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The Influence of Perceived Usefulness and Perceived Ease of Use on Intention To Use in Using QRIS According to an Islamic Business Perspective (Study of QRIS Users at Geprek King Sukarame Restaurant in Bandar Lampung)

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ABSTRACT

The use of QRIS is the desire to use QRIS as a payment method, this is influenced by how useful and easy the technology is to use in transactions. The higher the usefulness and ease, the greater the intention to use QRIS. This study aims to determine how much influence Perceived Usefulness, and Perceived Ease of Use have on Intention To Use on the use of QRIS in an Islamic business perspective. The study used a quantitative method, the population was QRIS users at the Geprek King Restaurant. Sampling using purposive sampling technique, the number of samples was 100 respondents using the Lemeshow formula. The method using multiple linear regression analysis was processed using IBM SPSS version 23. The results showed that Perceived Usefulness had a significant effect on Intention to Use QRIS, meaning that the higher the perception of the usefulness of technology, the greater the user's intention to continue using it. Perceived Ease of Use had a significant effect on Intention to Use, indicating that the ease of use of technology encouraged more frequent use of it. Simultaneously, Perceived Usefulness and Perceived Ease of Use have a significant effect on Intention to Use QRIS, proving that the higher the usefulness and ease, the greater the user's intention to use it continuously. From an Islamic business perspective, high Perceived Usefulness and Perceived Ease of Use of technology, such as QRIS, increases the user's intention to use it continuously, as long as the technology is in line with sharia principles.

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1. INTRODUCTION

The development of technology and information has brought major changes in various aspects of life, including payment systems and economic transactions(Parushina et al., 2019). Along with this change, people are starting to switch from using cash to non-cash payments which are considered more practical, safe and Fintech, especially in the digital payments sector, has become the main driving force in financial service innovation in Indonesia. One of the biggest innovations is the launch

of QRIS (Quick Response Indonesian Standard) by Bank Indonesia, which aims to simplify and simplify digital payment transactions on various platforms, including e-money, e-wallet and mobile banking.

The use of QRIS has increased rapidly throughout Indonesia, reflecting widespread public acceptance of this technology. For example, in Lampung Province, QRIS users will reach 1.14 million in 2023, a significant increase from the previous year. Likewise at Geprek King Restaurant, the use of QRIS continues to increase, indicating that customers are experiencing real benefits from the ease and speed of this digital transaction. This data underlines the importance of QRIS in increasing business operational efficiency while making it easier for customers to make payments without having to carry cash(Azizah et al., 2022).

From an Islamic business perspective, the use of QRIS is not only assessed in terms of convenience, but also in terms of its compliance with sharia principles(Cahyono et al., 2022). This includes ensuring that transactions carried out through QRIS are free from elements of usury, gharar and muamalah syubhat. In this way, QRIS can become an inclusive and sustainable tool, enabling all levels of society to access financial services that are easy, safe and in line with religious values.

Government support and international cooperation, such as with Malaysia, the Philippines, Singapore, Thailand and Japan, strengthens QRIS's position as a digital payment standard that is not only valid domestically, but also abroad(Cahyono et al., 2022). This shows Indonesia's commitment to encouraging inclusive and sustainable digital economic growth, which not only makes it easier for people to carry out transactions, but also integrates Indonesia into the wider global payments ecosystem. With the right approach, QRIS has great potential to continue to develop and become an integral part of a financial system that is modern, efficient and in accordance with sharia principles.

2. RECH METHOD

The population in this study are all QRIS users at the Geprek King Sukarame Restaurant in Bandar Lampung whose exact number is unknown and have used QRIS (Quick Response Code Indonesian Standard) to make a transaction at least once at the Geprek King Restaurant.In this research, the withdrawal or sampling technique was taken using the Nonprobability Sampling technique. Non-probability sampling technique is a sampling technique that uses the same probability or opportunity for each population to be selected as a sample. In non-probability sampling, there are various ways of taking samples, one of which is purposive sampling, which is a technique for determining samples with certain considerations(Rahman, 2023).

