

Factors Affecting Interest in Use *Qris* Bsi on Generation Z Muslims in West Nusa Tenggara Province



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ABSTRACT: *Quick Response Code Indonesian Standard* (QRIS) is a server-based payment system that uses scans of QR Codes integrated into payment applications. QR Code is a series of codes that contain the user's identity, payment amount, and amount of money and can be read during transactions with certain tools. The research used in this study is quantitative research with an associative approach. The sampling method is based on certain criteria or considerations because the population in this study is the entire generation z Muslims domiciled in NTB, where the actual number is unknown data collection in this study by distributing questionnaires by *purposive sampling* using the *Cochran* formula using 100 respondents. The data analysis technique used in this study uses *Partial Least Square-Structural Equation Modeling (PLS-SEM)*. The results of the analysis conducted in the research can be concluded that the factors that influence the use of QRIS BSI are religiosity factors that have a positive and significant influence on the interest in using QRIS BSI in NTB because people in NTB have high religiosity which adheres to Islamic values. The people of NTB will prefer products that are by the teachings of Islam contained in BSI's QRIS. Meanwhile, convenience, knowledge, benefits, and risks have a positive but insignificant effect on the interest in using BSI's QRIS in NTB.

KEYWORDS: Pratical, Konwledge, Benefits, Risk, Religiosity

INTRODUCTION

Along with the development of the world, technological and scientific advances have benefited humanity. This rapid technological development also impacts the development of payment systems in transactions (Tarantang et al., 2019). The use of transactions using cash is considered practical only for transactions on a small scale. In carrying out large-scale transactions, it will certainly be difficult to carry money in its physical form. Moreover, many possibilities will occur in the field, such as queues, the circulation of counterfeit money and the possibility of crimes such as theft, forgery and robbery. With the development of technological sophistication, people can now support non-cash payment transaction activities with a more modern and efficient. Electronic-based transactions bring changes in the form of changes in payment for people's needs quickly and with current developments. This system can shift cash (Indriani et al., 2023). Currency as a means of payment in the form of non-cash payments that are more effective and efficient (Haris Romdhoni, 2022)

Electronic money transactions in Indonesia continue to increase from year to year. Generation Z mostly uses payment using electronic money. Although electronic money has not been used as the main means of payment, it can be an alternative means of payment from cash (Gultom et al., 2023). Developed countries such as the United States, United Kingdom, Denmark, Spain, Italy, and Canada conducted much research on adopting digital payments (Najib & Fahma, 2020). So far, research has been limited in developing countries such as Indonesia, especially regarding adopting digital payment systems. Indonesia, one of the developing countries in Asia, will be the location of this research (Pristiandaru, 2022). Banking companies in Indonesia compete to develop information technology to maintain and improve their quality (Helen, 2015). This is evidenced by the emergence of various features that every player in the banking industry can access.

With the development of the internet and digital, transformation in the industrial world today is driven by the application of Fintech (*Financial Technology*). In making transactions, people must be smart. Bank Indonesia and the Financial Services Authority (OJK) are the relevant authorities on this issue, and the government is trying to increase the adoption of electronic payments in line with the phenomenon. Bank Indonesia aims to facilitate electronic digital financial transactions on August 17, 2019, by issuing a national QR Code known as QRIS (*Quick et al.*). A server-based payment system, QRIS scans the QR Code integrated into the payment application (Gultom et al., 2023). *Quick Response Code Indonesian Standard* (QRIS) is a server-based payment system that uses integrated QR codes scanned on payment applications. Quick Response Code Indonesian Standard (QRIS) is a server-based payment system integrating QR Code scans into payment applications. A QR code is a series of codes that can be read during a payment transaction with a specific tool. This code contains the user's identity, payment amount, and currency (Indriani

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et al., 2023). In the banking industry, facilities that allow mobile transactions are on the rise. This is due to the ever-increasing demands on the ease and ease of procedure (S. A. Putri et al., 2024).

QRIS users are currently increasing in line with the increasing awareness and needs of the community. NTB Province had 293,823 QRIS users in June 2023, with 2,880,089 transactions and a total transaction of IDR 329.57 billion. In terms of sellers, there are currently 238,753 sellers throughout NTB, with 70,891 QRIS sellers registered in Mataram City (source suarantb.com).

