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The Influence of Convenience & Trust on the Decision to Use the QRIS Payment System in Bangli District

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Abstract: *Technological developments in payment systems that are being encouraged by the government lately involve the emergence of payment instruments known as electronic money (e-money) and virtual money (virtual money). QRIS is a QR code standard for digital payments through server-based electronic money applications, electronic wallets, or mobile banking. This study aims to determine the effect of convenience, trust on usage decisions. The sample in this study used respondents who live in Bangli and are Generation Y and Generation Z who are 17 years and over as many as 84 consumers. The data analysis technique uses Validity Test, Reliability Test, Classical Assumption Test, Multiple Linear Regression Analysis, Determination Coefficient Test, F Test and T Test. From the research results obtained, the results of convenience have a positive and significant effect on the decision to use, trust has a positive and significant effect on the decision to use and convenience and trust have a positive and significant effect on the decision to use. Suggestions that can be given by researchers are that it is hoped that the QRIS manager will periodically make updates to QRIS, the QRIS manager provides complete information on social media or the official QRIS website so that later all the information needed by QRIS users is available and continues to add places that provide QRIS payment methods.*

Keywords: *Convenience, Trust, Decision to use*

INTRODUCTION

Technological developments in payment systems that are being encouraged by the government recently involve the emergence of payment instruments known as electronic money (e-money) and virtual money. Electronic money emerged as a solution to meet needs that are expected to be able to carry out payment processes quickly and at relatively low costs. Because of the stored monetary value, this instrument can be placed on a particular medium that can be accessed quickly offline, safely and efficiently. Apart from that, the emergence of electronic money is also based on Bank Indonesia Regulation Number 11/12/PBI/2009 and Number 16/8/PBI/2014, as support for Bank Indonesia's agenda to create a society that reduces the use of cash (less cash society) in Republic of Indonesia.

Digital-based payment systems, including Go-Pay, OVO, Shopee Pay and Quick Response Code Indonesia Standard (QRIS). Go-Pay is a collaboration between PT. Gojek Indonesia with PT. Nation's Children's Wallet. The existence of Go-Pay offers convenience for consumers to buy and sell online wherever they are. Some of the benefits of using Go-Pay include easy transactions via the application without using cash, easy balance top-ups, lots of discount promotions and cashback. Go-Pay can be used for all services on the Gojek menu, the benefit of Go-Pay payments makes it easier for people to make payments and manage financial

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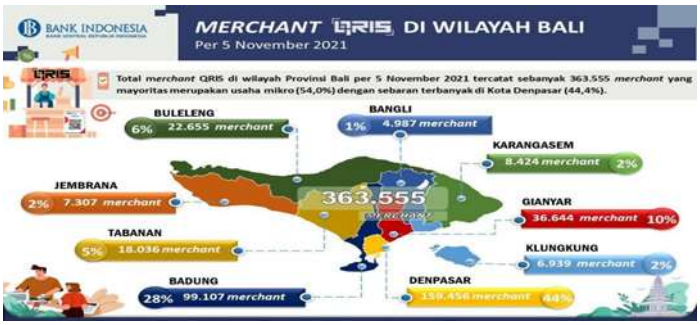
expenses (Tektona and Nurhayati, 2020). OVO is a mobile payment application with online payment and transaction services, where every time you make a payment transaction via OVO you will have the opportunity to collect points. In general, OVO can be used for various types of payments that have collaborated with OVO to be faster (Silalahi and Irama, 2023). Shopee Pay is a digital wallet or e-wallet issued by PT Airpay International Indonesia on November 28 2018 and received official permission from Bank Indonesia in August 2018. Shopee Pay is able to meet users' non-cash transaction needs using stored balances. Users can use it both in physical stores and in e-commerce partners. Two years since its release, when compared to other e-wallets such as OVO and Go-pay, ShopeePay has been able to become the e-wallet application brand with the most users (Falah, 2021).