In this research, the author used a data processing method using a computer with SPSS (Statistical Package For Social Sciences) software. SPSS is an application program that has the capability for high level statistical analysis as well as a data management system in a graphical environment using descriptive menus and simple dialog boxes so that it is easy to understand how to operate it. The SPSS application is used to obtain accurate calculation results. accurate and fast in data processing. The data obtained in this research will be presented using tables so that it is systematic for analysis and easier to understand. In processing data using tables the aim is also to make it easier for researchers to apply the results of questionnaire answers into values**.**

3. RESULTS AND DISCUSSIONS

Data Validity and Reliability Test

Table 1. Validity Test Results of the Perceived Usefulness Variable (X1)

Items	r_{count}	r_{table}	Significant	Ket
X1.1	0.663	0.196	0.000 (Sig) <0.05	Valid
X1.2	0.751	0.196	0.000 (Sig) <0.05	Valid
X1.3	0.757	0.196	0.000 (Sig) <0.05	Valid
X1.4	0.704	0.196	0.000 (Sig) <0.05	Valid
X1.5	0.690	0.196	0.000 (Sig) <0.05	Valid
X1.6	0.693	0.196	0.000 (Sig) <0.05	Valid
X1.7	0.699	0.196	0.000 (Sig) <0.05	Valid

Based on the table above, the researcher made 7 questionnaire statements, obtained 7 valid statements because r count > r table , namely 0.196 so the instrument can be declared valid.

Table 2. Validity Test Results for the Variable Perceived Ease of Use (X2)

Items	r_{count}	r_{table}	Significant	Ket
X2.1	0.718	0.196	0.000 (Sig) <0.05	Valid
X2.2	0.707	0.196	0.000 (Sig) <0.05	Valid
X2.3	0.697	0.196	0.000 (Sig) <0.05	Valid
X2.4	0.660	0.196	0.000 (Sig) <0.05	Valid
X2.5	0.732	0.196	0.000 (Sig) <0.05	Valid
X2.6	0.721	0.196	0.000 (Sig) <0.05	Valid
X2.7	0.621	0.196	0.000 (Sig) <0.05	Valid
X2.8	0.691	0.196	0.000 (Sig) <0.05	Valid

Based on the table above, the researcher made 8 questionnaire statements, obtained 8 valid statements because r count > r table , namely 0.196 so the instrument can be declared valid.

Table 3. Validity Test Results of the Intention To Use (Y) Variable

Items	r_{count}	r_{table}	Significant	Ket
Y.1	0.664	0.196	0.000 (Sig) <0.05	Valid
Y.2	0.470	0.196	0.000 (Sig) <0.05	Valid
Y.3	0.532	0.196	0.000 (Sig) <0.05	Valid
Y.4	0.627	0.196	0.000 (Sig) <0.05	Valid
Y.5	0.620	0.196	0.000 (Sig) <0.05	Valid
Y.6	0.515	0.196	0.000 (Sig) <0.05	Valid
Y.7	0.628	0.196	0.000 (Sig) <0.05	Valid
Y.8	0.554	0.196	0.000 (Sig) <0.05	Valid

Based on the table above, the researcher made 8 questionnaire statements, obtained 8 valid statements because r count > r table , namely 0.196 so the instrument can be declared valid.

Data Reliability Test

Table 4. Perceived Usefulness Variable Reliability Test Results (X1)

Cronbach's Alpha	Information
0.829	Reliable
0.842	Reliable
0.700	Reliable

From the data above, it can be seen that the Cronbach's Alpha values for the variables Perceived Usefulness , Perceived Ease of Use , and Intention To Use are 0.829, 0.842, 0.700 > 0.60, this indicates that these variables are considered reliable.

Test Analysis Prerequisites

The normality test aims to test whether the data being tested is normally distributed or not. Normality testing in this research uses One Sample Kolomogrov-Smirnov . With the test criteria, if the significance value is > 0.05 then the residual value is normally distributed, and if the significance value is < 0.05 then the residual value is not normally distributed. The output results of the normality test using One Sample Kolomogrov-Smirnov can be seen from the table below(Hutagalung, 2021).

