LEX LOCALIS-JOURNAL OF LOCAL SELF-GOVERNMENT
ISSN:1581-5374 E-ISSN:1855-363X
VOL. 23, NO. 11(2025)

EFFECT PERCEIVED BENEFITS, PERCEIVED EASE OF USE AND PERCEIVED RISK ON NAGARI QR MERCHANT APPLICATION

Rika Desiyanti[1], Md. Mohidul Islam [2], Issa Ahammed[3], Md Moniruzzaman[4], Nasrin Shamima[5] Md. Rajan Ali[6], Farhansyah Mondari[7]

[1]Management Department, Faculty of Economics and Business, Universitas Bung Hatta, Jl Bagindo Aziz Chan Air Pacah Padang, West Sumatera Indonesia
[2]Faculty of Business Administration, World University of Bangladesh Dhaka, Bangladesh and Faculty of Business and Communiction, Universiti Malaysia Perlis, Arau Malaysia
[3]Faculty of Business Administration, World University of Bangladesh Dhaka, Bangladesh
[4]Faculty of Business Administration, World University of Bangladesh Dhaka, Bangladesh
[5]Faculty of Business Administration, World University of Bangladesh Dhaka
[6]A seasoned banker as well as a finance professional at Islami Bank Bangladesh PLC
[7]Management Department, Telkom University, Kampus Surabaya, Jl. Ketintang No.156, Surabaya, East Java, Indonesia.

ABSTRACT

This study examines the impact of the application's perceived usefulness, ease of use, and risk on QR merchants at Cafe Salejourn in Padang, Indonesia. QR merchant application has become a novelty because the payment system is part of financial technology. Furthermore, the latest research is also the TAM/technology acceptance model that affects QR merchants, which is rarely researched. The study's originality on QRIS is only this time in Padang, Indonesia. This study analyses the influence of benefit perception, ease of use, and risk perception on QR merchant applications. The analysis technique is multiple linear regression, with three hypotheses tested. This study used a sample of 100 consumers from the Salejourn Cafe in Padang, Indonesia. This study's data is processed using the SPSS application. These findings suggest that perceived benefits do not affect the Nagari QR Application among consumers of the Salejourn Cafe in Padang, Indonesia. Meanwhile, perceived ease of use and perceived risk positively affect and significantly on application among customers of Cafe Salejourn.

Keywords: Perceived Benefits, Perceived Ease of Use, Perceived Risk, QR Merchant Application

1.1 Introduction

Technological developments are accelerating rapidly, penetrating various sectors of life. Technological advances have a positive impact on the economic sector. An innovation was created to make things easier and faster. New technology affects payment systems. Before the creation of money, humans independently met their needs by bartering. Thus, the barter system cannot be run freely like the trading system in a modern economy (Ialongo, 2024). We need a medium of exchange that has value and does not require people to need each other's goods, namely money. The form of money has continued to evolve since its inception. It starts with currency, which has two forms: coins and paper money, also known as cash. One form of implementation of technological developments is the ease of processing non-cash transactions (Bank Indonesia, 2020). The transaction process can use currency and demand deposits and technological applications called financial technology (Fintech). Fintech is the term for using technology and financial services to convert traditional business models into more modern ones (Bank Indonesia, 2018). QR code payment has emerged as a digital payment method. Bank Indonesia has launched a channel or payment system to standardize all server-based non-cash payments that use QR Code media as transactions or what is known as Quick Response Code Indonesian Standard (QRIS) (Vella, Pamungkas, Surwanti (2024). QRIS was implemented in all registered banks in Indonesia on January 1, 2020. Its existence provides many benefits to customers and traders who are carrying out transactions due to the practical use of QRIS.

Payment systems can be used easily and quickly by customers making transactions Świecka & Paprotny, 2021). Using the QR code system, customers can make shopping payments from various banks to one bank with minimal taxes, making customers feel more profitable (Visconti & Blázquez, 2022). Quick response payment (QR-pay) is a fast, convenient, and safe form of mobile payment and has been rapidly popularized in recent years (Wang, Wei & Tang (2024). The effects of QR-pay scanning modes on consumer product evaluations. Wagas et al. (2020) propose an architecture to enable secured contactless & cashless shopping using e-wallet applications. This system has also been implemented at Cafe Salejourn to make it easier for customers to pay in cash with Bank Nagari QRIS.