Although QRIS makes transactions easier, that does not mean there are no problems when using it. Users need to ensure stable internet access, especially if they live in an area far from the city centre. The transaction limit is 20 million, but it can be changed per BI directives. A study by Sihaloho, Ramadani, and Rahmayanti (2020) found that QRIS usage faces several problems. This is due to weak internet networks in some non-city areas, which hinders the transaction process. Some merchants still have difficulty implementing QRIS because they do not know about it (Indriani et al., 2023).

Therefore, research was conducted to determine the factors influencing the interest in using QRIS in Generation Z Muslims in West Nusa Tenggara Province, which is expected later. The right strategy can be formulated to encourage more QRIS users in West Nusa Tenggara Province. The factors influencing the interest in using BSI's QRIS are convenience, knowledge, benefits, risks, and religiosity. Ease is the degree to which one considers computers easy to understand and use. The intensity of use of the system and user interaction with it can also indicate ease of use. Frequently used systems show that they are more familiar and easier to use (Basalamah et al., 2022). Knowledge results from activity because human curiosity has various types and properties, including direct and indirect knowledge; some are fixed (changing), subjective, and special, and some are fixed, objective, and general (Darsini et al., 2019). Benefits are the level of confidence that using a system will improve its performance. Benefits considered obtained from someone when using information technology (Nurdin, 2020). Risk mummy can be defined as a situation where an adverse outcome is possible (Vikaliana, 2017). Religiosity is a complex integration between a person's religious knowledge, feelings, and actions related to his religion (Zuhirsyan & Nurlinda, 2021).

LITERATURE REVIEW

QRIS (*Quick Response Code Indonesia Standard*)

Quick Response Code Indonesia Standard, commonly abbreviated as QRIS, is a collection of various QR Codes. The payment system industry and Bank Indonesia are developing QRIS to form transactions with QR Codes to make it easier, faster and safer. QRIS, or QR Code Indonesia Standard, is a standard code for Indonesian payment systems developed by Bank Indonesia and the Payment System Association (ASPI). All payment system service providers needing QR Code payments must use QRIS (Nainggolan et al., 2022).

According to Pulungan et al., (2022) UNGGUL QRIS, there are several characteristics of UNGGUL QRIS, consisting of :

1. Universal, QRIS can accept any application that uses QR codes, so people do not need payment applications.
2. It is easy; people only need to download the QR Code once to transact.
3. Fortunately, users do not need to display multiple QR Codes because only one QRIS can be scanned using any QR payment application.
4. Direct: Customers and sellers receive transaction information directly.

Interest in Using QRIS

As part of psychology, interest does not only influence a person's behaviour to do something that interests him. Outside influences, awareness of needs, product introduction, and evaluation of alternatives drive consumers to buy goods. External influences include socio-cultural factors and marketing efforts (Romadloniyah & Prayitno, 2018). According to Widyastuti et al (2020), interest is a desire that a person drives to meet his needs after seeing, paying attention, equating, and thinking about using his needs (Kusumo Y, 2019). In addition, the psychological trait that consists of a combination of feelings, dreams, biases, and worries due to attention is a psychological trait that produces reactions that are captivated by certain situations (Amanda & Stockpiles, 2022).

A. The Effect of Convenience on Interest in Using QRIS

Hady et al. (2022). Ease of use is when someone uses a particular application or system to make their job easier. This convenience leads people to believe that using this system does not require much effort. In another opinion, convenience is when someone considers computers easy to understand and use. If someone feels the information system is useful, they will react positively and continue to use it. However, if they feel the information system is useless, they will react negatively and not use it (Nainggolan et al., 2022). According to Fusiler and Durlabhji, several things affect the perception of ease of use; one is to find it easy to use technology to perform desired tasks and interact with mobile commerce technology without much effort (Ningsih et al., 2020)

According to Latief & Dirwan, (2020) ease has the following indicators:

- a. Clear and understandable
- b. Easy to use

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- c. Easy to learn
- d. Very Practical and Flexible

According to Mujib et al. (2023) research, the effect of ease on interest in using QRIS has a positive or acceptable effect so this factor can affect the use of QRIS as a means of payment. According to research, convenience positively affects the use of QRIS (Nainggolan et al., 2022). The study results (Handayani, 2022) show that the convenience factor significantly influences the variable of interest in using QRIS in Medan City.