Table 5. Normality Test Results

		Unstandardized Residuals
N	Mean	100
Normal Parameters [ab]	Std. Deviaton	.0000000
Most Extreme Differences	Absolute	2.80218841
	Positive	,067
	Negative	,057
		-.067
Statistical Tests		,067
Asymp. Sig. (2-tailed)		,200 [cds]

Based on table 1, it is known that the asymp.sig (2-tailed) p-value is greater than 0.05, namely 0.200 > 0.05. In this table, the value from Asymp Sig is used. (2 tailed) to compare with the precision value (α = 0.05). From the Asymp,Sig.(2 Tailed) value of 0.200, it can be concluded that the data used in this research is normally distributed. So that this data can be tested further(Fiandini et al., 2024).

Multicollinearity Test

The multicollinearity test is designed to test whether the regression model finds correlation between independent (free) variables. A good regression model should have no correlation between independent variables. If multicollinearity occurs in a regression model, it can cause a high number of variables in the sample, so that the standard error value becomes high. This will cause the coefficient in the calculated t test to be low or smaller than the t table , which means there is no linear relationship between the independent variable and the dependent variable. Multicollinearity in regression can be seen from the Variance Inflation Factor (VIF) value and tolerance value. If the VIF value is < 10 and the tolerance value is > 0.1 then the regression model is good or there is no multicollinearity. Here's the table:

Table 6. Normality Test Results

Model	Collinearity statistics	
	Tolerance	VIF
(Constant)		
Perceived Usefulness (X1)	,543	1,842
Perceived Ease Of Use (X2)	,543	1,842

Based on table 4, it can be seen that the tolerance value of the perceived usefulness variable is 0.543 which is greater than 0.10 and the VIF value of the perceived usefulness variable is 1.842 which is less than 10. For the perceived ease of use variable , the tolerance value is 0.543 which is greater than 0.10 and the VIF value of 1.842 is smaller than 10. This shows that the two independent variables in this study have a tolerance value greater than 0.1 and the VIF value is smaller than 10, which means that the regression model does not have multicollinearity. or no correlation was found between variables.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is inequality of variance and residuals from one observation to another. In this test, there is a provision that if the result is sig > 0.05, it indicates that there are no symptoms of Heteroscedasticity and it can be concluded that a good model means that Heteroscedasticity does not occur. If the probability value sig is > 0.05 then there are no symptoms of heteroscedasticity in the regression model. Following are the test results:

Table 7. Heteroscedasticity Test Results

Model	Q	Sig.
(Constant)		
Perceived Usefulness (X1)	,309	,758
Perceived Ease Of Use (X2)	,183	,207

From table 4.11, it can be seen that the significance value (Sig.) for the variable perceived usefulness (X1) is 0.207, indicating that it is more than 0.05 (Sig. > 0.05). Perceived ease of use variable (X2) of 0.919 indicates that it is more than 0.05 (Sig. > 0.05). This means that the variables in this model are safe from heteroscedasticity or heteroscedasticity does not occur.

Multiple Linear Regression Analysis

Basically the research was carried out through multiple linear regression analysis using the SPSS 23 tool which can explain the influence between independent variables and the dependent variable. The following results were obtained:

Table 8. Results of Multiple Linear Regression Analysis

Model	Unstandardized coefficients		Standardize coefficientient	Q	Sig.
	B	Std.Error	Beta		
(Constant)	12,431	,360		4,573	,000
Perceived Usefulness (X1)	,083	,015	,063	,632	,010
Perceived Ease Of Use (X2)	,520	.013	,941	9,528	,000

From the Coefficients table above, the results of the regression equation are obtained as follows:

Y = a + b1X1 + b2X2 + e

Y = 12.431 + 0.038X1 + 0.520X2 + e

Based on the results of the linear regression test above, it can be interpreted as follows: The constant value is 12.431, meaning that if the value of the independent variable (perceived usefulness and perceived ease of use) is equal to 0 then the value of intention to use is 12.431. The perceived usefulness coefficient value is 0.038, meaning that if the perceived usefulness variable increases by 1 point it will increase the intention to use variable by 0.038. This shows that the variable perceived usefulness has a positive effect on intention to use. The perceived ease of use coefficient value is 0.520, meaning that if the perceived ease of use variable increases by 1 point or 1%, the intention to use variable will increase by 0.520 or 52%. This shows that the variable perceived ease of use has a positive effect on intention to use. Judging from these two beta values, it can be seen that the perceived ease of use variable has the largest contribution compared to the perceived usefulness variable. From this equation it can be concluded that perceived usefulness and perceived ease of use have a positive effect on intention to use.

Partial Regression Coefficient Test (T Test)

The T test is carried out to determine the effect of each variable individually on a dependent variable. This test is carried out by comparing t_hitungwith t_tabeland looking at the probability value, if t_hitung> than t_tabeland the significance value < 0.05 means there is an influence of the independent variable on the dependent variable individually. The following is a table of T significance test results processed with SPSS:

Table 9. Partial Regression Coefficient Test Results (T Test)

Model	Unstandardized coefficients		Standardize coefficientient	Q	Sig.
	B	Std.Error	Beta		
(Constant)	12,431	,360		34,573	,000
Perceived Usefulness (X1)	0.083	,015	,063	2,632	,010
Perceived Ease Of Use (X2)	0.520	.013	,941	39,528	,000

Based on the table above, the resulting t_calculation value for the perceived usefulness variable (X1) is 2.632. Then, this value is compared with the t_table value derived from the calculation of df=(nk-1) or (100-2-1) so we get 97 with a significance of 0.05 of 1.661. If t count > t table then there is a significant influence between X1 and Y, and vice versa if t count < t table then there is no significant influence between This means that there is an influence between perceived usefulness and intention to use. Next, we also look at the probability value t, namely sig. is 0.010, while the significance level α previously determined is 0.05, so the sig value is 0.010 <0.05, meaning there is a significant influence between perceived usefulness and intention to use.

Based on the table above, the resulting t_calculation value for the variable perceived ease of use (X2) is 39.528. Then, this value is compared with the t_table value derived from the calculation of df=(nk-1) or (100-2-1) so we get 97 with a significance of 0.05 of 1.661. If t count > t table then there is a significant influence between X2 and Y, and vice versa if t count < t table then there is no significant influence between This means that there is an influence between perceived ease of use and intention to use. Next, we also look at the probability value t, namely sig. is 0.00, while the significance level α previously determined is 0.05, so the sig value is 0.000 <0.05, meaning there is a significant influence between perceived ease of use and intention to use.

The F test aims to see whether the influence of the independent variables simultaneously (simultaneously) on the dependent variable is significant. F testing is carried out by comparing calculated F with table F. If the f_count value is greater than f_table then there is a simultaneous influence between the dependent variable and the dependent variable. With a significance value used of 0.05, if the probability is <0.05, then there is a simultaneous influence between the independent variable and the dependent variable and vice versa. The following is a table of simultaneous test results (Test F):

Table 10. Simultaneous Regression Coefficient Test Results (F Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	394,386	2	197.193	1574,757	,000 [b]
Residual	12,146	97	.125		
Total	406,533	99			

Based on the table above, the calculated f value for the perceived usefulness and perceived ese of use variables is 1574.757 for a 5% error in the two-party test and dk = nk-1 (100-2-1=97), obtained f table 3 .09. If f count > f table then there is a significant influence between X1 and X2 on Y, and vice versa if f count < f table then there is no significant influence between X1 and f table = 3.09. This means that there is a simultaneous influence between perceived usefulness and perceived ease of use on Intention to Use. Furthermore, it can also be seen that the probability value f, namely sig, is 0.000, while the significance level α previously determined is 0.05, so the sig value is 0.000 < a 0.05, so H0 is rejected, this means that there is a simultaneous positive influence between perceived usefulness and perceived ease of use. towards intention to use.

