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The Influence of Perceptions of Security, Convenience, and Usefulness on Interest in Using the Quick Response Code Indonesian Standard (QRIS) with Education as a Moderating Variable in MSMEs in Cianjur Regency

Riwandari Juniasti [1]
[1] Universitas Kristen Indonesia, Jakarta, Indonesia
e-mail: riwandari.juniasti@uki.ac.id

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ABSTRACT

This study seeks to explore how perceived security, ease of use, and usefulness impact the intention to adopt QRIS, with education serving as a moderating variable. The study focuses on MSMEs in Cianjur Regency, and employs a purposive sampling technique within a non-probability sampling framework. The inclusion criteria require that MSMEs be located within Cianjur Regency and actively use QRIS for transactions. Data analysis is conducted through multiple regression with SPSS version 24. The results of the study based on the p-value show that perceived security ($p = 0.026$) and perceived ease ($p = 0.003$) have a significant effect on interest in using QRIS, because the p-values of both are less than 0.05. On the other hand, perceived usefulness does not have a significant effect on interest in using QRIS, indicated by a p-value of 0.753 (> 0.05). Education as a moderating variable significantly strengthens the relationship between perceived security and interest in using QRIS, with a p-value of 0.019 (< 0.05). However, education does not strengthen the relationship between perceived ease ($p = 0.234$) or perceived usefulness ($p = 0.614$) on interest in using QRIS, because the p-values of both are greater than 0.05.

INTRODUCTION

In both developed and developing countries, the internet is now almost a basic need. The services offered are increasingly diverse, communicative, and pamper users with easy access that is available all the time. ADSL (Asymmetric Digital Subscriber Line) technology, which has become increasingly popular in recent years, makes internet access easier and available 24 hours. Initially, the internet was only used to send electronic mail (E-Mail), but with the rapid development of hardware and software, the content presented on the web has also grown rapidly. Now, content is not only in the form of text, but can also be in the form of images, sound, video, streaming, to interactions such as chatting, video conferencing, and others. This technology provides benefits by increasing the effectiveness and efficiency of activities that previously could only be done manually or offline, now can be accessed online, making daily activities easier.

The unprecedented growth of internet and smartphone usage has influenced the development of online retail and e-commerce (Towers & Xu, 2016). It also makes it easier for individuals to conduct various financial transactions. The graph below shows the number of internet users in Indonesia from 2017 to 2023.

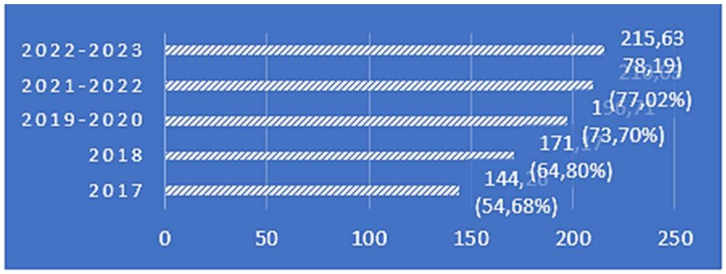

Figure 1. Number of Internet Users in Indonesia 2017 – 2023
Source: APJII

According to data from the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia in 2022-2023 was recorded at 215.63 million people, an increase of 2.67% compared to the previous period which recorded 210.03 million users. Currently, around 78.19% of Indonesia's total population of 275.77 million people have used the internet. Internet usage in Indonesia continues to develop and is expected to continue to increase. In 2018, the internet penetration rate reached 64.8%, then increased to 73.7% in 2019-2020. Internet penetration is expected to continue to grow in 2021-2022, with the latest figure of 77.02%, and is projected to reach 80% in 2022-2023. This shows an increase in digital literacy among the Indonesian people.

