

THE EFFECT OF PERCEPTIONS OF EASE OF USE, PERCEPTIONS OF SECURITY, QUALITY OF INFORMATION AND TRUST ON DECISIONS TO USE IN THE USE OF QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) AS A PAYMENT METHOD IN THE DIGITAL 4.0 ERA

ABSTRACT

The purpose of this study was to analyze the effect of perceived ease of use, perceived security, information quality and trust on usage decisions in using the Indonesian Standard Quick Response Code (QRIS) as a payment method in the Digital 4.0 era.

The analytical method in this study used qualitative primary data, the test stages carried out were: validity, reliability, normality, multicollinearity, heteroscedasticity, multiple linear regression, T test, F test and coefficient of determination. The data used in this study used a questionnaire instrument, and the valid data that was collected was 100 respondents. The sampling method in this study was purposive sampling. The testing tool used is SPSS v.25.

The results of the T-test research show that the variables Perceived Ease of Use, Perceived Security, Quality of Information and Trust partially have a positive and significant effect on the Decision to Use. The results also show that the variables Perceived Ease of Use, Perceived Security, Quality of Information and Trust have a joint effect on the Decision to Use.

Keywords : Perceived ease of use, Perceived security, Information quality, Trust and Usage decisions

(xiii + 75 + Lampiran)

Bibliography (2002 – 2022)