Sibatik Journal
Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, dan Pendidikan
E-ISSN: 2809-8544

ANALYSIS OF THE EFFECT PERCEIVED EASE OF USE AND PERCEPTION OF RISK ON SURABAYA COMMUNITY'S INTEREST IN PAYING ZIS THROUGH DIGITAL PAYMENT QRIS

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
Faculty of Economics and Business, State University of Surabaya
Email: fariid.19037@mhs.unesa.ac.id[1], rachmaindrarini@unesa.ac.id[2]

Abstract

This study aims to determine the effect of perceived ease of use and perceived risk on the public interest using the QRIS or the Quick Response Code Indonesian Standard as digital payment for ZIS transactions. The independent variables of this study are perceived ease of use and perceived risk, while the dependent variable is public interest. The data in this study were collected and based on the results of distributing Google Form questionnaires to people who use QRIS for paying ZIS in Surabaya City. This research method uses descriptive quantitative data with a population of as many as 99 respondents. In this study, the classical assumption test and multiple linear regression test through the SPSS 16 application were used as a data analysis tool. The results of this study show that all the variables have influenced each other.

Keywords: Perceived Ease of Use, Perception of Risk, Interest in Paying ZIS, Digital Payment QRIS

INTRODUCTION

The cashless lifestyle is growing in Indonesian society, especially millennial. According to (Haryati, 2021), explained that a cashless society is a group of people who no longer use cash in their financial transactions, but have used it as a credit card, debit card, digital wallet, mobile banking, and all forms of digital financial platforms that prioritize the efficiency of user transactions. As expressed by (Amalia, 2016), This technology is starting to become an innovative solution for financial services. This situation prompted Bank Indonesia to improve the payment system by launching the Quick Response Code Indonesian Standard (QRIS), a QR code standard created by Bank Indonesia to bridge digital payments through server-based digital financial applications, e-wallets, and mobile banking services.

Furthermore, according to (Alfaitulah & Suyanto, 2019), This technological development affects people's lifestyles in various fields, especially the economy. Currently, we are likened to a condition where "The World is in Human Hands." With smartphones in our hands, we can access whatever we want, from entertainment, to buying and selling transactions to remittances in the field of Islamic philanthropy. So, from this it can be concluded that Islamic philanthropy is certainly one of the sectors that benefits from these technological advances and is marked by the emergence of philanthropic fintech products in Islamic charitable institutions.

Tabel 1. Fund Collection Based on Organizational Levels of Zakat Management in 2019

OPZ	Collection (Amount of funds)	Distribution (Amount of funds)	Absorption
BAZNAS	296,234,308,349	270,716,950,765	

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

OPZ	Collection (Amount of funds)	Distribution (Amount of funds)	Absorption
Province BAZNAS	583,919,722,674	481,796,534,289	84%
BAZNAS City/Regency	3,539,980,546,674	2,586,872,888,351	
LAZ	3,728,943,985,109	3,519,873,720,039	

Source: National Zakat Statistics 2019

Based on the data above, it can be concluded that data on fundraising and distribution of Zakat, Infaq, and Sedeqah funds in Indonesia has large numbers and states that LAZ and BAZNAS Regency occupy the highest position as institutions that receive the most funds from the public with absorption capacity of up to 84% overall. This data shows that Indonesian people have a high interest in channeling funds for Zakat, Infaq, and Sedeqah.

Based on the background above, the author hopes that the results of this study can be useful for readers, especially institutions that collect Zakat, Infaq, and Sedeqah. Considering the rapid increase in cash withdrawals through digital payments today, it can be more easily and efficiently collected by the Indonesian Muslim community.

LITERATURE REVIEW

QRIS (Quick Response Code Indonesian Standard)

Bank Indonesia is the Central Bank of Indonesia, whose duties include managing the payment system in Indonesia. In 2014, BI issued a policy contained in Bank Indonesia Regulation No.16/08/PBI/2014 regarding electronic money or e-money (Bank Indonesia, 2014). Then it was re-arranged by Bank Indonesia in PADG No. 21/18/2019 regarding the implementation or use of QRIS.