*QRIS*is a QR code standard for digital payments via server-based electronic money applications, electronic wallets, or mobile banking. Currently, QRIS has begun to be widely used as a more efficient non-cash payment system. The advantages of QRIS include being able to accept switching from various types of merchants. QRIS is a non-cash transaction program that uses an application on a smartphone as the medium (Agung, 2020). Bank Indonesia continues to strive to develop and improve systems and regulations related to electronic financial transactions with the hope that electronic money transactions can become the public's choice as a payment instrument for the progress of the global economy in the digital era (Kurniawati et. al., 2021). This QRIS system was initiated by Bank Indonesia and the Indonesian Payment System Association (ASPI) (Ramadani et. al., 2020). QRIS is a national QR Code standard set by Bank Indonesia and introduced on 17 August 2019 to facilitate, speed up and maintain the security of the domestic payment transaction process using QR Code. Then, on January 1 2020, Bank Indonesia officially released standards for using QRIS (Mayanti, 2020).Individuals involved in electronic commerce or e-commerce can realize the benefits of QRIS in facilitating online payments

Currently, Bank Indonesia has promoted the National Cashless Movement (GNNT) program. The program started on August 14 2014 with the aim of encouraging people to carry out transactions using non-cash instruments (Less Cash Society/LSC) (Widyastuti, 2017). QRIS is intended to facilitate financial transactions for all groups, including the millennial generation who generally have the status of students and college students (Kurniawati et. al., 2021). The use of QRIS is strongly supported by the high use of smartphones by the public (Harun, 2021).Generations Y and Z are familiar with today's technology. The public is expected to be able to take advantage of digital payments through QRIS, as well as being a pioneer in promoting QRIS to the wider community. Generation Y and generation Z are very

fluent with technology and tend to follow current trends. Generation Y grows and develops in a climate that is very thick with fast-paced and sophisticated technology and information. They live in a world of computers, internet, DVDs, and cell phones (Crampton and Hodge, 2018). Generation Z can access various information they need easily and quickly, both for educational purposes and for their daily life needs (Rawal and Pandey, 2017).

The Bali Province Bank Indonesia Representative Office noted that the number of QRIS merchants had increased until November 5 2021, reaching 363,555 units or exceeding the 2021 target of 363,100 units. There are nine districts/cities in Bali Province, the three regions with the largest distribution of QRIS merchants, namely Denpasar City with 159,456 (44 percent), Badung Regency with 99,107 (28 percent) and Gianyar Regency with 36,644 units (10 percent). Furthermore, Buleleng Regency had 22,655 merchants (6 percent), Tabanan Regency 18,036 (5 percent), Karangasem Regency 8,424 (2 percent), Jembrana Regency 7,307 (2 percent), Klungkung Regency 6,939 (2 percent), and the smallest was Bangli Regency with 4,987 units (1 percent). The use of QRIS on the island of Bali occurs in various sectors and communities, especially in restaurant and restaurant merchant groups, retail stores, general trade, accommodation, health and supermarkets. This data shows that Bangli Regency is the district with the smallest level of QRIS usage in Bali compared to other districts in Bali, namely 1 (percent).



Source: Antaranews.com

Figure 1. QRIS Merchants in the Bali Region

The rapid development of technology has encouraged the government's movement to increase public awareness of the use of QRIS in society, so the thing that must be considered is the decision to use it. The decision to use is a person's attitude to buy or use a product in the form of goods or services that they believe will satisfy them and their willingness to bear the risks that may arise. The decision to use taken by consumers is actually a collection of a number of organized decisions (Adirama, 2019). The decision-making process used by each person is basically the same, but the decision-making process is different which is influenced by personality traits, age, income, lifestyle.

*Technology Acceptance Model (TAM)*is a theory about technology acceptance initiated by Davis, Fred D. The theory was adapted from the Theory of Reasoned Action (TRA) which was previously developed by Ajzen and Fishbein (Hill et. al., 1977). The model (TAM) was developed to explain behavioral decisions in using a technological system, which is based on the characteristics of the technological system that influence interest in using it (Davis et. al, 1989). TAM theoryexplain and predict user acceptance of an information technology system based on the influence of two factors, namely perceived usefulness and perceived ease of use. These two constructs have an influence on behavioral intention, while the construct of perceived usefulness influences perceived ease of use (Venkates and Davis, 2000).TAM theory can be used to approach the QRIS payment system in making decisions about using it.

The factor that influences someone's decision to use is ease of use. Ease of use is an important aspect in influencing digital payments. According to Davis (2016), the definition of perceived ease of use is defined as the level to which a person believes that using information technology is easy and does not require much effort from the user. This is because the easier something is to use, the more interest in committing to use it will increase. The results of previous research according to (Ningsih et. al., 2021) show that ease of use influences the decision to use QRIS-based electronic money. The results of different research by Rahmawati (2023) stated that the perception of ease of use had no influence on the decision to use QRIS.Perception of ease of use is a factor that influences interest in using and decisions to use electronic money (Ramadhan et. al., 2016).