However, it is necessary to review how to use the Bank Nagari Application and whether it is suitable or effective at the Salejourn Cafe.

Table 1. Number of Bank Nagari Mobile Banking Users 2020-2023

Year	Number of Mobile Banking Users
2020	87,091 users
2021	149,155 users
2022	221,442 users
2023	287,483 users

Source: sumbar.antarasumbar.com

Based on Table 1. mobile banking users from 2020-2023 experienced a significant increase. This data shows that interest in Bank Nagari mobile banking users is very high for various reasons among application users. Interesting feature developments and updates from year to year make users increasingly interested in becoming customers at Bank Nagari. With the various features and developments presented by improvements in financial technology, several perceptions can be the root of multiple transaction problems. Perceptions that can be considered are perceived benefits, perceived convenience, and perceived risks. Perceived benefits refer to how business owners see the benefits they get from using the Nagari QR merchant application. The perceived ease reflects how business owners consider the Nagari merchant bank application easy to use. Business owners may have concerns about transaction data security, potential vulnerability to fraud, or other issues when using the Nagari QR merchant application. Perceived risk is used because, even though payments via digital wallets provide various benefits and convenience in carrying out payment transaction processes, many merchants still do not use them because they do not understand the level of security and privacy. Hutami et al. (2021) discovered that perceived benefits, reported ease of use, and perceived hazards contributed 72.9% to adopting electronic money, whereas other variables were unrelated. The study concluded that perceived benefits, ease of use, and perceived hazards influence the decision to utilize QRIS-based electronic money. To make it easier for banking customers to make payments or transactions, Bank Indonesia has launched a payment system to standardize all server-based non-cash payments that use QR Code media as a transaction. QRIS is part of financial technology that makes it easier for customers to transact. Therefore, it is important to research. The use of QRIS is influenced by the TAM acceptance theory model, which is rarely researched in Padang City when associated with QR merchants.

2.1 THEORETICAL AND DEVELOPMENT OF HYPOTHESES

2.1.1 Technology Acceptance Model (TAM)

TAM is a general model that assumes people tend to determine cognitive processes in optimizing the benefits of technology or information systems in determining or adopting technology. According to Cipta Hadi and Assegaff (2022), the TAM technology acceptance model is an acceptance model for consumers of information technology systems. Davis (1989) introduced two significant elements to the model: perceived usefulness and ease of use. The theory of action known as the TAM model is predicated on the idea that a person's emotions and perceptions of various situations impact their attitudes and behavior. Reactions and views from Information Technology (IT) users will affect their attitudes regarding technology acceptance (Park et al., 2022). Perceived usefulness is often understood as the degree to which an individual thinks utilizing a specific technology system will enhance their productivity at work (Caffaro, Roccato & Cavallo, 2020). Financial technology emphasizes the belief of a user that a technological system can improve its performance, and then that person will use the technological system (Ahmad, Žiković & Belyaeva, 2023). Apart from that, The degree to which a person thinks that utilizing a specific technology will relieve him of the work required is known as perceived ease of use. Similar to perceived usefulness, perceived user convenience is also based on trust.

2.1.2 Merchant Banks

Merchant banks are financial institutions that provide exceptional services to merchants or retailers to accept customer payments using credit or debit cards (Abdulai, Dary & Domanban, 2024). The fol-

lowing theoretical foundations form the basis of merchant banking (Nagari, 2020): 1). Electronic payment services. Merchant banks are intermediaries between retailers or merchants and credit or debit card networks. 2). The role of financial intermediation. Merchant banks act as intermediaries between retailers and card-issuing financial institutions, such as Visa, MasterCard, and American Express. 3). Transaction security. The theoretical basis related to transaction security is crucial in merchant bank operations. 4). Transaction fees. Merchant banks offer this service by charging retailers specific fees. 5) Provision of technology infrastructure. Merchant banks must have reliable technological infrastructure to facilitate the payment process. 6). compliance with financial regulations. Merchant banks are also subject to financial rules applicable in their operational areas. 7). Risk Management. Merchant banks must be able to manage risks related to fraud, refunds, or unauthorized transactions.