Perceived Ease of Use

Ease in understanding is interpreted as a sense of trust in using a particular system or application and trust in this technology brings convenience when used (Ersaningtyas & Susanti, 2019). Perceived convenience according to Fusiler and Durlabhji has influencing factors, namely feeling ease when using technology in carrying out transaction activities and does not require more effort in its operation.

Perceived ease of use or ease of use according to Davis (Hasanah et al., 2021: 94) is a dogma that is believed by someone that using an information technology does not require complicated efforts either. Another definition of convenience according to Ooi & Tan (Widodo & Putri, 2021: 137), convenience is the view of users of a technology towards the complexity of learning and using this technology.

According to Kholid (Mahardika, 2021: 235) convenience is the level of one's trust in technology that can be used easily. Meanwhile, according to Sari and Pradnyanika (2020), ease of use is a person's opinion about whether or not the process of understanding a technology is easy or not and the assumption that using a technology will not be a hassle and will reduce effort.

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

H1:Perceived ease of use has a positive effect on people's buying interest

Perception of Risk

According to Pavlou, (2003) risk is a state of being in a state of uncertainty that a person or individuals consider when deciding whether to make online transactions. According to Featherman, M. and Pavlou, P. (2003), perceived risk is the perception of uncertainty and unintended consequences of using online products or services. This risk perception has a strong impact on trust. The lower the perceived risk, the higher the trust and vice versa.

Risk is a condition of uncertainty that is considered by people to decide whether or not to make transactions online. Risk is uncertainty and unwanted consequences in carrying out a particular activity. Perceived and defined risk is the uncertainty faced by consumers when they are unable to see the possibilities that will occur from the purchase decision they make. Before choosing a product or service, consumers will certainly consider the risks of using the product or service. As with the use of Fintech, consumers will certainly decide to use online transaction-based services or not, given the high risks they may face. The risk of using online transactions can be said to be high.

Risk is an uncertainty that users will accept in using Fintech. Risks can be divided into five dimensions, including:

a) Psychological risk (physcological risk), feelings, emotions or ego felt by individuals because they buy or use a product.
b) Financial risk (financial risk), individuals feel financial problems after buying or using a product
c) Performance risk (functional risk), individuals do not get the function of a product as they expected
d) Physical risk (physical risk), the negative impact of a product that is felt by users after using it
e) Social risk, this risk is influenced by the environment around the user for the use of a product.
f) Time risk, the risk received in the form of loss of consumer time due to product purchases.

The higher the level of risk obtained by the individual, the lower the level of individual trust. Conversely, the lower the level of risk that is obtained by the individual, the higher the level of individual trust.

H2: Perceived risk has a positive effect on people's buying interest

Interest to Use (Intention to Use)

A form of the user's desire to use a particular object or application can be said to be an intention to use or it can be a personal commitment to using existing technology and specifically. According to Sondang P. Siagian (2002:92) individuals in buying something or not buying a product must use several considerations between yes or no. Interest is also a state within the objective sphere which is the relationship between individuals with certain behaviors (Ajzen, 1991)This shows that when someone is interested in something, both

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

goods and services, they tend to focus on what interests them. Interest can be measured by the transactional interest parameter which is the interest in buying or using, referential interest is defined as the interest in recommending and explorative interest or one's behavior in gathering information (Robaniyah & Kurnianingsih, 2021)

H3: Perceived convenience and perceived risk have a positive effect on people's buying interest

METHOD

This study used a quantitative method using primary and secondary types and sources of data obtained from the results of questionnaires distributed to respondents and previous literature, statistical data and books as a reference. Distributing questionnaires to respondents with the criteria of being Muslim and living in the Surabaya area. Retrieval technique with *non-probability*sampling with purposive samplingas data withdrawal. The data collection technique uses a questionnaire that is created and distributed using a Google form. And for data analysis techniques using descriptive analysis and multiple linear regression analysis.