In addition, advances in telecommunication access, the availability of more affordable smart devices, increased purchasing power, and higher demand for a more convenient lifestyle have encouraged traditional businesses to adapt technology-based business models to meet the demand for easier, faster, and safer payment services and systems. Payment, which is an important aspect of everyday life, has great potential (Khuong et al., 2022). Indonesia has launched the QRIS payment system, designed by Bank Indonesia together with ASPI. QRIS is a QR code standard used to facilitate payment transactions. This system allows digital transactions through QR code scanning that can be used by various payment system service providers. QRIS offers a number of benefits, especially in accelerating and simplifying the payment process. This technology allows merchants and consumers to make cashless transactions by simply scanning a QR code using a mobile device. Data on the number of merchants in Indonesia from 2020 to 2022 can be seen in Figure 2.

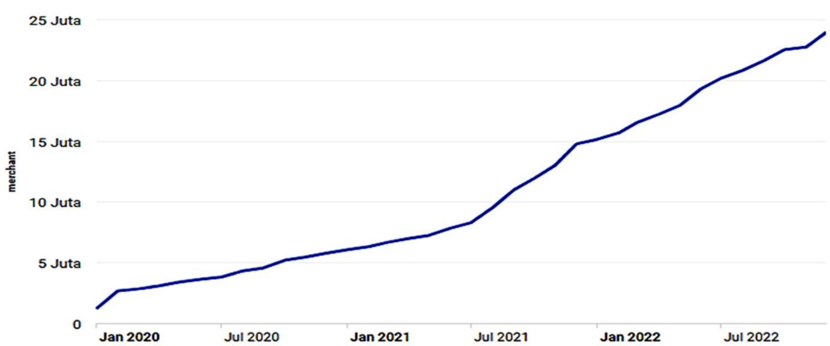

Figure 2. Number of QRIS Merchants in Indonesia (2020 – 2022)
Source: katadata.co.id (2023)

According to data from the Indonesian Payment System Association (ASPI), in December 2022, the number of merchants using QRIS was recorded at 23.97 million, an increase of around 5% compared to November 2022, and an increase of 62% compared to December 2021. Although the number of merchants continues to grow, the average frequency and value of QRIS transactions per merchant are still relatively low. In 2022, ASPI reported that the volume of QRIS transactions per merchant only ranged from 3 to 5 times per month, with an average transaction value of between IDR 295,000 and IDR 510,000 per month. This shows that there is great potential to increase the volume and value of QRIS transactions. This low figure is likely due to the large number of merchants who are not yet active or have not made QRIS their main payment method (ASPI, 2023). Therefore, strategic efforts are needed from payment service providers to encourage increased transactions at registered QRIS merchants and identify inactive (dormant) merchants to increase transaction volume and value (Ahdiat, 2023).

MSMEs have a vital role in the economic growth and industrial development of a country, including Indonesia. MSMEs in developing countries play a role in reducing the gap that arises due to economic inequality, especially between urban and rural areas (Adhimmufti, 2017). In addition, MSMEs contribute greatly to the absorption of labor, which helps reduce the unemployment rate. One of the areas with rapid MSME development is Cianjur Regency. Based on data from the Central Statistics Agency (2018), MSMEs dominate the business sector in Cianjur Regency, with small and medium enterprises reaching 99.26% of the total companies, while medium and large enterprises only contribute 0.74%. This shows that MSMEs are the main drivers of the economy in the region. The use of QRIS as an innovation in the business sector, especially MSMEs, can be analyzed using the Technology Acceptance Model (TAM) approach. According to the theory put forward by Davis (1989), a person's desire to use information technology is influenced by their attitude towards the technology, which is formed by two main perceptions: perceived benefits and perceived ease of use. These two factors are the main determinants of the extent to which a person accepts and utilizes information technology systems.

Several other researchers have provided key insights into customer decision-making processes, motivations, satisfaction, behavioral intentions, and factors influencing service usage (Ray et al., 2019; Saad 2020). *Security* is an indispensable factor in business service attributes. Security refers to the ability to protect customer data during service (Chowdhury, 2019). In the case of payment systems, perceived security is related to the service provider's efforts to maintain the security and confidentiality of consumers' personal information as this is likely to increase customers' intention to use a service. Data confidentiality and privacy risks negatively impact consumers' purchase intentions. Therefore, as an important part of the reliability issue, this item should be included in the context, along with the increasing use of electronic payment systems (Chowdhury, 2019). In previous studies, security was found to be highly correlated with customer satisfaction and had a significant positive impact on OFD users' affirmative behavioral intentions (Quang et al., 2018). However, another study found that maintaining the safety and security of service users' personal information was not significantly related to their service usage intentions (Wang et al., 2020).

