PUBLIC INTEREST IN USING QRIS IN PURCHASING HALAL PRODUCTS

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ABSTRACT

This research tries to determine the effects of perceived ease of use, perceived benefits, and safety perception on the intention to use QRIS in purchasing halal food. This study employs a quantitative methodology. Data collection was done using interviews with the help of questionnaires for 130 respondents. Data analysis uses SmartPLS to carry out tests, including the outer model, which consists of convergent validity, discriminant validity, composite reliability, cronbach's alpha, and multicollinearity tests. Then the inner model consists of a path coefficient test, a determination coefficient ($R2$), the goodness of fit (Q^2), effect size test (f^2) and hypothesis testing. The findings revealed that the intention to utilize QRIS to buy halal food was positively impacted by perceived ease of use, perceived benefits had a positive impact on the intention to use QRIS in purchasing halal food, and perceived safety had a positive influence on the intention to use QRIS in purchasing halal food. The author uses different variables and finds novelty, namely how the perception of safety affects an interest in using QRIS.

Keywords: *Perceived Ease of Use, Perceived Benefits, Perceived Safety, and Interest in Use*

INTRODUCTION

Indonesia is one country recorded as having a larger Muslim population than other religions. By considering Islamic law, several decisions have been made. Particularly in the culinary field, in the city of Surakarta itself, the culinary delights widely sold are almost all halal food and already have halal certification. Halal food is defined as food that does not contain ingredients prohibited by Islam. Certain foods are forbidden to Muslims, including pork and its by products, animals of prey, birds of prey, land animals without external ears, blood by products, and alcoholic food and beverage products [1]. Halal food is considered to be more attractive to consumers, considering that most residents in the city of Surakarta are Muslims.

However, with the increasing variety of available halal foods, consumers crave convenience and effectiveness when making transactions. The desire for a payment system that is fast and secure is one of the reasons for the development of a payment system that is currently booming in Indonesia. Given these problems, Bank Indonesia created a payment system known as QRIS (Quick Response Code Indonesian Standard). QRIS was created to simplify the transaction process. According to Bank Indonesia, the launch of QRIS is expected to become the foundation for digital transactions utilizing QR from all payment applications in Indonesia [2]. QRIS, a QR code created by ASPI (Asosiasi Sistem Pembayaran Indonesia), intends to speed up digital financial inclusion, boost government productivity, and simplify digital payment systems while maintaining security. [11].

The main function of the Payment QR Code is to reveal the identity of the party processing the payment transaction. During this transaction, the payment QR code is shown by one party in the transaction process and at a later stage it is scanned by another party. Following the recommendation from the government to increase the Non-Cash Movement, the use of QRIS can be one of the supports, namely increasing the use of electronic money. By transacting through QRIS, people do not need to carry cash where the cash requires space and calculations. Ariyani, M. (2022)

Electronic money has shifted the existence of cash because it is considered more efficient and economical [3]. However, many factors will influence whether Muslim consumers are interested in using QRIS as a transaction tool to replace cash. One is the ease of use offered by QRIS, which will impact how interested consumers are in using QRIS as a tool for payment transactions [4]. If QRIS makes it easy for its customers to make transactions, it will bring many customer benefits.

However, the guarantee of the safety and confidentiality of the data of a person making a transaction with QRIS must be prioritized. Therefore, QRIS uses authentication (a PIN) to keep the transaction safe before a user makes a transaction. QRIS has been guaranteed confidentiality because it is directly supervised by Bank Indonesia and has also been standardized [2].