H1: Ease positively and significantly affects the interest in using QRIS.

B. The Influence of Knowledge on Interest in Using QRIS

According to Darsini et al. (2019), knowledge results from consciousness, which occurs after a person senses something. Sensing is produced by the five human senses: touch, smell, taste, hearing, and sight. The eyes and ears are the main source of human knowledge. Knowledge influences a person's actions (overt behaviour). According to written research, behaviours based on knowledge will last longer than those not based on knowledge (Notoadmojo, 2003; Suwantidan, April 2017). If users have greater knowledge or information, they will be more interested in using QRIS and can process data well and provide appropriate responses. According to Wawan & Dewi (2019), six levels of knowledge can be used to determine one's level of knowledge about something: Know, Understand, Application, Analysis, Synthesis, and Evaluation (Syaifuddin et al., 2022).

Research Suwandi et al., (2022) shows that knowledge influences QRIS usage decisions in Langsa City Supermarkets, where knowledge is positive and acceptable. Research shows that knowledge has a significant effect on interest in using QRIS.

H2: Knowledge positively and significantly affects interest in using QRIS.

C. The Effect of Benefits on Interest in Using QRIS

According to Romadloniyah Prayitno, (2018), Benefits are the possibility of potential users using certain applications to facilitate their work. These performance benefits can help produce better physical and nonphysical gains, such as getting results faster and with more satisfying results than not using products with such technology. There are four dimensions of perceived benefits of a system to its wearer: productivity (productivity), task performance or effectiveness (task performance or effectiveness), importance of tasks (importance of tasks) and overall usefulness (Romadloniyah & Prayitno, 2018). According to Rahmatsyah (2022), the perception of expediency is a condition where someone uses a certain application or system to make their work easier (Puspitaningrum, 2022).

According to Akbar (2017), benefits have several indicators, namely:

- a. Useful
- b. Effectiveness
- c. Security

Research (N. et al. et al., 2022) shows that the benefits are significant to the interest in using QRIS. The research shows that the same thing significantly affects the interest in using QRIS (Laloan et al., 2023).

H3: Benefits positively and significantly affect interest in using QRIS.

D. The Effect of Risk on Interest in Using QRIS

In Kethics, there is uncertainty about what will happen in the future, and decisions are made based on consideration, called risk (Sururi & Agustapraja, 2020). Meanwhile, according Khasan (2021), the risk is the possibility of something that cannot be predicted or desired. Therefore, uncertainty poses risks for interested parties.

There are 3 risk indicators proposed by: Maharama & Kholis, (2018)

- a. Theft
- b. Accident
- c. Deceit

Research conducted shows that risk has a positive effect on interest in using QRIS. The results of Syaifuddin et al. (2022) and Siregar (2016) showed that the risk variable had a positive or acceptable effect.

H4: Risk positively and significantly affects interest in using QRIS.

E. The Influence of Religiosity on Interest in Using QRIS

According to Mulyana et al. (2019), religiosity is defined as religion. It includes various aspects that occur when a person performs ritual acts or worship and other actions driven by supernatural forces. Absolute dependence, or a sense of dependence, is the source of the religious soul. According to existing descriptions and opinions about what "religiosity" means, religiosity is the religious depth of a person and their belief in the existence of God the Creator. Make a person strictly and sincerely obey orders and avoid prohibitions. A Muslim must have this trait of religiosity because otherwise, his life will not change. According to (Puspitaningrum, 2022), religiosity is the belief that a person has a religion or belief in god and believes that forces outside of himself govern life and the universe.