Apart from convenience, trust in the decision to use the payment system makes someone confident in using QRIS payment transactions. Trust is an important element in every transactional relationship, and determines the diverse nature of business and social order (Gefen, 2018).Trust is a certain party's trust in another person when they enter into a transaction relationship based on the belief that the person they trust will fulfill all their obligations well as expected (Wiratama et al. 2023). According to (Nasution et al. 2020) defining trust is a feeling of confidence in one party regarding the behavior and intentions that are focused on the other party. The definition of consumer trust can be interpreted as a consumer's desire for people who provide services that can be relied upon or trusted in fulfilling their promises. The higher it isThe decision-using process is a basic psychological process that plays an important role in understanding how consumers actually make a decision (Kotler and Keller, 2016: 185).In the results of research examined by (Tri Anggono et. al., 2020) it is stated that trust has an influence on decisions to use. Trust has a significant

influence on the decision to use, this is stated in research results (Tajudin and Mulazid, 2017). According to research results(Juan and Indrawati, 2023)It is concluded that trust has no influence on consumer decisions in using QRIS.

The following is a table of the results of a pre-survey conducted in Bangli Regency with the criteria for respondents being at least 17 years old and having used QRIS to make payment transactions.

Table 1 Pre-Survey Results by QRIS Users in Bangli Regency

No	Question	Yes	No
1	Is QRIS easy to use for transactions?	90%	10%
2	Will using QRIS make your transactions more effective?	90%	10%
3	Do you believe that QRIS is a safe transaction to use?	90%	10%
4	Have you ever experienced problems when making transactions using QRIS?	35%	65%

Based on Table 1 Pre-Survey Results conducted from a total of 20 respondents residing in Bangli Regency with a minimum age of 17 years, it was found that 90% of respondents answered that QRIS was easy to use and 90% of respondents answered that by using QRIS transactions were effective. The results of this pre-survey also prove that 90% of people believe that QRIS is safe to use and 65% of respondents answered that they had never experienced problems when making transactions.

Pre-survey results prove that the average QRIS user in Bangli Regency finds it easy to use QRIS and can help consumers make transactions. Added to this is the sense of trust that the public has in using QRIS. However, there were still several respondents who stated that QRIS was not easy to use and did not believe that QRIS was safe to use, apart from that, several users answered that they had also experienced problems when making transactions. So, from the results of the pre-survey, further research is needed to improve existing deficiencies in the convenience and trust variables in the decision to use the QRIS system so that in the future it will be able to increase the number of QRIS users.

The differences in the research results above indicate that there is a research gap or research gaps so that there is an opportunity for re-research to be carried out on different subjects and different locations and the number of samples taken. Of course, this has the opportunity to be retestedregarding the influence of convenience and trust on decisions using QRIS. So researchers are interested in conducting further research regarding the ease and trust in the decision to use the QRIS payment system in Bangli Regency.

LITERATURE REVIEW

Previous research by (Prayogo, 2020) stated that trust and ease of use have a positive and significant effect on the decision to use. According to (Maharama and Kholis 2018) states that trust has a positive and significant effect on the decision to use. This means that

the better the convenience and trust, the higher the decision to use it. Ningsih et al. (2021) stated that the results of the t test concluded that the three independent variables partially had a significant effect on the decision to use QRIS-based electronic money. Previous research results found that interest, ease of use, and trust had a positive and significant effect on the decision to use QRIS.

RESEARCH METHODS

This research is explanatory research to understand the influence of a variable on other variables, through a survey to obtain generalizations from an event (phenomenon). This research is quantitative research using primary data as the main data obtained from the results of distributing questionnaires and also using secondary data to strengthen arguments obtained from journals, books and other information media. The analytical tool used is multiple linear regression.

RESULTS AND DISCUSSION

Overview of Quick Response Code Indonesia Standard (QRIS)

*QRIS*is a technological innovation used as a payment method in digital wallets in general (Ruslan et. al., 2019). QR Code is a two-dimensional barcode that can store data. The function of the QR Code in the payment method aspect is to connect users with payment transaction services by scanning the QR Code using a smartphone camera that is connected to the user's account. On the other hand, the increase in the use of digital wallet payment methods in Indonesia in 2018, which reached US$ 1.5 billion, which is predicted to continue to increase to reach US$ 25 billion in 2023, has encouraged Bank Indonesia to create standards for the use of QR Code technology. as the technology used for payment methods, with the aim of increasing transaction efficiency. On January 1 2020, Bank Indonesia officially released standards for the use of QRIS. According to the Governor of Bank Indonesia, QRIS aims to promote the spirit of UNGGUL (Universal, Easy, Profitable and Direct). QRIS functions so that one code can be used via different payment services (Mulia, 2019).