RESULTS AND DISCUSSION

Respondents' socio-demographic analysis

Table 2 shows demographic information regarding the age and sex of the respondents. The majority of people who filled out this questionnaire were aged 20-29 years (100%) and 80% of respondents or 79 with female gender filled out, followed by 20 men who participated in this study.

Table 2. Respondent Demographic Information

Demographic Profile	Respondents	%
Age		
20-29 years old	99	100
30-39 years old	0	0
40-49 years old	0	0
50-59 years old	0	0
Above 60 years old	0	0
Sex		
Male	20	20
Female	79	80

In this study using descriptive analysis and multiple linear regression analysis with the following results which have several tests including data quality tests, data normality test, classic assumption test, r-square test, and T test or partial test as follows:

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

1. Data Quality Test (Instrument Test)

This test includes testing the validity and reliability of the three variables, namely perceived ease of use, perceived risk and interest in using QRIS in payments of ZIS in Surabaya City. Validity test shows that all statement items representing the three variables are valid. Judging from the variable X1 the Rtable used is 0.1975 (seen in table R) where the value is obtained from the number df = 97 (number of respondents - 2) and the significance level used is 0.05. Based on the comparison of Rcount and Rtable in the validity test of variable X1, it can be concluded that the questionnaire is declared valid. This is because Rcount > rtable. Judging from the variable X2, the Rtable used is 0.1975 (seen in table R) where the value is obtained from the number df = 97 (number of respondents - 2) and the significance level used is 0.05. Based on the comparison of Rcount and Rtable on the validity test of the x2 variable, it can be concluded that the questionnaire is declared valid. This is because rcount > rtable. For the variable Y, the Rtable used is 0.1975 (seen in table R). where the value is obtained from the number df = 97 (number of respondents - 2) and the significance level used is 0.05. Based on the comparison of Rcount and Rtable on the validity test of the variable y, it can be concluded that the questionnaire is declared valid. This is because rcount > r_{table}.

Reliability analysis shows the reliability coefficient and the relationship between factors. Reliability means the extent to which a study can be duplicated with similar samples and under similar conditions, to produce similar results. In testing reliability, in this study by looking at Cronbach's valueα is quite acceptable up to 0.60 or so. Cronbach's α according to Sujarweni (2014) has shown 0.60 as an acceptable reliability coefficient. Cronbach is an important measure of reliability used to check data reliability (Hair et al., 2010). From the results of the reliability test for each construct that has a value greater than 0.60, it can be concluded that it is reliable or consistent, as illustrated in Table II which shows that all variables have a reliability value of more than 0.6 (ranging from 0.827 to 0.940), thus indicating that the questionnaire items are reliable in their ability to measure each construct consistently.

Table 3. Reliability Test

Variables	Items	Cronbach α
Perception ease of use	5	0.927
Perception of risk	5	0.780
Interest	5	0.874

2. Data Normality Test

To find out whether the population is normally distributed or not, a data normality test is performed using the Kolmogrov Smirnov one sample test with a significance level of 5% or 0.05.

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

Table 4. Data Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Standardized Residual
N		99
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.98974332
Most Extreme Differences	Absolute	.089
	Positive	.052
	Negative	-.089
Test Statistic		.089
Asymp. Sig. (2-tailed)		.051[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

The standardized residual values in this study based on table 3 spread normally, this can be seen from the "Asymp. Sig. (2-tailed)" value which is greater than 0.05. so that it is decided that the model is normally distributed.

3. Classic assumption test

This test includes a multicollinearity test to test whether the regression model used found a direct relationship between the independent (independent) variables which can be seen from the tolerance values of the two independent variables. From the VIF values above, it can be seen that VIF X1 = 2.808, VIF X2 = 2.808. Because the VIF value of all independent variables is <10, it can be concluded that there are no symptoms of multicollinearity in the research model

Table 5. *Multicollinearity Test*

Model		Collinearity Statistics		Information
		tolerance	VIF	
1	(Constant)			
	X1	.957	1045	Non multicollinearity
	X2	.957	1045	Non multicollinearity

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

In the classic assumption test there is also a heteroscedasticity test to test whether there is an unequal variance of the residuals or confounding factors for all independent variables.