According to Astogini et al., (2011) religiosity consists of several indicators, namely:

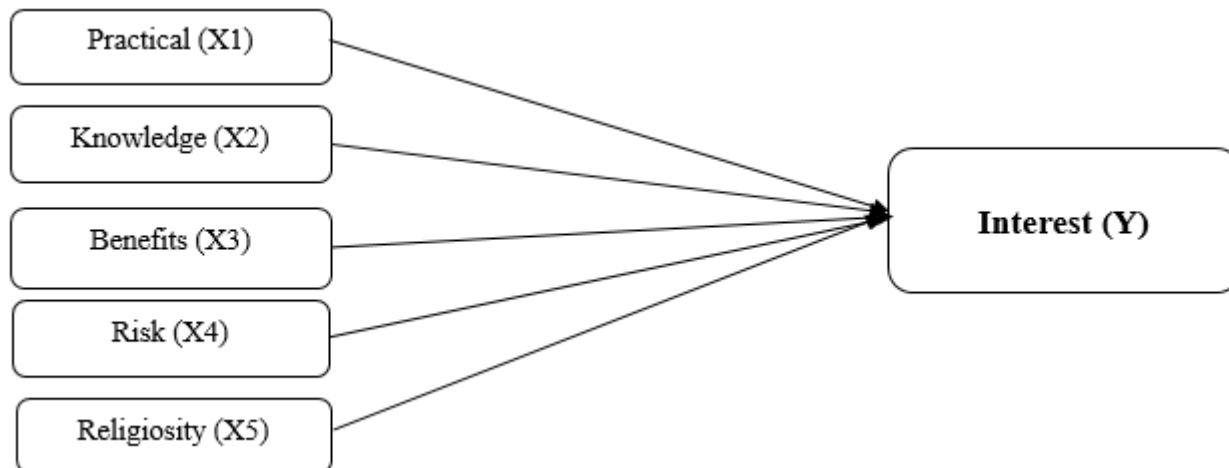
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- a. Ideology/ Beliefs
- b. Practice
- c. Religious Knowledge
- d. Consequences

Research shows that religiosity has a positive and significant effect on using QRIS.(Puspitaningrum, 2022)

H5: Religiosity positively and significantly affects interest in using QRIS.

The framework of this research can be described as follows:



METHOD

The type of research used in this study is quantitative research with an associative approach. Associative quantitative research has two or more variables that use causality relationships (Sugiyono, 2013). Causality relationships due to causation consist of independent variables that affect the dependent variable. This study used a non-probability sample population with a purposive sampling approach. The sampling method is based on certain criteria or considerations because the population in this study is the entire Generation Z Muslims who live in NTB, where the actual number is unknown (Sugiyono, 2017).

The criteria for sampling are as follows:

1. Born between 1995-2009
2. A Muslim (Muslim)
3. Using BSI Mobile Banking
4. Domiciled in NTB

Cochran's formula (Sugiyono, 2017) calculates the number of samples filled to 100 respondents because the population is unknown. In this study, ease, knowledge, benefit, risk and religiosity variables are independent, while interest is bound. For data collection, it uses a questionnaire with a Likert scale. The data analysis tool in this study uses the *Structural Equation Model (SEM)* method based on *Partial Least Square (PLS)*. The two stages of conducting testing are the Evaluation of the Measurement Model (*Outer Model*) and the Test Structural Model (*Inner Model*).

RESULTS AND DISCUSSION

A. Identity of Respondents

The identity of the respondent is a summary of the objects that are respondents in the study. Regarding the identity of the research, respondents were then divided into different categories based on gender, education, address, occupation, and age. The data in Table 1 below respondents in the study were dominated by female respondents, namely 59 respondents and 41 male respondents. The education of respondents in this study was dominated by the level of high school / vocational / MA education, which was 79 respondents, then undergraduate education with 35 respondents and junior high school / MTS respondents. This research surveyed Generation Z Muslims in West Nusa Tenggara (NTB), including Bima Regency with one respondent, West Lombok Regency with four respondents, Central Lombok Regency with 58 respondents, East Lombok Regency with ten respondents, North Lombok Regency with five respondents, West Sumbawa Regency two respondents, Bima City two respondents and Mataram City 18 respondents. Students by 86 respondents dominated work, then freelance by as many as seven respondents, entrepreneurs by as many as three respondents, self-employed by two respondents, TNI by one respondent and SOEs by one respondent. The majority of respondents in this study were aged 15-19 years, as many as 16 respondents, then age range of 20-24 years, as many as 81 respondents and the age range of 25-29 years, as many as three respondents.