Electronic money, if viewed from the perspective of Islam, is sufficient to fulfill halal requirements because it has been fulfilled by preventing electronic money from things that are prohibited by syara', with clear contractual transactions. It is also explained in fiqh that electronic money is included in a multi-contract fiqh contract or in other words a contract that collects several contracts. Febriandika, N.R., &Hakim, F. (2020)

LITERATURE REVIEWS

1. **Perceived Ease of Use**

   Perceived ease of use is a metric that indicates whether or not someone believes that technology can be clearly used and does not require much effort, but it must be simple to use and operate [5]. It can also be interpreted as how and to what level a person believes technology is easy to understand. The ease of use of technology includes several indicators, namely: easy to learn (the system is simple to use and learn), controllable (the system is easy to run), clear and understandable (the system is straightforward and easy to understand), flexible, easy to become skilled at (the system is easy to use and become skilled at), and easy to use (the system is easy to use) [5].

2. **Perceived Benefits**

   A perceived benefit is when someone thinks using this technology will enhance their job performance [6]. This could imply that a person's impression of benefits is that employing this technology will enhance his ability to accomplish his work. Perceived benefits include several indicators, namely facilitating transactions, speeding up transactions, providing additional benefits when completing transactions, and increasing efficiency in conducting transactions [7].

   When compared to cash which is easily torn, easily lost and also less efficient because sometimes there is still a lot of counterfeit money circulating. Qris provides an alternative transaction system method that indirectly makes everything easy just by using a QR code. because it only has value in numbers in an application, it already has value or function and can be used to pay for goods or services. Natalina, S.A., Zunaidi, A., & Rahmah, R. (2021)

3. **Perceived Safety**

   Perceived safety is defined as consumer opinion on the safety of using a system [13]. Crime on the internet, especially regarding personal data, is still an important issue that must be addressed immediately. Maintaining the safety of a system will create a sense of trust and generate interest in the system. Safety in the use of online payment systems is the guarantee of personal data and funds when conducting a transaction.

4. **Interest of Use**

   The degree of interest a person has in engaging in a particular behavior is referred to as their behavioral interest. The desire to engage in an activity is known as behavioral

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interest [8]. Interest is a person's behavior when he is interested in something and is accompanied by a conscious desire to know more about it. There are several indicators that underlie interest, namely transactional interest, referential interest, preferential interest, and explorative interest [9].

METHODS

The correlation between the variables is examined in this study by a quantitative method. This study uses a survey method to obtain primary data, which will be collected directly by distributing questionnaires (Likert scales) to respondents who purchase halal food products. The population of this study is someone who buys halal food using QRIS. This study uses 12 indicators with a sample of 130 respondents. Quantitative data analysis using SmartPLS to carry out tests includes the outer model, which consists of convergent validity, discriminant validity, composite reliability, Cronbach's alpha, and multicollinearity tests. The inner model consists of the path coefficient test, the determination coefficient, the model feasibility test, and the hypothesis test (t-statistics and p-values).

RESULTS

1. **Description of Respondent Identity**
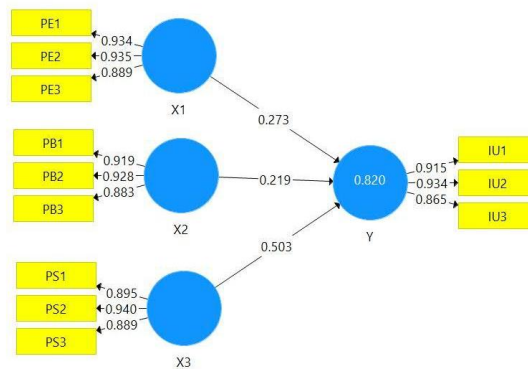
   Description of Respondent Identity

   From the questionnaire distributed to 130 respondents, the respondents' characteristics were found based on gender, age, and level of education. Most of the respondents were female, with a percentage of 68.4%. The respondents' average age was 21–30 years, with a percentage of 74.4%, and the majority education level was S1, with a percentage of 72.2%. Most of the respondents who are interested in using QRIS to purchase halal culinary products have an income of less than 2,034,000 IDR, for a percentage of 48.9%.