Table 6. *Heteroscedasticity Test*

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.038	.992		4.071	.000
	X1	-.057	.043	-.133	-1.325	.188
	X2	-.070	.032	-.216	-2.153	.034

a. Dependent Variable: ABSRESID

From the table it can be seen that the "sig" value, variable X2 has a Prob value of 0.034 <0.05, so it can be concluded that there is a heteroscedasticity problem in the model. So neededimprovement by using the spearman / spearman rank correlation test. independent variable with unstandardized residual value. The test used uses a significance level of 0.05 with a two-way test. The basis for making decisions using the Rank Spearman test is as follows:

1. If the Significance value (Sig.) > 0.05, there is no symptom of heteroscedasticity in the regression model
2. If the Significance value (Sig.) <0.05, there is a symptom of heteroscedasticity

Table 7. Improvement Of Heteroscedasticity Test

Correlations					
			X1	X2	Unstandardized Residual
Spearman's rho	X1	Correlation Coefficient	1.000	.014	-.095
		Sig. (2-tailed)	.	.894	.352
		N	99	99	99
	X2	Correlation Coefficient	.014	1.000	-.130
		Sig. (2-tailed)	.894	.	.198
		N	99	99	99

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

	Unstandardized Residual	Correlation Coefficient	-.095	-.130	1.000
		Sig. (2-tailed)	.352	.198	.
		N	99	99	99

In the Correlations table, the Sig. (2-tailed) > Unstandardized residue of 0.352 and 0.198 > 0.05, there are no symptoms of heteroscedasticity and can be said to be good and ideal.

4. Multiple Determination Analysis (R-Square Test)

Table 8. Multiple Determination Analysis (R-Square Test)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.798[a]	.636	.629	2.232	.636	84.012	2	96	.000	2.033

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

It can be seen that the adjusted R Square value is 0.629, meaning that the independent variable can explain the dependent variable by 62.9%, while 37.1% is explained by other factors that are not included in the research model

5. Multiple Linear Regression Analysis

The following table is the regression equation obtained is Y = 0.540 + 0.843 + 0.125 The regression equation obtained is Y = 0.540 + 0.843 + 0.125. From the regression above, the results of the research can be interpreted:

a) The constant coefficient value is 5.194, meaning that if the variables X1 and X2 are considered constant then Y will increase by 0.540.
b) The coefficient value of X1 is 0.843, meaning that if X1 increases by 1 unit, Y will increase by 0.843 assuming other variables are constant.
c) The coefficient value of X2 is 0.125, meaning that if X2 increases by 1 unit, Y will increase by 0.125 assuming other variables remain the same.

Table 9. Multiple Linear Regression Analysis

Coefficients[a]

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Correlations	Collinearity Statistics

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1		.540	1.614		.335	.739					
	X1	.843	.070	.753	11.969	.000	.784	.774	.737	.957	1.045
	X2	.125	.053	.149	2.373	.020	.306	.235	.146	.957	1.045

a. Dependent Variable: Y

6. T Test (Partial Test)

Table 10. T Test (Parsial Test)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Correlations Zero-order	Correlations Partial	Correlations Part	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1		.540	1.614		.335	.739					
	X1	.843	.070	.753	11.969	.000	.784	.774	.737	.957	1.045
	X2	.125	.053	.149	2.373	.020	.306	.235	.146	.957	1.045

a. Dependent Variable: Y

The t test was conducted to see the effect of an independent variable on the dependent variable. By using the hypothesis H0: Not Influential and H1: Influential. If the value of t count < t table, it means that Ho is accepted and if the value of t count > t table, it means that Ho is rejected. So from the table above it can be calculated with the number of degrees of freedom obtained from n (number of respondents) – k (independent variable) = 99-2 = 97 , and sig. 5%. So that the Ttable value is 1.66071. It can be concluded that: Tcount X1 > from Ttable, so that H0 is rejected or means it has an effect. Meanwhile, Tcount X2 > from Ttable, so H0 is rejected or means it has an effect or in the sense that all hypotheses really have an effect.