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Table 1. Identity of Respondents

| Information | Respondents | |
|------------------------|-------------|------------|
| | Sum | Percentage |
| Gender | | |
| Man | 41 | 41 |
| Woman | 59 | 59 |
| Total | 100 | 100 |
| Education | | |
| SMP/MTS | 1 | 1 |
| High School/SMK/MA | 79 | 79 |
| Bachelor | 20 | 20 |
| Total | 100 | 0 |
| Address | | |
| Bima Regency | 1 | 1 |
| West Lombok Regency | 4 | 4 |
| Central Lombok Regency | 58 | 58 |
| East Lombok Regency | 10 | 10 |
| North Lombok Regency | 5 | 5 |
| West Sumbawa Regency | 2 | 2 |
| Bima City | 2 | 2 |
| Mataram City | 18 | 18 |
| Total | 100 | 100 |
| Work | | |
| Student | 86 | 86 |
| Self-employed | 2 | 2 |
| Entrepreneurial | 3 | 3 |
| TNI | 1 | 1 |
| SOEs | 1 | 1 |
| Freelance | 7 | 7 |
| Total | 100 | 100 |
| Age | | |
| 15 - 19 | 16 | 16 |
| 20 - 24 | 81 | 81 |
| 25 - 29 | 3 | 3 |
| Total | 100 | 100 |

Source: Primary data (processed)

B. Descriptive Statistics

Furthermore, Hasan (2001) explains that descriptive statistics, also known as deductive statistics, includes the study of how to collect and present data to make it easier to understand. Descriptive statistics describe or explain data, circumstances, or phenomena. "descriptive statistics" refers to a function describing a condition, symptom, or problem (Coleman & Fuoss, 1955). The questions in this study are instruments used in previous studies, and respondents' answers use an interval scale of 5 to 1, namely, the highest score to the lowest score. The answer criteria range from strongly disagree to agree strongly. The data presented in Table 2 below are the highest answer criteria in the convenience construct of 4.01, namely with the agreed category then knowledge of 4 with the agreed category, religiosity of 4 with the agreed category, benefits of 3.9 with the agreed category, the interest of 3.9 with the agreed category, and risk of 3.4 with the agreed category. [Click or tap here to enter text.](#)

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Table 2. Descriptive Statistics or Research Table

| Construct | Average | Category |
|-------------|---------|----------|
| Ease | 4,01 | Agree |
| Knowledge | 4 | Agree |
| Benefit | 3,9 | Agree |
| Risk | 3,4 | Agree |
| Religiosity | 4 | Agree |
| Interest | 3,9 | Agree |

Note:

(1) Interval = (highest score–lowest score/number of scores)

$$\text{Interval} = (5-1)/5 = 0.8$$

(2) Average criteria for respondents' answers:

1.00 < α < 1.79 : strongly disagree; 1.80 < α < 2.59 : disagree; 2.60 < α < 3.39 : Simply agree; 3.40 < α < 4.19 : Agree; 4.20 < α < 5.00 : Strongly Agree

(3) Source: Primary data (processed)

C. Evaluation of the Measurement Model (*Outer Model*)

Convergent Validity

The validity and reliability of measurements related to the construction of this study are evaluated by evaluating the measurement model. When the relationship coefficients between the relevant variables are estimated, PLS-SEM 3.0 is used to consider nonlinear. The term "convergent validity" refers to how well the indicator's value is positively related to the underlying latent variable. The values of these indicators indicate sufficient convergent validity, indicating that one latent variable can cause more than half of the variation of the average indicator. In their book, Sholihin and Ratmono (2013) explain that the prerequisite loading factor of 0.70 is often not met, especially for newly created surveys. Therefore, intermediate shelters of 0.40–0.70 must still be maintained. Subsequently, indicators with a loading factor below 0.40 were also removed. It is removed if the indicator can raise the composite and AVE reliability greater than the upper limit. The AVE limitation is 0.50, and the composite suitability is 0.50.