Understanding consumer perceived value is essential as it is a vital tool for business growth, survival and competitive advantage. Ongoing technological advancements have encouraged consumers to seek personalized shopping experiences at their convenience. *Perceived convenience* refers to the benefits associated with consumer perception that using a system is easier, less risky, has a wider variety of products, is cheaper and more convenient than conventional methods. *Convenience* has been observed to be the most important factor that drives consumers to make positive usage decisions. In addition, previous studies have shown a positive relationship between *convenience and intention to use online food delivery* services (Hong et al., 2021). Some of the advantages offered in using a payment system in the form of QRIS are that it makes it easier for users to make payments, purchases, transfer funds, and other transactions. All of these activities can be done by simply using *the Quick Response Code Indonesian Standard* (QRIS) installed on the cellphone without the need to use other payment tools.

Furthermore, the tendency of individuals to use a system in the future when the use is considered valuable to increase the level of efficiency of payment activities. The benefits felt can be obtained when consumers feel the ease of operating a system. The relationship between perceived usefulness and intention to use is that if someone assesses a product as having value, they will be more interested in using it. The greater the benefits felt by consumers, the stronger their tendency to want to use the product or service (Wiwoho, 2019).

Education level plays an important role in influencing technology usage behavior. Education influences a person's way of thinking in making decisions, including in choosing a payment system. The higher the level of education, the more open a person's insight, making it easier to receive and understand information, including information related to payment systems such as QRIS. Research by Ubaidillah & Asandimitra (2019) shows that education level has a significant effect on behavior, with education having a positive impact. However, another study by Adityandani & Haryono (2019) states that education level does not affect individual behavior.

This study offers novelty by highlighting MSMEs as the main focus, a context rarely explored in research on the adoption of electronic payment technology. By integrating perceptions of security, convenience, and usefulness in one analytical framework, this study provides a comprehensive view of the factors that influence the intention to use QRIS. In addition, the education level variable as a moderator is raised to test whether and how education affects the relationship between these perceptions and the intention to use QRIS, which has not been widely studied before.

LITERATURE REVIEW

TAM (*Agency Theory)*

TAM is a model developed by Davis, Bagozzi, and Warshaw in 1989 to analyze how individuals respond to and accept new technologies. This model is designed to identify factors that influence the acceptance of technology by users. TAM is a development of the previous theory, namely TRA introduced by (Ajzen & Fishbein, 1980). TRA focuses on the analysis of user perceptions and reactions to information systems, which affect their attitudes and behaviors from a psychological perspective. On the other hand, TAM emphasizes more on the way users view and use new technology. According to Davis (1989), the two main components in TAM are perceived ease of use and perceived usefulness. These two constructs are interrelated in influencing the acceptance and use of technology, and are key elements in predicting user attitudes toward the technology. According to Davis (1989), TAM is an appropriate model for estimating the use of information technology-based systems. TAM shows that beliefs about the use of technology can influence user attitudes, which lead to behavioral intentions. Effectively, the relationship between beliefs, attitudes, intentions, and behavior can have a positive impact on user acceptance (Anifa & Sanaji, 2022). The basic TAM model argues that user perceptions of ease of use and usefulness determine their attitudes toward a particular system (Pantano et al., 2017).

Interest in Using

Interest is a dynamic behavior that drives someone to achieve a goal, be it a desire that arises from within or an aspiration that they want to realize in the future (Abrilia et al., 2020). Interest can be understood as a tendency to focus and pay attention to certain individuals, activities, or conditions that are interesting, accompanied by positive feelings. Broadly speaking, interest has two important aspects: first, the desire and effort to learn or explore something; second, personal motivation to achieve certain goals. Interest in using technology can be a relevant construct to measure the extent to which consumers accept new information systems, as well as being an appropriate predictor to see the potential for interest in reuse (Sheppar, Hartwick, & Warshaw, 1988). When users are satisfied with the new technology they use, they tend not to hesitate to continue using it sustainably (Safitri & Diana, 2020).