7. Simultaneous Test (F)

The results of the simultaneous test can be seen in the following table wherethe independent variables jointly affect the dependent variable or H3 is acceptable

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259

Table 11. Simultaneous Test (F)

ANOVAa

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	837085	2	418,542	84012	.000b
	residual	478,269	96	4,982		
	Total	1315.354	98			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Determination of df 1 with the formula: k (total number of variables) – 1

Determination of df 2 with the formula: n (number of respondents) - k (total number of variables)

Then df1 is obtained 2 , and df2 is obtained 96 , with sig. 0.05

So that the value of Table F is 3.09 (see table f)

From the regression results above, it can be seen that the calculated F value (84,012) > F table value (3.09), so it can be concluded that the independent variables jointly affect the dependent variable. Or H3 is acceptable.

CONCLUSION

Based on the results of this study and statistical testing via SPSS, perceived ease of use and perceived risk both individually (partially) and jointly (simultaneously) have a significant positive effect on the variable interest in using the interest of the Muslim community to use QRIS as digital payments for ZIS transactions.

This shows that users do not experience difficulties in using QRIS, so that the impact will be that consumers can easily apply it in paying at any time. This research has a limit in the Surabaya area and it is hoped that in future studies it can be carried out in a larger area and with more respondent.

REFERENCES

Haryati, D. (2021). Fenomena Cashless Society pada Generasi Milenial dalam Menghadapi Covid-19. Business Innovation & Entrepreneurship Journal, 3(1), 33–39. https://nextren.grid.id

Amalia, F. (2016). The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries. Journal of Indonesian Economy and Business, 31(3), 345–348. https://doi.org/10.22146/jieb.23554

Alfaitulah, R., & Suyanto. (2019). Rekayasa Sosial Ekonomi dalam Rangka Peningkatan Pendapatan Masyarakat di Sekitar Kawasan Wisata Kampung Toga Sumedang. E-Proceeding of Management, 6(1), 518–525.

Ajzen, I. (1991). The theory of planned behavior. Organizational Behavior and Human Decision Processes, 50(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Anifa, F., Anisa, A., Fadhila, N., & Prawira, I. F. A. (2020). Tingkat Kemudahan dan Manfaat pada Penggunaan Layanan Go-Pay bagi Minat Pengguna di Indonesia. Organum: Jurnal Saintifik Manajemen Dan Akuntansi, 3(1), 37–49. https://doi.org/10.35138/organum.v3i1.75

Ersaningtyas, A. P., & Susanti, E. D. (2019). Analisis pengaruh persepsi kemudahan, Persepsiresiko Dan Kualitas Informasi Terhadap Minat Menggunakan Rekening bersama shopee. Jurnal Bisnis Indonesia, 10(2), 185–198.

Kuisma, T., Laukkanen, T., & Hiltunen, M. (2007). Mapping the reasons for resistance to Internet banking: A means-end approach. International Journal of Information Management, 27(2), 75–85. https://doi.org/10.1016/j.ijinfomgt.2006.08.006

Luckandi, D. (2018). Analysis of Payment Transactions Using Fintech at MSMEs in Indonesia. DSpace, 4, 1–56. https://dspace.uii.ac.id/handle/123456789/9681

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. International Journal of Electronic Commerce, 7(3), 101–134. https://doi.org/10.1080/10864415.2003.11044275

Priambodo, S., & Prabawani, B. (2015). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunan, Dan Persepsi Risiko Terhadap Minat Menggunakan Layanan Uang Elektronik (Studi Kasus Pada Masyarakat Di Kota Semarang). Jurnal Ilmu Administrasi Bisnis, 5(2), 127–135.

Robaniyah, L., & Kurnianingsih, H. (2021). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan Dan Keamanan Terhadap Minat Menggunakan Aplikasi Ovo. Journal IMAGE |, 10(1), 53–62.

Fariid Achmad Wisanggeni[1], Rachma Indrarini, S.EI., M.SEI.[2]
DOI: https://doi.org/10.54443/sibatik.v2i8.1259