2.1.2 Perceived of Benefits

Perceived benefits are those of an individual who believes that using a technological system can increase performance at work (Davis, 1989). Perception of benefits is a process related to making a decision (Jogiyanto, 2019). Usefulness or benefit can be interpreted as a subjective matter of the possibility that implementing new technology will benefit individuals and the welfare of the company that adopts it. Perceived usefulness is an individual's belief that using a new technology will increase the performance of the work (Putro & Takahashi, 2024). Davis (1989) states that the meaning of benefit is the ability of a technology to generate profits. Thompson et al. (1991) and Szymkowiak et al. (2021) define usefulness as the advantage that information technology users expect to receive while doing their jobs. The usability construct is measured in making work faster (work more quickly), benefits, increasing productivity, enhancing effectiveness, and improving job performance.

2.1.3 Types of Perceived Benefits

In theory, there are several types of perceived benefits, namely: 1). Functional benefits. It relates to a product or service's practical or functional benefits. 2). Emotional benefits. It includes benefits related to feelings or emotions, such as happiness, satisfaction, security, self-confidence, or pleasure derived from using a product or service. 3). Social benefits. It relates to the benefits of social interaction or status gained from using a product or service. 4). Financial benefits. It involves benefits related to financial or economic aspects, such as saving money, investment value, or opportunities for monetary gain. 5). Psychological benefits. These include benefits influencing an individual's thoughts or perceptions, such as feelings of control, freedom, or reduced anxiety. 6). Environmental benefits. It includes benefits related to positive environmental impacts, such as reduced carbon footprint, sustainability, or environmental contribution. These benefits can influence consumer or individual perceptions of products and services. Understanding the different types of relevant benefits and how they influence consumer perceptions can be vital to devising an effective marketing strategy.

2.1.4 Perceived Ease of Use

Ease of use is derived from the term accessible and does not require much work or thought. Davis (1989) defines perceived ease of use as the extent to which an individual believes using technology will separate them from a corporation. The perception of ease of use is a belief or beliefs about the decision-making process. When people feel an information system is simple, they are more likely to use it. Jogiyanto (2019) defines perceived easiness as user trust in new technologies. Users regard flexibility and the capacity to employ an easy-to-understand, simple information system in the operational process as ease-of-use features (Noviatun and Riptiono, 2021). Meanwhile, Fusilier et al. (2005) found that some factors influence perceived ease of use: consumers believe they can utilize technology without difficulty. The perception of ease of use is that when using an information technology system, little effort is required, and no obstacles are encountered.

2.1.5 Types of Perceived Ease of Use

In theory, there is some perception of ease of use (Jogiyanto, 2019): 1) ease of learning. The degree to which a person believes it will be easy to learn to use a new product or system. 2) ease of use. It is associated with the extent to which a product or system can be used without undue difficulty or confusion. 3) ease of navigation. It relates to how easily a person can move from one feature or part of a product or system to another. It includes the ability to find information or features quickly. 3) ease of integration. It includes suitability or compatibility with existing technology. 4) ease of recall. The degree to which a user can remember how to use a product or system after not using it for some time. 5). Ease of Consistency. Consistency in the interface and user experience so that users feel familiar and comfortable using various product or system parts or features. Each aspect of this perceived ease of use contributes to the user's overall experience of a particular product or system. Good perceptions

of ease of use can encourage the adoption of a product or system, while poor perceptions of ease of use can be a barrier to the acceptance and use of a product or service.

2.1.6 Perceive of Risk

Risk perception is associated with uncertainty, which is undesirable (Jogiyanto, 2019). Perceived risk is the fear that consumers may suffer financial, performance, social, and privacy losses because they cannot forecast the repercussions of using Internet banking services (Bashir & Madhavaiah, 2015). Meanwhile, Ningsih et al. (2021) define risk as a circumstance in which an individual is unsure whether to take action or conduct an online transaction. Based on the reasoning provided above, we may conclude that risk perception is a perception of the impact of a decision. The exact location of these strikes is unknown. This impact could be more significant or lower than initially projected. Consumers are pushed to make purchases to accomplish specific goals, and their perception of risk is based on the type and amount of risk they feel when making judgments about particular purchases. The risk comes before making a purchase, and consumers cannot be sure that the planned purchase will reach the purchase goal (Guo et al., 2021).