As for some of the results of the evaluation of the measurement model, invalid indicators (loading factor < 0.4) on risk indicators: (I1, i.e. I feel that the use of BSI QRIS is prone to data loss), (I4, i.e. I am worried that the money used in BSI QRIS utilisation can be reduced for no reason), (I5, i.e. I feel the QRIS payment system can be prone to fraud). Then, on the religiosity indicator: (R2, i.e. I believe in the existence of Allah SWT, His Messenger and His Angels), (R7, i.e. I believe that Allah SWT knows what I do). Some of the above indicators are discarded. So that all these indicators can be said to be significant above 0.4 because the *outer* loading value of each indicator is by the value of convergent validity, namely the loading factor > 0.4 and the value of AVE (*Average Variance Extracted*) > 0.5. So, it can be said that all indicators are declared significant. In this study, if the *Composite Reliability* (CR) is more than 0.7, then it is acceptable to use convergent and discriminant validity by comparing the square root of AVE. This is because the value of the square root of the AVE for each latent variable is smaller than the correlation between latent variables. to ensure that the construct is categorised as valid. Trust, subjective norms, religiosity, knowledge, promotion and socialisation, and other indicators already have cross-loading values above 0.7 overall.

Table 3. Test Outer Model

| Latent Variables | Loading factor | P-Values |
|---|----------------|----------|
| Convenience (Composite Reability = 0.931; AVE = 0.631) | | |
| K1 | 0,584 | <0.00 |
| K2 | 0,747 | <0.00 |
| K3 | 0,801 | <0.00 |
| K4 | 0,802 | <0.00 |
| K5 | 0,87 | <0.00 |
| K6 | 0,825 | <0.00 |
| K7 | 0,853 | <0.00 |
| K8 | 0,835 | <0.00 |
| Knowledge (Composite reability = 0.931; AVE = 0.693) | | |
| P1 | 0,795 | <0.00 |
| P2 | 0,760 | <0.00 |
| P3 | 0,888 | <0.00 |

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| | | |
|--|-------|-------|
| P4 | 0,864 | <0.00 |
| P5 | 0,832 | <0.00 |
| P6 | 0,849 | |
| Benefits (Composite reability = 0.924; AVE = 0.669) | | |
| F1 | 0,845 | <0.00 |
| F2 | 0,727 | <0.00 |
| F3 | 0,858 | <0.00 |
| F4 | 0,829 | <0.00 |
| F5 | 0,864 | <0.00 |
| F6 | 0,775 | |
| Risk (Composite reability = 0.885; AVE = 0.720) | | |
| I2 | 0,866 | <0.00 |
| I3 | 0,836 | <0.00 |
| I6 | 0,843 | <0.00 |
| Religiosity (Composite reability = 0.929 ; AVE = 0.622) | | |
| R1 | 0,754 | <0.00 |
| R3 | 0,781 | <0.00 |
| R4 | 0,792 | <0.00 |
| R5 | 0,807 | <0.00 |
| R6 | 0,822 | <0.00 |
| R8 | 0,852 | <0.00 |
| R9 | 0,765 | <0.00 |
| R10 | 0,727 | |
| Interest (Composite reability = 0.935 ; AVE = 0.671) | | |
| M1 | 0,816 | <0.00 |
| M2 | 0,867 | <0.00 |
| M3 | 0,787 | <0.00 |
| M4 | 0,838 | <0.00 |
| M5 | 0,778 | <0.00 |
| M6 | 0,844 | <0.00 |
| M7 | 0,802 | |

Note: PLS 3.0 smart data (processed)

Discriminant Validity

Discriminant Validity determines the extent of the results of measuring a concept and distinguishes it from other measurements theoretically and differently (Prasetyo dan Jannah, 2005,104). The validity of the discriminant is part of the *outer model*. To meet the requirements for discriminant validity, the cross-loading value > 0.7 and the correlation value between latent constructs. Based on Table 4 below, all variables meet the discriminant validity because the value of the correlation of the construct with the principal measurement > 0.07

Table 4. Discriminant Validity

| | Ease | Benefit | Interest | Knowledge | Religiosity | Risk |
|-----------|-------|---------|----------|-----------|-------------|------|
| Ease | 0,794 | | | | | |
| Benefit | 0,828 | 0,818 | | | | |
| Interest | 0,676 | 0,721 | 0,819 | | | |
| Knowledge | 0,808 | 0,842 | 0,731 | 0,832 | | |

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| | | | | | | |
|-------------|-------|-------|-------|-------|-------|-------|
| Religiosity | 0,485 | 0,500 | 0,695 | 0,568 | 0,789 | |
| Risk | 0,503 | 0,629 | 0,521 | 0,584 | 0,453 | 0,848 |

Note: PLS 3.0 smart data (processed)

D. Structural Model Test (*Inner Model*)

Structural model tests are based on substantive theory and describe relationships or approximate strengths between latent variables or constructions.