2. **Data analysis**
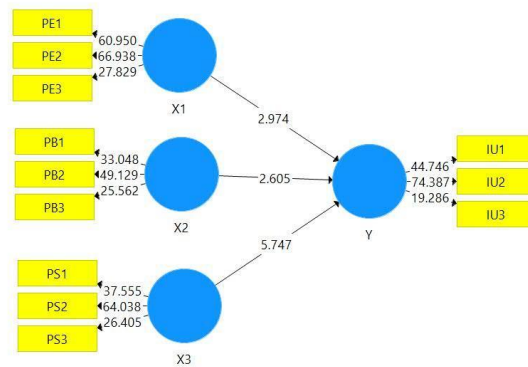   A. Partial Least Square (PLS) Model Scheme

   To see if the theory is true, this study uses the partial least squares (PLS) analysis technique with the SmartPLS 3.0 program. A schematic representation of the PLS program under test is shown below:

   Figure 1. Outer Model

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Source: SmartPLS 3 Data Processing (2022)

Figure 2. Inner Model

Source: SmartPLS 3 Data Processing (2022)

B. Outer Model Evaluation

1. Convergent Validity

The outer loading value is applied to test the convergent validity. If an indicator's outer loading value is more than 0.7, it is said to satisfy convergent validity. The values for each indicator's outer loading are listed below:

Table 1. Outer Loadings

	Perceived Ease of Use (X1)	Perceived Benefits (X2)	Perceived Safety (X3)	Interest of Use (Y)
IU1				0.915

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IU2			0.934
IU3			0.865
PB1		0.919	
PB2		0.928	
PB3		0.883	
PE1	0.934		
PE2	0.935		
PE3	0.889		
PS1			0.895
PS2			0.940
PS3			0.889

Source: SmartPLS 3 Data Processing (2022)

All variable indicators have an outer loading value > 0.7, as can be seen from the outer loading data. In order to satisfy the standards of convergent validity, outer loading values in the range of 0.5 to 0.6 are deemed sufficient [10]. From the data above, it can be said that all variable indicators are deemed possible or valid for further research and analysis.

2. Discriminant Validity

A cross-loading value is required to conduct tests on discriminant validity. When an indicator's cross-loading value on a given variable is the highest of all the other variables, it is said to have discriminant validity. Below is a list of the values for each indicator's outer loading:

Table 2. Cross Loadings

	Perceived Ease of Use (X1)	Perceived Benefits (X2)	Perceived Safety (X3)	Interest of Use (Y)
IU1	0.721	0.758	0.725	0.915
IU2	0.764	0.798	0.750	0.934
IU3	0.648	0.611	0.846	0.865
PB1	0.689	0.919	0.660	0.730

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PB2	0.633	0.928	0.653	0.720
PB3	0.735	0.883	0.716	0.729
PE1	0.934	0.708	0.657	0.751
PE2	0.935	0.706	0.629	0.732
PE3	0.889	0.663	0.622	0.684
PS1	0.716	0.686	0.895	0.805
PS2	0.595	0.716	0.940	0.773
PS3	0.568	0.621	0.889	0.784

Source: SmartPLS 3 Data Processing (2022)

Latent constructs predict block sizes in their blocks better than other blocks if a construct has a stronger correlation with measurement items than other construct sizes [10]. Apart from using the cross-loading value, discriminant validity can also be measured using the average variant extracted (AVE) value. If the AVE value reaches 0.5, it is considered to be good. The following is the AVE value for each indicator:

Table 3. Average Variant Extracted (AVE)

Variable	AVE
Perceived Ease of Use	0.846
Perceived Benefit	0.828
Safety Perception	0.825
Interest in Using	0.819

Source: SmartPLS 3 Data Processing (2022)

Each variable has a value of > 0.5, which indicates that it has a high discriminant validity value based on the AVE value data presented above.

3. Composite Reliability

To measure an indicator's usefulness and dependability for a certain variable, composite reliability is used. If a variable's value is more than 0.7, it is considered to have achieved composite reliability [10].