2.2 Hypothesis Development

A hypothesis is a temporary explanation of the results of the research to be conducted. The nature of the hypothesis can be following temporary expectations and may not be by temporary expectations. This temporary statement needs to be proven true with research. Hypothesis development is associated with the theoretical basis and framework of thinking as follows.

2.2.1 The Influence of Perceived Benefits of the Nagari QR Merchant Application at the Salejourn Cafe, Padang, Indonesia

Benefits are the usefulness of the community's output, which can be the availability of services or facilities that the public can access. Benefits are defined as the extent to which mobile banking can meet the needs of its users (Kabir, 2013). Perceived benefits can shape a person's confidence in improving performance in using technology, especially mobile banking. In terms of benefits, customers consider the benefits they will get if they use mobile banking. Ismail and Purwani's (2021) research found that perceived benefits increase interest in adopting mobile banking via smartphone. Similarly, Atieq and Nurpiani (2022), Desita and Dewi (2022), Bakkara and Wijayangka (2020), and Nur Makmuriyah and Vanni (2020) found that perceived benefits have a favorable and significant impact on interest in mobile banking. According to Alfinaeka and Batara (2022). Research perceived usefulness, perceived use, and availability of features all positively and significantly impact interest in mobile banking applications. It allows us to develop the hypothesis:

H1: Perceived Benefits Have a Positive Influence on the Nagari QR Merchant Application at the Salejourn Cafe, Padang, Indonesia

2.2.2 The Influence of Perceived Ease of Use on the Nagari QR Merchant Application at the Salejourn Cafe, Padang, Indonesia

Ease refers to an individual's belief that using a specific system will require no physical or mental effort (Jogiyanto, 2019). Convenience is a perspective on the decision-making process. People who believe an information system is simple to use will use it. Ease of use is defined as a person's perception that using a specific system or invention requires no physical or mental effort (Ngafeeson, 2024; Wang et al., 2024). If someone believes a technology is simple, they will use it. The convenience variable conveys that a system is not made to make things more challenging for the user; instead, it is designed to make things easier for the user, who thus views things. The perception of convenience influences interest in adopting mobile banking. Ismail and Purwani (2021) found that perceived ease of use influences interest in mobile banking. Desita and Dewi (2022) found that perceived ease of use had a favorable and substantial effect on interest in adopting e-wallet applications. According to a study conducted by Pranoto and Setianegara (2020), Pribadi and Gunawan (2020), and Nur Makmuriyah and Vanni (2020), perceived convenience has a significant and influential effect on interest in utilizing mobile banking. The hypothesis is as follows:

H2: Perception of ease of use has a positive influence on the Nagari QR Merchant application at the Salejourn Cafe, Padang City

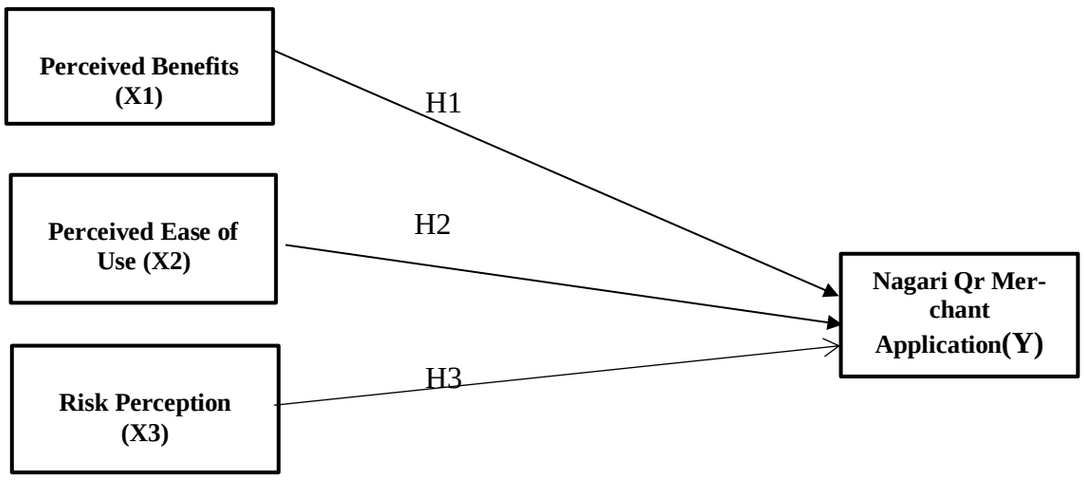
2.2.3 The Influence of Risk Perception on the Nagari QR Merchant Application at the Salejourn Cafe, Padang City