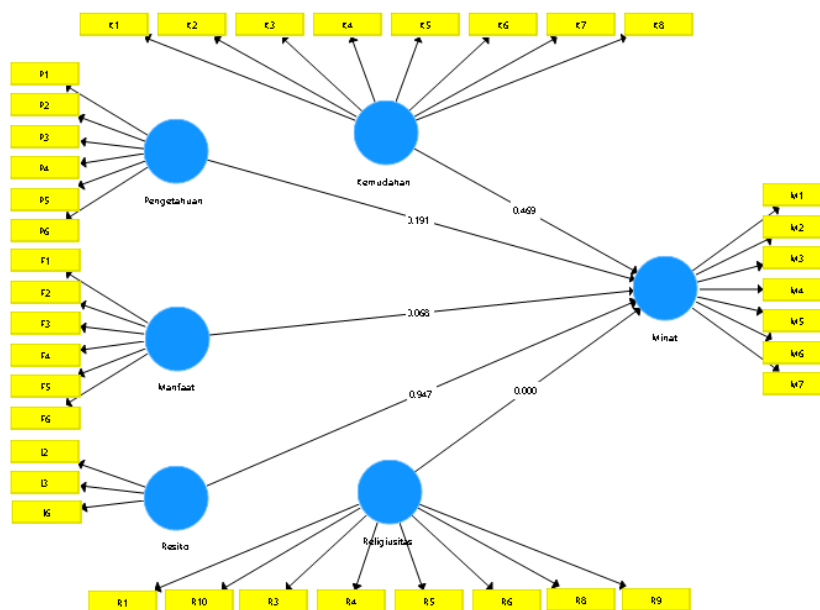


Figure 2. Inner Model

Table 5. Structural Model Test (*Inner Model*)

| Panel | Coefficient Value | P-Values | Information |
|---------------------------|-------------------|----------|---------------|
| Ease of > Interest | 0,096 | 0,466 | Insignificant |
| Interest > | 0,281 | 0,077 | Insignificant |
| Knowledge-> Interests | 0,187 | 0,192 | Insignificant |
| Religiosity-> of Interest | 0,398 | 0,000 | Significant |
| Interest > | 0,006 | 0,944 | Insignificant |
| R-Squared | | 0,667 | |

Note: PLS 3.0 smart data (processed)

Based on Table 5 below, it can be seen that the religiosity variable towards interest has a positive and significant effect because the P-value < 0.05 , which is $0.000 < 0.05$, so the hypothesis of religiosity affecting the interest in using BSI's QRIS can be accepted. At the same time, the variable of ease of interest has a positive but insignificant effect because of the P-value. > 0.05 , which is $0.466 > 0.05$, means the hypothesis is rejected. The variable of knowledge of interest has a negative and insignificant effect because the P-value > 0.05 is $0.192 > 0.05$, meaning the hypothesis is rejected. The variable benefit to interest has a positive effect but is insignificant because of the P-value. > 0.05 is $0.077 > 0.05$, which means the hypothesis is rejected. The variable risk to interest has a negative but insignificant effect because of the P-value. > 0.05 , which is $0.944 > 0.05$, means the hypothesis is rejected.

The R-Square value is used as an indicator to determine how much influence the value between the independent variable has on the dependent. In Table 5, it is known that the R-Square is 0.667. The R-square value shows that the variable Y can be explained by variable X, which is 0.667 or 66.7%, and the R-square value shows that the model belongs to the "moderate" category, close to "good".