On January 1 2020, Bank Indonesia officially released standards for the use of QRIS. QRIS is a payment QR Code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). Every QR-based Payment System Service Provider (PJSP) is required to use QRIS as regulated by BI in PADG No.21/18/2019 concerning Implementation of QRIS International Standards for payments (Bank Indonesia, 2019). QR Code functions so that one code can be used via different payment

services. National QR Code Standards are needed to anticipate technological innovation and development of payment channels using QR Codes which have the potential to create new fragmentation in the payment system industry and to expand acceptance of national non-cash payments more efficiently (Mulia, 2019).

Description of research data

This research involved 84 respondentswho live in Bangli Regency and are Generation Y and Generation Z aged 17 years and over.

Respondent characteristics

The number of respondents in this study was 84 people according to the sample size used. Research respondents will be described by presenting the characteristics of respondents consisting of gender, age and latest education which are presented in Table 2.

Table 2 shows that the characteristics of respondents can be grouped by gender, showing that the majority of respondents are 51 women with a percentage of 60.7 percent while there are 33 men with a percentage of 39.3 percent.

Characteristics based on generation show that the majority of respondents are Generation Z, namely 67 people with a percentage of 79.8 percent, respondents from Generation Y are 17 people with a percentage of 20.2 percent.

Table 2 Respondent Characteristics

No	Characteristics	Classification	Amount Respondents (People)	Percentage (%)
1	Gender	Man	33	39.3
		Woman	51	60.7
		Amount	**84**	**100**
2	Generation	Generation Y	17	20.2
		Generation Z	67	79.8
		Amount	**84**	**100**
3	Age	17 - 25 years old	67	79.8
		26 - 34 years old	17	20.2
		Amount	**84**	**100**
4	Work	Student/Students	40	47.6
		Civil servants	2	2,4
		Private	6	7.1
		Self-employed	8	9.5
		Other	28	33.3
		Amount	**84**	**100**
5	Income	≤ Rp. 1,500,000	21	25
		Rp. 1,500,000 – Rp. 2,500,000	28	33.3
		Rp. 2,500,001 – Rp. 3,500,000	16	19
		> Rp. 3,500,000	19	22.6
		Amount	**84**	**100**

Source: Appendix 6 (processed data), 2024

The characteristics of respondents based on age show that the majority of respondents aged 17 - 25 years were 67 people with a percentage of 79.8 percent and respondents aged 26 - 34 years were 17 people or 20.2 percent.

Characteristics of respondents based on work, shows that the majority of respondents work as students, namely 40 people with a percentage of 47.1 percent, respondents who work as civil servants are 2 people with a percentage of 2.4 percent, respondents who work as private sector are 6 people. or 7.1 percent, respondents who work as Entrepreneurs are 8

people or 9.5 percent and respondents who work as Others are 28 people with a percentage of 33.3 percent.

Characteristics of respondents based on income, shows that the majority of respondents with an income of Rp. 1,500,000 – Rp. 2,500,000, namely 21 people with a percentage of 25 percent, respondents with an income of ≤ Rp. 1,500,000 as many as 21 people or 25 percent, respondents with an income of Rp. 2,500,001 – Rp. 3,500,000 as many as 16 people with a percentage of 19 percent and respondents with an income of > Rp. 3,500,000 as many as 19 people with a percentage of 22.6 percent

Description of Research Variables

According to Sugiyono (2019: 29), defining descriptive statistics is statistics to describe or provide an overview of the object being studied through data in the form of a sample or population as it is, without carrying out analysis and making conclusions that apply to the general public. Descriptive statistics carried out in this research were used to describe the assessment of respondents' answers carried out through questionnaires regarding the variables studied using indicators for each predetermined variable. The assessment that respondents have given to each variable is measured using a measurement scale which is divided into five measurement scales, namely.