Security Perception

Perceived security refers to customers' belief that their personal data will be protected from access, storage, or manipulation by others during the transmission and storage process. This consistently creates a sense of confidence and trust in users. Privacy, on the other hand, is the ability of individuals or groups to keep their personal and life information from public access, and to control how that information is disseminated or used (Mukhra et al., 2023). Perceived security can guarantee integrity, namely the integrity of the information system that cannot be changed by other parties. Then authentication is also an indicator of perceived security, namely certain activities can only be carried out after identification and assurance that the identity is only used for certain purposes. According to Jusoh & Jing (2019), users are likely to reject electronic payment transactions if the perception of security of the system is very low. Conversely, consumers who consider the payment system very secure tend to use the system more often than cash.

Perception of Ease

Ease of use refers to an individual's belief that technology can make it easier to complete tasks without requiring much effort. The level of ease of use reflects the extent to which a technological system can make it easier for individuals to complete their tasks (Fakhrudin, 2022). The various benefits obtained through the use of QRIS can significantly increase the adoption of QRIS as a digital payment method (Jannah et al., 2023). Research conducted by Waluyo (2022) shows that ease has a positive influence on the decision to use QRIS. A similar thing was found in the research of Hafifuddin & Wahyudi (2022), which stated that the ease variable positively influenced the decision to use QRIS.

Perception of Usefulness

Perceived usefulness is defined as the high perceived benefits of using a system that can create user confidence in improving positive performance (Davis, 1989). According to Kahar et al. (2019), perceived usefulness is defined as all the benefits, usefulness or benefits felt by users that can create a desire to transact in the application. Anifa & Sanaji (2022) describe perceived usefulness as how far the user's decision-making believes that using the system can increase work productivity. In this case, if someone believes that the system provides benefits that can make their work easier, then they will use it. Perceived *usefulness* measures the extent to which someone believes that using a method will strengthen their position (Almaiah et al. 2022).

Education

Education refers to the process of developing knowledge, skills, and habits that are passed down from generation to generation through means such as teaching, training, and research (Sebayang, 2019). Another definition describes education as an effort that is carried out deliberately and structured to create an environment that supports the learning process, so that students can develop their full potential. In its implementation, education aims to achieve various targets, both in the family, school, and society.

Hypothesis Development

Perception of Security and Interest in Using QRIS

Perceived security refers to a condition free from threats or dangers. This term is often associated with aspects such as crime, accidents, or cyber attacks by hackers or crackers (www.wikipedia.org). Security is a crucial factor in the banking system because it involves highly sensitive customer personal data (Wandi et al., 2020). According to Gani et al. (2019), the higher the view of security, the greater the interest in using the system. A similar statement was expressed by Rahayu and Purbandari (2020), who stated that guarantees of security levels can increase investor interest in participating. This indicates that views related to security affect interest in use. Research by Aditya & Mahyuni (2022) shows that views on security have a positive and significant impact on interest in use. Similar findings were found by Wandi et al. (2020), who stated that perceptions of security have a significant influence on the interest of BNI Bank customers in using mobile banking services in Palu. Based on these findings, the following hypothesis can be proposed.

H_1 : Perception of security has a significant effect on interest in using QRIS.

Perception of Ease and Interest in Using QRIS

Perceived ease of use describes the extent to which individuals feel that using the technology does not require much effort or complicated steps. If someone feels that the system is easy to use, this will encourage them to use it again in the future (Rahayu & Purbandari, 2020). According to Davis (2014), behavioral interest reflects the extent to which someone is ready to take action based on personal motivation. Chandra (2016) added that interest in using occurs when someone focuses more on the goals they want to achieve than thinking about the next steps. Ease of use refers to the belief that a system does not require a lot of effort to operate (Rodiah & Melati, 2020). Research by Nizar & Yusuf (2022) shows that ease of use has a significant effect on interest in using the LinkAja digital wallet application. Similar findings were also obtained by Abrilia and Sudarwanto (2020), who noted the positive impact of ease of use on interest in use. Based on these results, the following hypotheses can be proposed.