Perceived risk is a state of uncertainty that a person must consider when determining whether to trade online or not. Ease refers to an individual's belief that using a specific system requires no physical or mental effort (Jogiyanto, 2019). Convenience is a belief that influences decision-making. If people believe an information system is simple, they will use it. Ease of use refers to a person's belief that using a specific system or invention requires no physical or mental effort (Liu and Ma, 2024). The convenience variable makes it apparent that the system is not built to make things difficult for users but rather to make things easier for the user, who will then perceive things as good. Desita and Dewi (2022) found that risk perception influences interest in utilizing mobile banking applications. It is similar to studies performed by Choirudin et al. (2023), Bayu et al. (2022), Pribadi and Gunawan (2020), and Astuti et al. (2021), which found that risk perception influences interest in utilizing mobile banking services. Previous studies have postulated that risk perception affects how mobile banking applications are used in the following hypotheses:

H3: Risk Perception Has a Positive Influence on the Nagari QR Merchant Application at the Salejourn
Cafe, Padang City

2.3 Conceptual Framework

The theoretical underpinnings and prior research findings previously mentioned as a point of reference for formulating hypotheses serve as the basis for this study's conceptual framework. Picture 1. shows the conceptual framework.



Picture1. Conceptual Framework

3.1 RESEARCH METHODS

The object applied by researchers in this research is Cafe Salejourn. The population is all customers who visit. The sample is part of the population, consisting of several members selected. Determining the number of samples means that if the research carries out a multivariate analysis (multiple regression), the number of samples must be at least 20 times the number of variables studied. Thus, the number of samples for research has a variable number of 4. The number of respondents as samples is a minimum of 100 people. The sample collection technique is a non-probability sampling approach and a purposive sampling method, where sampling will use considerations based on several research criteria to increase sample accuracy. The specified criteria are:

Table 2. Sampling Criteria

No	Criteria
1	Customers over 20 years old
2	Visited Cafe Salejourn more than 2 times
3	Customers who use the Nagari application in the payment system

3.2 Data Types and Sources

The researchers applied a quantitative approach (Arumugam et al., 2023; Soomro et al., 2024; Canta & Paula, L. (2024). Quantitative data were used in this investigation. Quantitative data can be further classified as interval data or ratio data. This study uses primary data as its data source. Primary data sources are information obtained directly from the variables under study.

3.3 Variables and Operational Definitions

3.3.1 QR Merchant

QR Merchant is a payment system that allows customers to make payments by scanning a QR code provided by the merchant. This research uses primary data obtained directly from primary sources (respondents). The indicator :

1. Cheap taxes.
2. The Nagari application provides quick confirmation of the requested service.
3. Attractive application design.
4. Ease of checking the balance after making a payment.
5. Customers use this application.
6. Use the Nagari application continuously to make payments.
7. Benefits provided by the application.

3.3.2 Perceived Benefits (PB)

Perceived usefulness is a belief that provides benefits, where users believe that using a system or technology will increase their business performance. Thus, perceived benefits will influence consumer behavior in using electronic money. Electronic funds offer various benefits and can influence public perception so that the number of electronic money users will increase. Measurement of the usability construct, according to Davis (1989), consists of:

1. Makes work faster (*work more quickly*)
2. Benefit (helpful)
3. Increase productivity.
4. Enhance efficacy.
5. Improve job performance.

3.3.3 Perceived Ease of Use (PE)

Perceived Ease of Use is a person's belief that using a system or technology without much effort makes it easy to help complete the activities. Therefore, individuals have instilled trust in technology, or the system is easy to use. That person will often use it to help complete their activities. The following are several indicators of ease, according to Pratiwi et al. (2017):

a. Easy to learn use;
b. Clear and easy-to-understand interactions;
c. Interaction doesn't need a lot of work
d. Easy to use to meet your needs

3.3.4 Risk Perception (RP)

Perceived risk is an uncertain situation that individuals must consider when deciding whether or not to carry out online transactions. It must be regarded because, when making a decision, there will be consequences that will be accepted. The indicator is that the inconvenience caused by payment and time problems when I make transactions has been appropriately resolved.