1.00 – 1.79 = Very poor

1.80 – 2.49 = Not good

2.50 – 3.29 = Fair

3.30 – 4.19 = Good

4.20 – 5.00 = Very good

Based on the results of research conducted in the field, respondents' responses can be seen through each indicator of each variable, namely as follows.

Variableconvenience

The convenience variable in this study was measured with five statements. In detail, the research results regarding respondents' perceptions of the convenience variable are presented in Table 3.

Table 3 Description of Respondents' Answers Regarding the Convenience Variable

No	Statement	STS	T.S	CS	S	SS	Average	Note.
		1	2	3	4	5		
1	The steps for using QRIS are easy to understand	0	2	25	28	29	4.00	Good
2	The QRIS payment system makes the transaction process more efficient	0	2	26	28	28	3.98	Good
3	The QRIS payment system is well designed to make it easy to use.	0	9	12	43	20	3.88	Good
4	The QRIS payment system is easier to operate than other methods for transaction needs	0	3	17	33	31	4.10	Good
Variable Average Scoreconvenience							3.99	Good

Source: Appendix 6 (processed data), 2024

The results of the description of respondents' answers in Table 4.2 show that 4 (four) statements regarding the convenience variable with an average convenience variable score of 3.99 are in the good category, which means that the QRIS payment system has a lot of convenience in its use. The highest score of 4.10 goes to the statement "The QRIS payment system can be easily operated according to transaction needs" and falls into the good criteria, this means thatWhen operated, the QRIS payment system can provide many conveniences according to transaction goals or needs. The lowest score of 3.88 refers to the statement "The QRIS payment system is easier to operate than other methods for transaction needs" and falls into the good category, which means deepThe QRIS payment system can provide a lot of convenience in its use.

Trust variables

The trust variable in this study was measured with three statements. In detail, the research results regarding respondents' perceptions of the trust variable are presented in Table 4.

Table 4 Description of Respondents' Answers Regarding Trust Variables

No	Statement	STS	T.S	CS	S	SS	Average	Note.
		1	2	3	4	5		
1	I believe QRIS has high integrity regarding service information	0	7	18	38	21	3.87	Good
2	I believe QRIS pays attention to the security of its users by providing transaction guarantees	0	5	16	34	29	4.04	Good
3	I believe the QRIS barcode payment system helps to provide services according to transaction needs	0	7	18	35	24	3.90	Good
Average Score of Trust Variables							3.94	**Good**

Source: Appendix 6 (processed data), 2024

The results of the description of respondents' answers in Table 4.3 show that there are 3 (three) statements regarding the trust variable with an average score of the trust variable of 3.94, this means it is in the good category, which means that users already have high trust in*QRIS*. The highest score of 4.04 refers to the statement "I believe QRIS pays attention to the security of its users by providing transaction guarantees" and is in the good category, which means QRIS has provided a guarantee of transaction security, so that it can make users feel satisfied. For the lowest score, namely 3.87 in the statement "I believe QRIS has high integrity regarding service information" and is in the good category, then from this statement it can be interpreted that QRIS has provided complete service information according to what users need.

Decision variables use

The decision variable used in this study was measured by five statements. In detail, the research results regarding respondents' perceptions of the decision-to-use variable are presented in Table 5.

No	Statement	STS	T.S	CS	S	SS	Average	Note.
		1	2	3	4	5		
1	I always have the desire to use QRIS as a payment method	0	5	16	45	18	3.90	Good
2	I chose to install an application that supports payment methods via QRIS on the device	0	9	13	37	25	3.93	Good
3	I am interested in using QRIS to make payment transactions	0	7	23	33	21	3.81	Good
4	I am willing to take the time to use QRIS when making payment transactions	0	5	14	39	26	4.02	Good
5	I use QRIS because I know its function well as a payment transaction tool	0	7	18	35	24	3.90	Good
Average Score of Decision Variables using 3.91Good								

The results in Table 5 show that 5 (five) statements regarding the decision to use variable with an average score of 3.91, this is included in the good category, which means that users are confident about making transactions using QRIS. The highest score of 4.02 goes to the statement "I am willing to take the time to use QRIS when making payment transactions" and falls into the good criteria, which means that the user*QRIS*willing to spend time to support transactions using QRIS as a payment transaction tool. The lowest score, namely 3.81 and included in the good criteria is focused on the statement "I am interested in using QRIS to make payment transactions" and is included in the good category, which can mean that QRIS users are interested in doing sopayment via QRIS.