H_2 : Perceived ease of use has a significant effect on interest in using QRIS.

Perception of Usefulness and Interest in Using QRIS

Anifa & Sanaji (2022) describe the perception of benefits as how far the user's decision-making believes that using the system can increase work productivity. In this case, if someone believes that the system provides benefits that can make their work easier, then they will use it. According to Kurniawan & Subhi (2021), individual or community perceptions of the ability of information technology to provide benefits can increase their interest in using the technology. This means that the more people realize and feel the real benefits of information technology, the greater their desire to adopt it. Research conducted by Damayanti et al. (2023) revealed that views on the benefits of a system have a positive and significant effect on the desire to use QRIS in a society that prioritizes cashless transactions. Similar findings were also found by Widyanto (2022), who stated that the perception of benefits has a significant positive impact on the intention to use the system. Based on these results, a relevant hypothesis can be proposed.

H_3: Perceived usefulness has a significant effect on interest in using QRIS.

Education Strengthens the Relationship between Perceived Security, Perceived Convenience, and Perceived Usefulness on Interest in Using QRIS

Education is a learning process that includes knowledge, skills, and habits that are passed on from generation to generation through teaching, training, and research (Sebayang, 2019). Ramadhana & Meitasari (2023) stated that education is very important to improve human dignity, develop skills and abilities, and increase productivity. In this case, education plays an important role in forming positive perceptions regarding the security, convenience, and benefits of QRIS. With a deeper understanding of technology and its benefits, individuals will feel more confident and motivated to use it. Education related to how to use it, the benefits, and the level of security can reduce doubts and encourage interest in adopting this payment system. In addition, education also helps in developing the skills needed to optimally utilize this technology, which in turn increases productivity and efficiency in everyday life. Based on these findings, the following hypotheses can be proposed.

H4: Education strengthens the relationship between security perception and interest in using QRIS.
H5: Education strengthens the relationship between perceived ease of use and interest in using QRIS.
H6: Education strengthens the relationship between perceived usefulness and interest in using QRIS

Based on the literature review, the following research model can be developed:

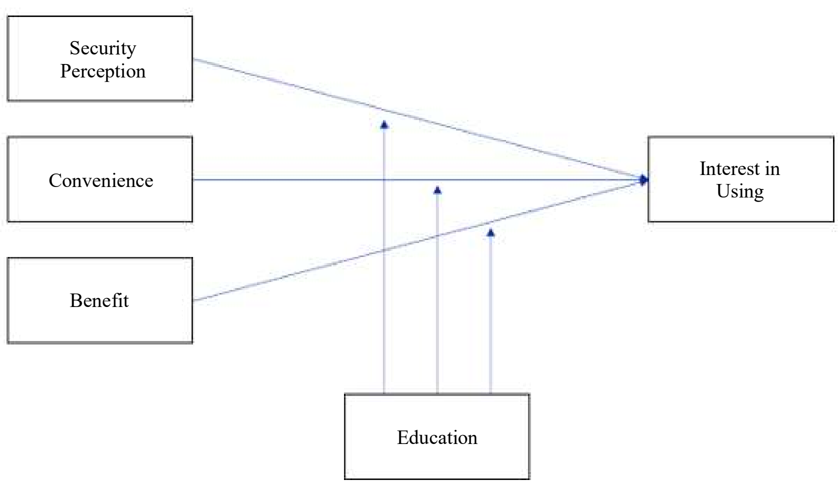

Figure 3. Framework of Thought

RESEARCH METHODS

This study is associative, involving three independent variables (perception of security, convenience, and benefits), one dependent variable (interest in use), and one moderating variable (education). The approach used is quantitative with an explanatory or causal design, aiming to analyze how a variable affects or causes changes in other variables (Cooper & Schindler, 2014: 141). The study population includes all MSMEs in Cianjur Regency. The sampling technique applied is non-probability sampling with a purposive sampling method, where the sample criteria are MSMEs located in Cianjur Regency and have used QRIS as a means of payment. Data collection was carried out through a questionnaire with a Likert scale, while data analysis used a multiple regression method processed with SPSS version 24.00.