Table 4. Composite Reliability

Variable	Composite Reliability

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Perceived Ease of Use	0.943
Perceived Benefit	0.935
Safety Perception	0.934
Interest in Using	0.932

Source: SmartPLS 3 Data Processing (2022)

Each variable has high reliability if it reaches the composite reliability value, which can be determined from the composite reliability value above if the value is > 0.7.

4. Cronbach's Alpha

Cronbach's alpha can be used to enhance the reliability test that uses composite reliability. If a variable's Cronbach alpha value is more than 0.7, it can be considered reliable [10]. The following are the Cronbach values for each variable:

Table 5. Cronbach's Alpha

Variable	Cronbach's Alpha
Perceived Ease of Use	0.908
Perceived Benefit	0.896
Safety Perception	0.894
Interest in Using	0.889

Source: SmartPLS 3 Data Processing (2022)

Based on the data presented above, each variable has a Cronbach alpha value greater than 0.7. That way, It can be said that if each variable meets Cronbach's alpha value requirements, it is possible to conclude that each variable has a high level of reliability.

5. Multicollinearity Test

With a VIF value of < 10, the multicollinearity test evaluates whether independent or independent variables have a correlation [10]. The multicollinearity test's findings are listed below:

Table 6. Multicollinearity Test

	X1	X2	X3	Y

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X1	2,542
X2	2,962
X3	2,456
Y	

Source: SmartPLS 3 Data Processing (2022)

As shown above the table, it was found that the value of the perceived ease of use variable for interest in using QRIS was 2.542. Then the value of the perceived benefit variable on interest in using QRIS is 2.962. Then the perceived safety value on interest in using QRIS is 2.456. It can be concluded that each variable in this research does not violate the multicollinearity test.

C. Evaluation of the Inner Model

1. Path Coefficient Test

The path coefficient is evaluated to indicate the strength of the independent variable's impact on the dependent variable. However, the determination coefficient (R-Square) measures how much the endogenous variables are influenced by external factors. In the inner model scheme presented above, It might be said that the impact of safety perceptions on the interest of 5.747 indicates the most significant path coefficient value. Then the second most prominent effect is shown by the effect of perceived ease of use on interest which is 2.974. The effect of benefits perception on the interest of 2.605 shows a minor influence.

Based on this description, The path coefficient for each variable in this model is positive. Accordingly, the stronger the correlation between the independent and dependent variables, the higher their path coefficient value.

2. Coefficient Determination (R2)

The model's competence to explain variation in the dependent variable will be shown by the test results of the coefficient determination. The correlation coefficient classification is 0 (no correlation), > 0-0.49 (weak correlation), 0.50 (moderate correlation), 0.51-0.99 (strong correlation), and 1.00 (perfect correlation) [4]. The coefficient determination test's results are listed below:

Table 7. Coefficient Determinations

	R Square	R Square Adjusted
Interest in Using	0.820	0.815

Source: SmartPLS 3 Data Processing (2022)

The R2 value obtained from this test is 8.820, meaning that the data generated by the variable model of perceived ease of use, benefits perception, and perceived safety in explaining the factors causing interest in use is 0.820 (82%), resulting in the fact that 18% of the remaining independent variables are still hidden. This research has made a substantial contribution.

3. Goodness of Fit

The results of a good Q-Square analysis are indicated by a Q-Square value > 0.05 [10]. The Q-Square test's findings are listed below:

Table 8. Q-Square

Model	Mark
Q2 (=1-SSE/SSO)	0.662

Source: SmartPLS 3 Data Processing (2022)

Considering on the data above, it is found that the Q-Square value is 0.662 or > 0.05. This means that the goodness of fit test in this study is promising.