Differential Analysis Results

Results of multiple linear regression analysis

Analysis is an activity to utilize data so that the truth or untruth of a hypothesis can be obtained. In the analysis, imagination and creativity are needed so that the researcher's ability to reason about things is tested. This research uses Multiple Linear Regression Analysis with data processing using SPSS. Multiple linear regression analysis was used to determine whether or not there was an influence of convenience and trust on the decision to use the QRIS payment system in Bangli. In this research the independent variables are convenience (X1) and trust (X2). Meanwhile, the dependent variable is the decision to use (Y). The following is the formula for the regression equation Y = b1 X1 + b2 X2 + e. The following are the results of multiple linear regression analysis:

Table 6 Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,740	1,724		1,009	,316
	Convenience	,565	.109	,423	5,183	,000
	Trust	,747	.131	,465	5,691	,000

Source: Appendix 7 (processed data), 2024

The results of the multiple linear regression equation above show the magnitude and direction of the influence of each independent variable on the dependent variable. A regression coefficient that has a positive value means it has a unidirectional influence. The following is an explanation of the equation above:

1) The regression coefficient value of convenience (X1) is 0.565, indicating that there is a positive influence between the convenience variable on the decision to use, amounting to 0.565. This means that if the independent variable convenience increases with the assumption that the other independent variables are constant, then the decision to use variable will increase by 0.565.
2) The regression coefficient value of trust (X2) is 0.747, indicating that there is a positive influence between the trust variable on the decision to use, amounting to 0.747. This means that if the independent variable trust increases with the assumption that the other independent variables are constant, then the decision variable to use will increase by 0.747.

Classic assumption test results

In this research, the classical assumption tests used are the normality test, multicollinearity test, and heteroscedasticity test.. The results of the classical assumption test processed with the help of SPSS for Windows software are presented as follows.

1) Normality test

The Normality Test is carried out to determine whether in the regression model, the dependent variable and independent variables have a normal distribution or not. The way to do this is to use Kolmogorov-Smimov statistics. This test tool is usually called KS in the SPSS program. The criteria used in this test is to compare the significant level obtained with the alpha level used, where the data is said to be normally distributed if sig > alpha (Ghozali, 2016: 115). Data is declared normal if it has a significant KS value above 0.05. Following are the results of the normality test:

Table 7 Normality Test Results

		Unstandardized Residuals
N		84
	Statistical Tests	0.088
	Asymp.Sig.(2-tailed)	0.158c

Source: Appendix 7 (processed data), 2024

Based on Table 7 it can be seen that the valueStatistical Testsof 0.88, while the value of Asymp. Sig. (2-tailed) of 0.158. These results indicate that the regression equation model is normally distributed because the Asymp value. Sig. (2-tailed) is greater than the alpha value of 0.05.

2) Multicollinearity test

This test is carried out to determine whether or not there is a high correlation between independent variables in a multiple linear regression model. If there is a linear correlation between the independent variables, then the relationship between the independent variable and the dependent variable will be disrupted (multicollinearity problem). To detect the presence or absence of multicollinearity in regression, it can be seen from the variance inflation factor (VIF) value. According to Santoso in Priyanto (2010:39), in general, if the VIF is >10, then the variable has multicollinearity problems with other variables. Meanwhile, if it has a VIF value < 10, then there is no multicollinearity in the model. The results of the multicollinearity test are explained below.

Table 8 Multicollinearity Test Results

Variable	*Tolerance*	VIF
Convenience (X1)	0.780	1,283
Trust (X2)	0.780	1,283

Source: Appendix 7 (processed data), 2024

Based on Table 8, it can be seen that the tolerance and VIF values for the convenience and trust variables show that the tolerance value for each variable is greater than 0.10 and the VIF value is smaller than 10, which means the regression equation model is free from multicollinearity.

3) Heteroscedasticity test

According to Ghozali (2016: 134), the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another observation to determine symptoms. The heteroscedasticity test with the scatterplot model can be tested in the SPSS program. The Glejser test functions to regress the absolute value of the residual on the independent variable. The provisions for whether heteroscedasticity occurs or not are that if the independent variable is statistically significant or has a significance value of 0.05, then heteroscedasticity occurs and if the independent variable is not statistically significant or has a significant value of 0.05, then heteroscedasticity does not occur.. The results of the heteroscedasticity test are explained below.

