in the Food & Beverage Industry Sector in the City Jambi" The result is that perceived ease of use has a positive and significant effect, indicating that ease of use of the QRIS system tends to be influenced by MSMEs' perceptions of the perceived ease of using QRIS payment system technology. Especially in terms of ease of understanding and following the payment transaction mechanism via QRIS, as well as ease of registration procedures and creating a QRIS account.

Apart from that, research conducted by Yahyapour Rivera and Luh Putu Mahyuni, which also had a positive and significant influence, explained that the perception of ease of use of QRIS is an important added value for MSMEs which influences their interest in using QRIS. The ease of use of digital payment methods will influence the speed, efficiency, effectiveness and productivity of the transaction process, which ultimately shapes the quality of service, especially regarding the transaction settlement process.

Based on the results of testing the researcher's hypothesis which states H2: Ease of use influences the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency, the results are proven/accepted, where convenience has a positive and significant effect on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

The Influence of Knowledge on Interest in Halal MSMEs Using the QRIS Payment System

According to Davis, knowledge is everything that is known and can be recognized by sight, hearing, touch, etc. based on experience. Knowledge of using the QRIS payment system is defined as knowledge that allows someone to understand, use and even operate the technology correctly.

The results of processing the questionnaire in the T test data analysis show that the knowledge variable has a Tcount value of 2.077 which is greater than the Ttable of 1.98525, and a significance value of Tcount of 0.040 which is smaller than the significance level of 0.05. This shows that the knowledge variable has a positive influence on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

The results of this research are in line with research conducted by I Wayan Arta Setiawan and Luh Putu Mahyuni, the results of which had a positive and significant effect. They stated that understanding QRIS had a positive effect on MSMEs' intentions to use QRIS digital payments in the Denpasar, Bali area. The majority of MSMEs understand QRIS as a digital payment tool that can be operated via smartphone. The findings of

this research are in accordance with the theory put forward by Ujang Suwarman that the higher a person's knowledge, the greater their interest in using technology.

The influence of knowledge on Halal MSMEs' interest in using the QRIS payment system can be explained by Halal MSMEs' understanding of QRIS as non-cash payment, understanding of QRIS payment technology, understanding of the QRIS payment mechanism, and understanding of the procedures and rules for using QRIS. With this knowledge, there is a positive and significant influence on the interest of Halal MSMEs in using QRIS. Knowledge can influence a person's decision to use technology or vice versa. If people's knowledge in Sumbawa Besar about QRIS increases, it will have an impact on increasing the use of the QRIS payment system in the region.

Based on the results of testing the researcher's hypothesis which states H3: Knowledge influences the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency, the results are proven/accepted, where knowledge has a positive and significant effect on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

The Influence of Risk on the Interest of Halal MSMEs Using the QRIS Payment System

Risk is a situation of uncertainty that is considered by a person before deciding whether to use online transactions or not. The risk in using the QRIS payment system is a risk that arises from the use of technology that affects user security.

The results of processing the questionnaire in the t test analysis show that the risk variable has a Tcount value of 0.633 which is smaller than the Ttable of 1.98525, and a significance value of Tcount of 0.528 which is greater than the significance level of 0.05. This shows that the risk variable has no effect on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

The results of this research are in line with research conducted by Ayatulloh Michael Musyaffi & Kayati which found that risk perception did not significantly influence the intention to use Pay By QR Code QRIS. Risk in using technology is related to the user's perception of uncertainty which can lead to the risk of loss. The higher the risk inherent in using digital payments, the lower a person's intention or interest in using digital payments.

The influence of risk on the interest of Halal MSMEs in using the QRIS payment system can be explained by the perception of the majority of Halal MSMEs regarding risks in products that do not provide the expected performance, potential financial losses, potential misuse of information, and psychological risks that raise concerns. This risk may be related to the lack of understanding of the risks regarding QRIS by the majority of Halal MSMEs in Sumbawa Besar Regency. The lack of understanding of this risk means that the risk does not significantly influence the interest of Halal MSMEs in Sumbawa Besar Regency.

Apart from the risk understanding factor, the majority of Halal MSMEs also do not pay much attention to the risks in the payment system. This can be seen because most Halal MSMEs see the convenience and benefits of QRIS so they do not really care about the risks inherent in this technology. This finding is supported by the fact that the majority of respondents in this study are Halal MSMEs with an age range of 17-30 years which covers 58% of the total respondents, where this age group prioritizes current payment trends and following market developments rather than caring about the associated risks. with a technology.