E. DISCUSSION

The effect of ease of using QRIS

According to Muamalat & Range (2022) ease, the degree to which an individual can believe that a system is not difficult to understand. If a technology is easy to use, users are more likely to use it again. The results showed that the convenience variable had a positive but insignificant effect on the interest in using BSI's QRIS in NTB; this was indicated by the P value of > 0.05 , namely $0.466 > 0.05$. This research is different from research Study et al. (2021) that states that the convenience variable positively and

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significantly affects interest in using QRIS. Based on the results of the study, it can be concluded that the ease of use of a product needs to be improved because people tend to choose products that will be easier to use because the higher the ease of use of BSI QRIS, the higher the public interest in using it.

The influence of knowledge on interest in using QRIS

According to Jujun S Suriasumantri (1996), knowledge is essentially all that individuals know about a particular object that is considered a treasure of mental wealth achieved by rationality and direct experience (Darmawan & Fadjarajani, 2016). The results showed that the knowledge variable had a positive but insignificant effect on the interest in using BSI's QRIS in NTB. This was indicated by a P value of > 0.05 , namely $0.077 > 0.05$. This research is different from research that states that knowledge factors positively and significantly affect interest in using QRIS. Based on the study results, it can be concluded that the more public knowledge of a product, the higher the interest in using the product. Public knowledge about QRIS products needs to be improved, especially in NTB, because the higher the public knowledge about BSI QRIS, the higher the public interest in using it. (Syarifuddin et al., 2022)

The effect of benefits on interest in using QRIS

According to Davis et al., benefit is a condition in which a user believes that technology can improve his performance. The results showed that the benefit variable had a positive but insignificant effect on the interest in using BSI's QRIS in NTB (Ningsih et al., 2020). This was indicated by a P value of > 0.05 , namely $0.192 > 0.05$. Meanwhile, the results (Pranata & Kebudayaan, 2020) showed that the benefit variable positively and significantly affected the interest in using QRIS. Based on the study results, it can be concluded that the more benefits QRIS BSI provides to the community, the more it can influence public interest in using the product.

The effect of risk on interest in using QRIS

Risk is a consequence of an unwillingness to use a product. Risk can have an impact on a person's level of trust. The more people who have a risk, the less people will believe (N. I. Putri et al., 2022). The results showed that the risk variable had a positive but insignificant effect on the interest in using BSI's QRIS in NTB. This was indicated by a P value of > 0.05 , namely $0.944 > 0.05$. Meanwhile, research (Sudiatmika & Martini, 2022) shows that the risk significantly negatively affects interest in using QRIS. Based on the study results, it can be concluded that the lower the risk the public faces in using BSI QRIS, the higher the interest in using BSI QRIS. This is because people will prefer products with lower risk.

The influence of religiosity on interest in using QRIS

A person is called a religious person (being religious), not just claiming to have a religion (having religion), because religiosity is a complex system of religious beliefs, attitudes, and activities that connect an individual to the existence, which is divine (Fitriani, 2016). The results showed that the variable of religiosity had a positive and significant influence on the interest in using BSI's QRIS in NTB. This is indicated by a P value of < 0.05 , $0.000 < 0.05$. This study's results align with research that states that religiosity has a positive and significant effect on interest in using QRIS. Based on the study's results, it can be concluded that people tend to prioritise religiosity because Islamic values guide the people of NTB. The selection of BSI QRIS is considered to be based on Islamic religious guidelines Puspitaningrum (2022).

CONCLUSION

Based on the results of the study, it can be concluded that:

1. The religiosity variable positively and significantly affects interest in using BSI's QRIS in NTB. This means that people in NTB have high religiosity and adhere to Islamic values. The people of NTB will prefer products considered by the teachings of Islam contained in BSI's QRIS.
2. The ease variable has a positive but insignificant effect on interest in using BSI QRIS in NTB; people tend to choose products that will be easier to use because the higher the ease of use of BSI QRIS, the higher the public interest in using it.
3. Knowledge variables have a positive but insignificant effect on interest in using QRIS BSI in NTB because the higher the knowledge of the people of NTB about QRIS BSI, the higher the public interest in using it.
4. The variable benefit has a positive but insignificant effect on the interest in using QRIS BSI in NTB because if QRIS BSI provides great benefits to the people of NTB, the higher the public interest in using it.
5. Risk variables have a positive but insignificant effect on interest in using BSI QRIS in NTB because the people of NTB feel that the lower the risk of BSI QRIS, the higher the interest in using it.

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