Table 9 Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1		2,739	1,075		2,547	0.013
	Convenience (X1)	0.062	0.068	0.113	0.918	0.361
	Trust (X2)	-0.152	0.082	-0.229	-1,862	0.066

Source: Appendix 7 (processed data), 2024

In Table 9 it can be seen that the significance value of the convenience climate variable is 0.361 and the trust variable is 0.066. This value is greater than 0.05, which means there is no influence between the independent variables on the absolute residual.

T test results

According to Ghozali (2016:179) the partial test (t test) is used to determine the effect of each independent variable on the dependent variable. The partial test in this research data uses a significance level of 0.05. The following is the t Significance Test procedure:

Table 10 t test results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,740	1,724		1,009	0.316
	Convenience	0.565	0.109	0.423	5,183	0,000
	Trust	0.747	0.131	0.465	5,691	0,000

Source: Appendix 7 (processed data), 2024

Conclusions are drawn by comparing the significance level of t for each independent variable with the SPSS results. Based on Table 10, the results of the t test significance test can be explained as follows:

1) The influence of convenience on the decision to use

   Results of analysis of convenience variablestoThe decision to use obtained a calculated t value of 5.183 > t table 1.663 and a significance value of 0.000 < 0.050 indicating that H0 was rejected and H1 was accepted. This result means that convenience has a positive and significant effect on the decision to use. This means that the higher the convenience, the higher the decision to use it.

2) The influence of trust on the decision to use

   Results of analysis of trust variablestoThe decision to use obtained a calculated t value of 5.691 > t table 1.663 and a significance value of 0.000 < 0.050 indicating that H0 was rejected and H2 was accepted. This result means that trust has a positive and significant effect on the decision to use. This means that the higher the trust, the higher the decision to use.

F test results

Simultaneous Test (F Test) is used to test the independent variables together against the dependent variable. Apart from that, the F test can determine whether the linear regression model used is correct or not. If the results of the F test state that the F or P value is significant < 0.05, then the relationship between the independent variables significantly influences the dependent variable (Ghozali 2016: 107).

Table 11 F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	729,075	2	364,538	55,765	,000b
	Residual	529,496	81	6,537		
	Total	1258.571	83			

Source: Appendix 7 (processed data), 2024

Based on the results of the regression analysis in Table 11, the independent variable has a simultaneous effect on the dependent variable. The results of the F test analyzed using the SPSS program obtained a significance value of 0.000 < 0.05, indicating that H0 was rejected and H3 was accepted. This result means that there is a significant influence between convenience and trust on the decision to use. This means that the higher the convenience and trust, the greater the decision to use.

Results of the coefficient of determination (R)2

Ghozali (2016:97) states that the coefficient of determination essentially measures how far the model's ability is to explain variations in the independent variables. The coefficient of determination value is between zero and one. A small coefficient of determination value means that the ability of the independent variables to explain variations in the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict variations in the dependent variables. The coefficient of determination can be calculated using the following formula D = adjr2 x 100%

Table 12 Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761a	,579	,569	2,557

Source: Appendix 8 (processed data), 2024

Based on Table 12, the Adjusted R Square value is 0.569, this means that 56.9 percent of the variation in decisions to use (Y) is influenced by the convenience (X1) and trust (X2) variables, the remainder is (100% - 56.9%) = 43 .1 percent is influenced by other factors outside the model.

Discussion of the Influence of Each Research Variable

The influence of convenience on the decision to use a payment system *QRIS* among generation Y and generation Z in Bangli

Based on the results of the convenience analysisto the decision to useThe regression coefficient value obtained was 0.565, t calculated was 5.183 > t table 1.663 and a significance of 0.000 indicated that H0 was rejected and H1 was accepted.The results in this study mean that convenience has a positive and significant effect on the decision to use. This shows that the better the convenience provided to employees, the greater the decision to use the QRIS payment system among generation Y and generation Z in Bangli.. This research is

in line with theory*Technology Acceptance Model (TAM)*is a model built to analyze and understand the factors that influence the acceptance of the use of computer technology which was first introduced by Davis in 1989. TAM) explains and predicts user acceptance of an information technology system based on the influence of two factors, namely perceived usefulness (perceived usefulness) and perceived ease of use. Ease of operation*QRIS*will increase acceptance of the use of QRIS, so that later it will be able to encourage decisions to use QRIS.