4. Effect Size Test (f^2)

The results of the f2 calculation values recommended by experts are 0.02, 0.15, and 0.35. The results of calculating the f2 value can be interpreted that latent variable (exogenous latent variables) have a small, moderate, and large influence on the level of stress on endogenous variables (Ghozali & Latan, 2015). The following are the results of the f2 test:

Table 9. Effect Size Test

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Variable	Interest of Use
Persepsi Kemudahan Penggunaan	0,163
Persepsi Manfaat	0,090
Persepsi Keamanan	0,571

Source: SmartPLS 3 Data Processing (2022)

From the test results, it can be concluded that the variable perceived ease of use has a moderate proportion to the interest variable because it has a value of 0.15 <0.163 <0.35.

From the results of these tests, it can be concluded that the perceived usefulness variable has a small proportion of the intention to use the variable because it has a value of 0.02 <0.090 <0.15.

From the test results, it can be concluded that the perceived security variable has a large proportion of the interest in using the variable because it has a value of 0.35 <0.571.

5. Hypothesis testing

The findings of the data processing may be applied to address the research's hypothesis. Hypothesis testing can be seen through the values of T-statistics and P-values. If the P-values are < 0.05 and the T-statistics are > 1.96 then the hypothesis is true [10]. These are the outcomes of the hypothesis test through the inner model:

Table 10. T-Statistics and P-Values

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1=> Y	0.273	0.273	0.092	2,974	0.003
X2 => Y	0.219	0.216	0.084	2,605	0.009
X3 => Y	0.503	0.507	0.088	5,747	0.000

Source: SmartPLS 3 Data Processing (2022)

Given the information shown above, it is clear that each hypothesis has a P-value of < 0.05 and T-statistics of > 1.96, indicating that the independent variable significantly affects the dependent variable.

DISCUSSION

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1. The Effect of Perceived Ease of Use on Interest in Using QRIS in Halal Culinary

   The results of this research and data processing show that the t-statistic value of the perceived ease of use variable is > 1.96, which is 2.974, and the p-value is < 0.05, which is 0.003, so it has a significant impact. From this, we could therefore say that the first hypothesis (H1) is accepted. This is consistent with previous research, which stated that perceived ease of use significantly positively affects the decision to use QRIS-based electronic money [4].

2. The Effect of Perceived Benefits on Interest in Using QRIS in Halal Culinary

   The results of this research and data processing show that the t-statistic value of the perceived ease of use variable is > 1.96, which is 2.605, and the p-value is < 0.05, which is 0.009, so it has a significant effect. From this, We could therefore say that the second hypothesis (H2) is accepted. This is in line with the past studies, which states that the perceived usefulness factor significantly influences the intention to use QRIS [12].

3. The Influence of Safety Perceptions on Interest in the Use of QRIS in Halal Culinary

   The results of this research and data processing show that the t-statistic value of the perceived ease of use variable is > 1.96, which is 5.747, and the p-value is < 0.05, which is 0.000, so it has a significant impact. From this, we could therefore say that the third hypothesis (H3) is accepted. This is consistent with earlier research, which stated that safety had a significant positive effect on the interest in using QRIS among customers of the Bali Regional Development Bank Denpasar Main Branch [14].

CONCLUSION

The novelty of this research, namely looking at technological developments, especially in payment transaction tools, makes the authors examine payment instruments for purchasing halal culinary. The perceived safety variable in this study is novel, and it can influence the variable interest in using QRIS in halal culinary. Based on the research data above, all ideas are accepted or can be said to have a significant and positive impact. The ease of use provided by QRIS will entice someone to use it instead of cash. Many benefits can be obtained when using QRIS, so many attract customers to use QRIS instead of cash. QRIS security, which Bank Indonesia guarantees, makes customers interested in using QRIS. The limitations of this study are that some of the respondents met by the researchers did not know about QRIS. Suggestions for Bank Indonesia are to intensify promotions and increase attractiveness to increase customer interest in using QRIS. Suggestions for future researchers are

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expected to complement the limitations of this study by conducting research using other variables or

on different respondents.

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