

# ***ANALYSIS OF PERCEPTION OF EASE AND PERCEPTION OF BENEFITS ON THE DECISION TO USE QRIS WITH TRUST AS AN INTERVENING VARIABLE***

## ***ABSTRACT***

*Technological advances in payment systems have changed the role of currency to become non-cash or digital. The cash payment system is slowly changing to non-cash payments or digital payments. The aim of this research is to analyze the perceived convenience and perceived benefits of the decision to use QRIS in the people of Bogor city with trust as an intervening variable.*

*The analytical method in this research uses quantitative methods using primary data obtained from distributing questionnaires to 125 respondents. The sampling method in this research is non-probability sampling with a purposive sampling technique and the testing tool used is SmartPLS.*

*The results of this research show that the perceived convenience variable has a direct influence on usage decisions and the perceived usefulness variable has a direct influence on usage decisions. Trust has a direct effect on usage decisions, perceived ease of use does not have a direct effect on trust and for the variable perceived usefulness has a direct effect on trust. Perceived convenience does not indirectly influence usage decisions through trust, but perceived usefulness indirectly influences usage decisions through trust.*

*Key words: perceived convenience, perceived usefulness, decision to use, trust.*

*(xii + 74 + Attachment)*

*Bibliography (1989 – 2024)*