The results of this research are in accordance with previous research conducted by(Ningsih et. al., 2021), Rahmawati (2023),(Anastasia, 2022)stated that the ease of use of the QRIS system has a positive and significant influence on the decision to use QRIS.

The influence of trust on decisions to use payment systems*QRIS*among generation Y and generation Z in Bangli

Based on the results of trust analysisto the decision to useThe regression coefficient value obtained was 0.747, t count 5.691 > t table 1.663 and significance < 0.05 indicating that H0 was rejected and H2 was accepted.The results in this study mean that trust has a positive and significant effect on the decision to use. This shows that the higher employee confidence in work will increase the decision to use the QRIS payment system among generation Y and generation Z in Bangli.

This research is in line with theory*Technology Acceptance Model (TAM)*is a model built to analyze and understand the factors that influence the acceptance of the use of computer technology which was first introduced by Davis in 1989. TAM) explains and predicts user acceptance of an information technology system based on the influence of two factors, namely perceived usefulness (perceived usefulness) and perceived ease of use. Payment system*QRIS*has many benefits in its use which can increase the trust of QRIS users, the trust of users will be able to increase the acceptance or use of QRIS.

The results of this research are in accordance with previous research conducted by(Tri Anggono et. al., 2020) and (Tajudin and Mulazid, 2017) state that trust has an influence on decisions in using.

The influence of convenience and trust on the decision to useQRIS payment system among generation Y and generation Z in Bangli

Based on the results of the analysis of ease and trustto the decision to useThe significance value obtained is 0.000, indicating that H0 is rejected and H3 is accepted.The results in this study mean that convenience and trust have a positive and significant effect

on the decision to use. This shows that the better the convenience and trust, the greater the decision to use the QRIS payment system among generation Y and generation Z in Bangli..

This research is in line with theory*Technology Acceptance Model (TAM)*is a model built to analyze and understand the factors that influence the acceptance of the use of computer technology which was first introduced by Davis in 1989. TAM explains and predicts user acceptance of an information technology system based on the influence of two factors, namely perceived usefulness. usefulness) and perceived ease of use. Ease of use of the payment system*QRIS*and user trust is a factor that can increase acceptance or use of QRIS.

The results of this research are in accordance with previous research conducted byNingsih et al. (2021)States thatease of use, and trust have a positive and significant influence on the decision to use QRIS.

Implications of Research Results

Practical implications

The results of this research provide implications for the QRIS payment system among generation Y and generation Z in Bangli regarding how the importance of convenience and trust can influence the decision to use QRIS. It is also hoped that this research can be used as a consideration to increase convenience and trust so that in the future it will improve decisions about using QRIS.

The first implication of convenience has been proven to positively and significantly influence the decision to use QRIS, therefore the decision to use QRISThis is due to the ease of transactions using QRIS.

The second implication of trust has been proven to positively and significantly influence the decision to use, therefore the decision to use QRISThis is due to the trust of users in using QRIS.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the research discussion that has been carried out, it can be concluded that:

1) The results of this research show that convenience has a positive and significant effect on the decision to use, meaning that the higher the ease of using QRIS, the higher the decision to use the QRIS payment system among generation Y and generation Z in Bangli.

2) The results of this research show that trust has a positive and significant effect on the decision to use, meaning that the higher the trust in QRIS, the higher the decision to use the QRIS payment system among generation Y and generation Z in Bangli.
3) The results of this research show that convenience and trust have a positive and significant effect on the decision to use, meaning that the higher the convenience and trust, the higher the decision to use the QRIS payment system among generation Y and generation Z in Bangli.

Suggestions

Based on the results of the analysis and conclusions, the suggestions that can be given are as follows.

1) Based on the results of research on the ease of statement variableThe QRIS payment system is easier to operate than other methods for transaction needshas the lowest average value, it is hoped that the QRIS management will periodically update QRIS, so that later it can provide many conveniences in its use
2) Based on the results of research on the trust variable, the statement I believe QRIS has high integrity regarding service information has the lowest average value, so it is hoped that the QRIS management will provide complete information on social media or the official QRIS website so that all the information needed by QRIS users will be available.
3) Based on the results of research on decision variables using statementsI am interested in using QRIS to make payment transactionshas the lowest average value, it is hoped that the QRIS management will be able to increase the advantages and ease of using QRIS so that people are interested in using it.
4) For future researchers, they can research and examine more deeply other factors not examined in this research that can influence the decision to use it. So that later you can know what actions must be taken to improve your decision to use it.

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