1. Risks of carrying out banking transactions for the Nagari application.
2. Address issues that arise throughout the payment process
3. Compensation if the money is stolen.
4. Increasing trend of cybercrime.

3.4 Instrumental Measurement

Inferential analysis is carried out first before the hypothesis is tested. This analysis examines the possibility of the data by utilizing the testing stage, which includes the following steps:

3.5 Validity of Confirmatory Factor Analysis (CFA)

Validity is a metric used to determine whether a questionnaire is valid. The questions on a questionnaire have the potential to disclose a concept that can be measured using the questionnaire, and then the questionnaire is considered valid. Confirmatory Factor Analysis (CFA) serves as the evaluation method for this research. The factor analysis feature in the SPSS for Windows version 20.0 software was applied to facilitate validity testing. The validity test criteria are for an instrument to be valid so that the results of the Kaiser-Meyer-Olkin Measure of Sampling test must be positive. As measured by KMO MSA, adequacy has a factor loading value of more than 0.50 and does not measure other constructs. The factor analysis approach, accessible in the SPSS program version 29.0.1 for Windows, was used to test the validity of this research. Confirmatory Factor Analysis (CFA) is the method used to conduct testing. Varimax is the factor rotation technique used. We are examining the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO MSA) test to determine the validity of the correlation between the variables. Barrtlett's Test of Sphericity significance coefficient is evaluated with a significant coefficient of less than 5% or 0.50 (Hair et al., 2018), and the required KMO value must be > 0.50 to do factor analysis.

3.5.1 Descriptive Analysis

Statistical descriptions are used to analyze the data in this study. According to Sugiyono (2013), descriptive analysis uses statistics to examine or characterize data gathered in its original form without drawing broad conclusions or generalizations. The analysis will characterize each research variable with data in a frequency distribution table and calculate the Respondent Achievement Rate (TCR). The TCR calculation determines how high the research variable's achievement level is based on the respondent's answers. Before calculating the TCR, first, the total score of the respondent's answers from the statement item with the formula for calculating the total score (Arikunto, 2006):
To achieve the respondents' answers, use the following formula:

3.5.2 TCR = (Average Score / 5) x 100%

TCR = Respondent's Answer Achievement Level

Arikunto (2006) states that the criteria for respondent achievement level (TCR) values can be classified as follows:

Table 3. Respondent Achievement Level (TCR)

TCR (%)	Perception of Benefits	Perceived Ease of Use	Risk Perception
90 – 100	Very good	Very high	Very high
80 – 89.99	Good	Tall	Tall
65 – 79.99	Pretty good	High Enough	High Enough
55 – 64.99	Not good	Low	Low
0 – 54.99	Very Not Good	Very low	Very low

Source :Arikunto (2006)

3.5.3 Normality test

Normality testing seeks to uncover regular patterns of variance in each research variable (Li et al., 2023). The Residual model (ARESID) is utilized for normality testing, and the One-Sample Kolmogorov-Smirnov Test evaluates the model's compatibility with assumptions. In most cases, the value of each variable is determined based on whether it is greater than or equal to 0.05 for Sekaran's (2014) asympsig (2-tailed) statistics. If all research variables have been proven to have a normal distribution, they can quickly proceed to the following data processing stage.

3.5.4 Multiple Linear Regression Model Analysis

Researchers will conduct multiple linear regression analyses if they want to know the dependent variable's condition (up and down). Two or more independent variables and predictive factors are altered (values are increased or lowered). Regression analysis employs the numerous regression equation equations presented by Sugiyono (2013), namely:

Y= a + b1PB + b2PE + b3RP + e

Information:

Y = Nagari Qr Application Merchants
b1 = Benefit Perception Coefficient
b2 = Coefficient of Perceived Ease of Use
b3 = Risk Perception Coefficient
PB = Perceived Benefits
PE = Perceived Ease of Use
RP = Risk Perception
a = Constant
e = Random Error (Standard Error)

3.5.5 Coefficient of Determination

The coefficient of determination test (2) is used following Ghozali's (2018) assertion to ascertain the degree to which the independent variable may forecast the behavior of the dependent variable. The range of the coefficient of determination is 0 to 1. It can be inferred from the low R^2 value that a tiny independent variable can explain the variance in the dependent variable's value. Almost all of the data needed to predict the value of the dependent variable may be found in the independent variable when the value is close to 1.