RESEARCH RESULT

This study uses an instrument based on a rating scale with a score range of 1-5. Before use, a trial was conducted to assess the effectiveness of the instrument. Validity testing was carried out through construct validity analysis, by linking the score of each item (question or statement) to the total score. The test results showed that all indicators were proven valid and reliable. In addition, the classical assumption test confirmed that the model had met the requirements needed for further analysis. This study applied multiple linear regression analysis to assess the influence of the variables of perceived security, ease, and benefits on interest in use, with education as a moderating variable. The results of the multiple linear regression analysis will be explained in the next section.

Table 1. Results of Regression Test Model 1

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1,511	0,803	1,882	0,070
X1	0,211	0,090	2,350	0,026
X2	0,431	0,132	3,263	0,003
X3	-0,033	0,104	-0,318	0,753

Source: Data Processing Results with SPSS

The results of the regression output in model 1 that have been analyzed in this study produce a regression equation that can be written as follows:

$$\mathbf{Y = 1.511 + 0.211X1 + 0.431X2 - 0.033X3 + \varepsilon}$$

Table 2. Results of Regression Test Model 2

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1,233	0,775	1,592	0,123
X1	0,346	0,103	3,365	0,002
X2	0,379	0,144	2,631	0,014
X3	-0,113	0,124	-,912	0,370
M_X1	-0,081	0,033	-2,501	0,019
M_X2	0,070	0,058	1,218	0,234
M_X3	0,025	0,048	0,511	0,614

Source: Data Processing Results with SPSS

The results of the regression output in model 2 that have been analyzed in this study produce a regression equation that can be written as follows:

$$\mathbf{Y = 1.233 + 0.346X1 + 0.379X2 - 0.113X3 - 0.081\ M{*}X1 + 0.070\ M{*}X2 + M{*}X3 + \varepsilon}$$

t-test

The t-test is applied to assess the impact of independent variables on dependent variables one by one (Ghozali, 2013). The following is a table showing the results of the t-test.

Table 3. t-Test Results

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Variable	Coefficient	t-Statistic	Prob.
X1 > Y	0,211	2,350	0,026
X1 > Y	0,431	3,263	0,003
X1 > Y	-0,033	-0,318	0,753
X1 >M*X1	-0,081	-2,501	0,019
X1 >M*X2	0,070	1,218	0,234
X1 >M*X3	0,025	0,511	0,614

Source: Data Processing Results with SPSS

Based on the results of the t-test presented in the previous table, several points of conclusion can be outlined: first, the security perception variable has a beta coefficient of 0.211 in model 1 with a p-value of 0.026 (<0.05), which indicates a significant influence on the interest in using QRIS. Second, the perception of convenience has a beta coefficient of 0.431 in model 1 with a p-value of 0.003 (<0.05), which means that this variable also has a significant influence on the interest in using QRIS. However, the perception of usefulness shows a beta coefficient of -0.033 with a p-value of 0.753 (>0.05), which indicates no significant influence on the interest. In model 2, education as a moderating variable has a beta coefficient of -0.081 with a p-value of 0.019 (<0.05) when moderating security perception, which indicates that education strengthens the influence of security perception on the interest in using QRIS. On the other hand, education that moderates perceived ease produces a beta coefficient of 0.070 with a p-value of 0.234 (> 0.05), indicating that this moderation does not strengthen the relationship. Finally, for perceived usefulness moderated by education, a beta coefficient of 0.025 with a p-value of 0.614 (> 0.05) indicates that education does not strengthen the relationship between perceived usefulness and interest in using QRIS.

Coefficient of Determination Test

The coefficient of determination (R^2) is used to evaluate the extent to which independent variables are collectively able to explain the dependent variable. The following are the results of the determination coefficient analysis in this study:

Table 4. t-Test Results

	R-Squared
Model 1	0.853 (85,3%)
Model 2	0.883 (88,3%)

Source: Data Processing Results with SPSS

In model 1, the R-square value of 0.853 indicates that 85.3% of the variability in interest in using QRIS can be explained by perceptions of security, convenience, and usefulness, while the remaining 14.7% is caused by other factors outside the scope of this study. In model 2, the R-square was recorded at 0.883, indicating that 88.3% of interest in using QRIS is influenced by perceptions of security, convenience, usefulness, and the role of education as a moderating variable. The remaining 11.7% is influenced by other variables not examined in this study.