Based on the results of the researcher's hypothesis testing which states H4: Risk influences the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency, the results are not proven/rejected, where risk has no effect on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

The Influence of Usefulness, Ease of use, Knowledge and Risk on Interest in Halal MSMEs Using the QRIS Payment System

Based on the results of the simultaneous significance test (F test), it can be observed that the value of the variables usefulness, convenience, knowledge and risk (in the QRIS payment system) has a significance value of 0.000 which is smaller than the level of significance of 0.05 ($0.000 < 0.05$), and the Fcount value is 33.112 which is greater than the Ftable value of 2.47 ($33.112 > 2.47$). This indicates that the hypothesis is accepted. Thus, it can be concluded that these variables simultaneously influence the interest of Halal MSMEs in Sumbawa Besar Regency in using QRIS.

These findings indicate that the higher level of usefulness, convenience and knowledge will simultaneously have an impact on increasing interest in using QRIS. In other words, positive perceptions regarding the benefits and ease of use, knowledge regarding the QRIS payment system will influence the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency.

CONCLUSION

Drawing from the outcomes of data analysis through hypothesis testing and the problems in this research regarding the influence of usefulness, convenience, knowledge and risk on interest in Halal MSMEs using the Quick Response Indonesia Standard (QRIS) system, it can be concluded as follows:

1. Usefulness have a positive and significant influence on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency. The Tcount value is $2.768 > T_{table} 1.98525$, and the Tcount sig value is 0.007 smaller than the level of significance of 0.05. Thus, it can be concluded that if benefits increase, then interest in Halal MSMEs using the QRIS payment system in Sumbawa Besar Regency will also increase. The majority of respondents know the benefits of using QRIS in the process of completing work, and feel the power and usefulness of QRIS, which influences the decision to use it and improve work performance.
2. Ease of use has a positive and significant influence on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency. The Tcount value is $4.198 > T_{table} 1.98525$, and the Tcount sig value of 0.000 is smaller than the level of significance of 0.05. Therefore, if convenience increases, then interest in Halal MSMEs using the QRIS payment system in Sumbawa Besar Regency will also increase. The majority of respondents consider QRIS easy to use, flexible, easy to process transactions and easy to learn.
3. Knowledge has a positive influence on the interest of Halal MSMEs in using the QRIS payment system in Sumbawa Besar Regency. The Tcount value is $2.077 > T_{table} 1.98525$, and the Tcount sig value is 0.040 which is smaller than the level of significance of 0.05. In this research, Halal MSMEs already have knowledge about the QRIS payment system because they find it easy to operate, and they know the procedures and rules for using it.
4. Risk has no influence on the interest of Halal MSMEs to use the QRIS payment system in Sumbawa Besar Regency. The Tcount value is $0.633 < T_{table} 1.98525$, and the Tcount sig value is 0.528 greater than the level of significance of 0.05. This is caused by the majority of respondents aged between 17-30 years, which is a generation with a high level of technology use. Therefore, users' perception of risk becomes less of a concern when using QRIS digital payments.
5. Based on the results of the simultaneous significance test (F test), it can be seen that the values of usefulness, convenience, knowledge and risk have a significance value of 0.000 which is smaller than the level of significance of 0.05. Apart from that, the Fcount value of 33.112 is greater than the Ftable value of 2.47. This shows that the hypothesis can be accepted. Thus, it can be concluded that simultaneously the variables of benefit, convenience, knowledge and risk influence the interest of Halal MSMEs in Sumbawa Besar Regency in using the Quick Response Indonesia Standard (QRIS) payment system.

The following are some suggestions that researchers can give regarding this research:

1. Halal MSMEs must continue to understand and use the QRIS payment system as a step to maintain business continuity. The use of QRIS has a positive impact in helping and increasing sales traffic as a new, more efficient and flexible payment alternative.
2. Halal MSMEs should implement a payment policy using QRIS so that buyers, including the wider community, can be educated and experience the convenience and benefits of QRIS.
3. For Halal MSMEs, it is necessary to carry out a comprehensive study of the QRIS payment system to find out the risks that may arise if errors or errors occur in using the system. This is important to be able to minimize these risks.
4. For the Quick Response Indonesia Standard (QRIS) system and Bank Indonesia, it is hoped that they will continue to innovate and improve data system security. Apart from that, Bank Indonesia is also expected to continue to socialize the QRIS system to remote areas in Indonesia, so that the vision of realizing Indonesia with a digital financial system can be achieved.
5. For future researchers, it is recommended to carry out their research in other areas that have different characteristics from Sumbawa Besar Regency. Apart from that, future researchers can add additional variables such as user satisfaction, attitudes towards using QRIS, motivation for use, and other variables. This will enrich research results and provide better thoughts and considerations for increasing the use of QRIS.

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