Coefficient of Determination Test (R^2)

The determination test is used in connection with determining the amount or percentage contribution of the influence of the independent variables in the regression model which simultaneously or together have an influence on the dependent variable. In other words, if the coefficient of determination value is close to one, it shows that there is a large influence of the independent variable (X) on the dependent variable (Y). Vice versa, if the coefficient of determination value is small, it indicates that there is a small influence of the independent variable (X) on the dependent variable (Y).

Table 11. Simultaneous Regression Coefficient Test Results (F Test)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	,985	,970	,970	.35387

From the table above, it can be seen in the table that the R Square value obtained in the coefficient of determination test is 0.970. This means that the independent variables, namely perceived usefulness and perceived ease of use (X) can contribute an influence of 97% to the intention to use variable (Y), while the remaining 3% is influenced by other variables that are not in this research(Wicaksono & Maharani, 2020).

The Influence of Perceived Usefulness on Intention To Use

Based on the research results, it was found that perceived usefulness has a positive and significant effect on intention to use , which means that perceived usefulness plays a key role in influencing intention to use to use QRIS(Fitria et al., 2024). To encourage wider adoption, it is important for QRIS developers and marketers to continuously improve the usability and relevance of QRIS for their users, ensuring that this technology truly offers high perceived value by users. This research is in accordance with research conducted by Gianna Jasmine Pramono and Togar Alam Napitulu " User Acceptance in Non-Profit Organization Applications: The Role of Intention to Use, Perceived Usefulness, and Community Commitment" which shows that perceived usefulness has a positive and significant effect on intention. to use (Pramono & Napitulu, 2022). Then this research is in line with Vidiel Tania Pratama's research "The Influence of Perceived Ease of Use, Perceived Usefulness on Intention to Use Online Single Submission (OSS) with Trust as a Mediating Variable in the Ministry

of Investment / BKPM" which concluded that perceived usefulness has a positive and significant relationship with intention to use (Vidiel Tania Pratama, 2023)

The Influence of Perceived Ease of Use on Intention To Use

Based on the research results, it was found that perceived ease of use had a positive and significant effect on intention to use QRIS and it was stated that H2 in this study was accepted(Silaen et al., 2021). From this discussion, the author analyzes that perceived ease of use has a positive and significant effect on intention to use , which means that the greater the perceived ease of use in transactions using QRIS, the greater the intention to use of QRIS users, and vice versa, the lower the perception. ease of use means the lower the intention to use when using QRIS.This research is in accordance with research conducted by Sarwenda Biduri, Wiwit Hariyanto, Silvy Loekitasari, and Ade Irma Suryani, " Does the Technology Acceptance Model (Tam) Approach Influence the Intention to Use E-Money" which shows that perceived ease of use has a positive effect and significant impact on the intention to use of MSME actors in Sidoarjo Regency in using e-money .

Likewise in the research "Dewi Puspita Waluyaningtyas and Dwi Hari Laksana "The Influence of Perceived Ease of Use , Perceived Usefulness, Security , and Trust on Intention to Use the Access By Kai Application (Survey of Students in the Special Region of Yogyakarta)" which shows that perceived ease of use has a positive and significant effect on intention to use among students using the Access by KAI application in the Special Region of Yogyakarta (Waluyaningtyas & Hari Laksana, 2023).

Simultaneous Influence of Perceived Usefulness and Perceived Ease of Use on Intention To Use

Based on the research results, it was found that the significant coefficient H3 was accepted, meaning that perceived usefulness and perceived ease of use along with their indicators had a significant effect on intention to use along with their indicators simultaneously. From this discussion, the author analyzes that perceived usefulness and perceived ease of use influence the intention to use together, which means that the more perceived usefulness , the lower the intention to use in carrying out transactions using QRIS(Natalia & Tesniwati, 2021). The higher the perceived ease of use when using QRIS, the higher the intention to use, because this shows that the value is $f_{hitung} > f_{tabel}$.