F Test

The F test is used to test whether the independent variables together have a significant effect on the dependent variable. The results of the F test can be seen in the table provided below.

Table 5. F Test Results

	F-statistic	Sig
Model 1	55,923	0.000
Model 2	32,587	0.000

Source: Data Processing Results with SPSS

The test results show that the p-value in model 1 is 0.000, less than 0.05, so it can be concluded that the perception of security, convenience, and overall usefulness has a significant impact on the interest in using QRIS. The same thing applies to model 2, where the p-value is also recorded at 0.000, which is below the threshold of 0.05. This indicates that the three variables, plus education as a moderating variable, have a significant influence on the interest in using QRIS.

The results of the regression analysis show that perceived security has a significant influence on the interest in using QRIS. This finding is consistent with the research of Jusoh & Jing (2019), which states that users tend to avoid electronic transactions if they feel the system is not secure. Conversely, individuals who have confidence in the security of the system will prefer QRIS over cash. Additional support is also found in the study of Sebayang & Rahmawati (2023), which revealed that perceptions of security have an impact on the interest in using QRIS among MSME actors.

In addition, the regression analysis revealed that perceived ease of use significantly contributed to the interest in using QRIS. This shows that the more practical the system is to operate, the greater its appeal to users. This finding is in line with Bakhit (2022) research, which states that perceived ease of use has a positive and significant influence on interest in utilizing electronic payment tools. Research by Alhassan et al. (2020) also supports these results, concluding that ease of use of QRIS has a significant positive impact on the decision to adopt it. This system is considered beneficial because it is able to integrate various digital payment methods into one platform, thereby increasing efficiency and simplifying the transaction process.

The results of the regression analysis show that perceptions of benefits do not have a significant effect on interest in using QRIS. This means that although individuals or communities are aware of the benefits of the technology, this awareness is not strong enough to encourage them to adopt it. This finding is consistent with research conducted by Silaen, Manurung, & Nainggolan (2021), which found that perceptions of benefits did not have a significant effect on merchants' interest in using QRIS.

In the moderation analysis, the results shown in the table reveal that the beta coefficient for education that moderates the perception of security in model 2 is -0.081 with a p-value of 0.019 (<0.05). This indicates that education strengthens the relationship between perception of security and interest in using QRIS. Conversely, for education that moderates the perception of convenience, the beta coefficient in model 2 is recorded at 0.070 with a p-value of 0.234 (>0.05), which means that education does not strengthen the relationship between perception of convenience and interest in using QRIS. Finally, for the education variable that moderates the perception of usefulness, the beta coefficient in model 2 is 0.025 with a p-value of 0.614 (>0.05), which indicates that education does not strengthen the relationship between perception of usefulness and interest in using QRIS.

CONCLUSIONS

The purpose of this study was to examine the impact of perceived security, convenience, and usefulness on the intention to use QRIS, with education as a moderating variable. Based on the results obtained, it can be concluded that in model 1, perceived security and convenience have a significant effect on the intention to use QRIS, while perceived usefulness does not show a significant effect on the intention to use. In model 2, education is proven to strengthen the relationship between perceived security and interest in using QRIS. However, for the hypothesis that tests the relationship between perceived convenience and interest in using QRIS and perceived usefulness and interest in using QRIS, education cannot strengthen the relationship. Based on these results, researchers recommend that by informing customers about security features and usage instructions, MSMEs in Cianjur Regency enhance their view of QRIS security. Training employees, offering visual aids, and encouraging useful payments using QRIS can all help to improve the perception of convenience. Additionally, MSMEs must use education to improve their knowledge of transaction security and digital literacy. MSMEs can incorporate QRIS with customer loyalty programs to maximize its advantages. To increase QRIS use and encourage the development of digital transactions in this field, widespread advertising and education are also required.

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