This research is in line with the research of Mansya Regina Triani and Nadya Novandriani Karina Moelino, S.Sos, " The Effect of Trust, Perceived Risk, Perceived Usefulness, and Perceived Ease of Use to Intention to Use on Tiket.com Mobile Application " which concludes that The simultaneous variables trust, perceived risk, perceived usefulness, and perceived ease of use simultaneously have a positive and significant effect on intention to use the tiket.com application (Triani et al., 2019). Then in the research of Zean Janneth, Devilia Sari, "The Influence of Trust, Perceived Risk, Perceived Usefulness and Perceived Ease of Use on Intention to Use on Gopay Services in Bandung City" which concluded that the independent variables were trust, perceived risk, perceived usefulness, perceived ease to use together (simultaneously) has a significant effect on the dependent variable intention to use (Janneth & Sari, 2022).

Based on the research results, it was found that the significant coefficient H3 was accepted, meaning that perceived usefulness and perceived ease of use along with their indicators had a significant effect on intention to use along with their indicators simultaneously. From this discussion, the author analyzes that perceived usefulness and perceived ease of use influence the intention to use together, which means that the more perceived usefulness , the lower the intention to use in carrying out transactions using QRIS. The higher the perceived ease of use when using QRIS, the higher the intention to use, because this shows that the value is $f_{hitung} > f_{tabel}$.

This research is in line with the research of Mansya Regina Triani and Nadya Novandriani Karina Moelino, S.Sos, " The Effect of Trust, Perceived Risk, Perceived Usefulness, and Perceived Ease of Use to Intention to Use on Tiket.com Mobile Application " which concludes that The simultaneous variables trust, perceived risk, perceived usefulness, and perceived ease of use simultaneously have a positive and significant effect on intention to use the tiket.com application (Triani et al., 2019). Then in the research of Zean Janneth, Devilia Sari, "The Influence of Trust, Perceived Risk, Perceived Usefulness and Perceived Ease of Use on Intention to Use on Gopay

Services in Bandung City" which concluded that the independent variables were trust, perceived risk, perceived usefulness, perceived ease to use together (simultaneously) has a significant effect on the dependent variable intention to use (Janneth & Sari, 2022).

The Influence of Perceived Usefulness and Perceived Ease of Use on Intention To Use in an Islamic Business Perspective

In an Islamic perspective, perceived usefulness can be interpreted as how a person assesses the usefulness or benefits of a technology or tool in supporting goals that are in accordance with Islamic teachings. In the context of Islamic business, perceived usefulness relates to the extent to which a person or business person assesses that a technology, product or service provides benefits in accordance with sharia principles and can help them achieve halal business goals.

This verse illustrates the importance of balance between worldly and spiritual benefits in Islam, in line with the concept of perceived usefulness which is not only beneficial for individuals but also supports the common good and a prosperous life in this world and the afterlife.One of the factors that influences a person's interest in using technology is the convenience factor, because someone will be more interested in using it if it is easy to access. One of the main values of Islam is the ease with which Allah makes His servants enthusiastic and diligent in carrying out worship and the This verse teaches that Islam encourages fair and kind treatment, and Allah provides convenience and leeway in doing good to people who are not hostile to religion or expel Muslims. This principle reflects convenience in the context of social and business interactions, in line with the values of justice and goodness in Islam(Yusuf & Bahari, 2015).

4. CONCLUSION

The conclusion of the research entitled "The Influence of Perceived Usefulness and Perceived Ease of Use on Intention To Use on the Use of Qris According to an Islamic Business Perspective (Study of Qris Users at the Geprek King Sukarame Restaurant in Bandar Lampung)" is as follows: Based on research conducted, perceived usefulness has a positive and significant effect on intention to use: Based on research conducted, perceived ease of use has a positive and significant effect on intention to use: Simultaneously perceived usefulness and perceived ease of use has a significant effect on intention to use: In In Islamic business, perceived usefulness and perceived ease of use are important because both must be in line with sharia principles. Technology or services that are considered useful and easy to use, and in accordance with Islamic teachings, will be more likely to be adopted by users, because they not only support the achievement of business goals but are also in line with religious values.

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