3.5.6 R Square

R square (R^2) helps to know the magnitude of the influence of exogenous variables on endogenous ones expressed in percentage (%) (Sugiyono, 2013). The R square value criteria are as follows:

Table 4. R Square Criteria

R Square Value	Information
>0.75	Strong
0.50-0.75	Currently
0.25-0.49	Weak

Source: Hair et al. (2014)

3.5.7 Hypothesis test (T-test)

1. The t-test was to determine whether the independent variable impacted the dependent variable by Ghazali's (2016) assertion. A test with criteria is used as part of the procedure to test the hypothesis:
   Ho is accepted if sig. > 0.05 or t count < t table. The independent and dependent variables do not have any partial influences.
2. Ho is rejected if sig. < 0.05 or t count > t table. The independent and dependent variables have some degree of interaction.

4.1 RESEARCH RESULTS AND DISCUSSION

4.1.1 Research result

The results of this research will begin with the response rate or response rate of research respondents. There are respondent profiles, validity tests, reliability tests, F tests, and multiple linear regression tests.

4.1.2 Response Rate

*Response rate*s are the response rate of respondents to the questionnaire that has been circulated. Questionnaires were distributed to customers of Cafe Salejourn Padang. The response rate in this study is as follows:

Table 5. Response Rate

Information	Amount	Percentage (%)
Distributed questionnaires	100	100
Unreturned questionnaires	-	-
The questionnaire was returned	100	100
The questionnaire was not filled out completely.	-	-
Completed and analyzed questionnaires	100	100

Source: Processed Primary Data

Table 5. show that 100 questionnaires were distributed. Respondents returned all questionnaires distributed. Respondents filled out the questionnaire according to the object of this research. One hundred questions are available for study, and the response rate is 100%.

4.1.3 Respondent Profile

This research was conducted to ascertain the impact of perceived benefits, perceived ease of use, and perceived risks of the Nagari QR Merchant Application. The data required is primary data. Primary data can be obtained from the results of distributing questionnaires to customers of Cafe Salejourn Padang, which were distributed as many as 100 questionnaires out of a total of 100 questionnaires that were successfully answered. The characteristics of respondents who are willing to fill out the questionnaire in this study can be grouped, namely gender, age, and also the last period of education, along with an explanation for each respondent's characteristics based on the results of data tabulation, which will be discussed in the table below:

Table 6. Respondent Profile

Demographics	Category	Amount	Percentage (%)
Gender	Man	59	59%
	Woman	41	41%
Age	20-25	58	58%
	26-30	22	22%
	31-35	6	6%
	36-40	9	9%
	>40	5	5%
Education	Junior High School	7	7%
	Senior High School	28	28%
	Diploma	20	20%
	Graduate	38	38%
	Magister	7	7%

Source: processed data

Based on the description in Table 6. the majority are male, with 59 people, 59%, while the remaining respondents are female, totalling 41 people, with a percentage of 41%. The majority are aged 20-25, namely 58 people, with a percentage of 58%. For the 26-30 year age range, there are 22 people with a rate of 22%. Then, for the 36-40 year age range, there are nine people with a percentage of 9%. Next, the age range 31-35 has six people with a rate of 6%, and finally,>40 has five people with a percentage of 5%.

Regarding the respondents' last education, most respondents had a bachelor's degree, 38 people with a percentage of 38%, 28 people with a high school education rate of 28%, and 20 people with a diploma with a percentage of 20%. There are seven customers with junior high school education, with a percentage of 7%, and finally, there are seven customers with postgraduate education with a rate of 7%.

4.1.4 Instrumental Measurement

***Validity of Confirmatory Factor Analysis* (CFA)**

Table 7. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.832
Bartlett's Test of Sphericity	Approx. Chi-Square	1453.805
	df	276
	Sig.	<0.001

It is possible to conclude that Factor Analysis can proceed to the next testing step because Table 7's Kaiser Meyer Oikin Measure of Sampling Adequacy (KMO MSA) value is 0.832 (> 0.50).

Table 8. Anti-Image Correlation Values

Indicator	Anti-Image Correlation Value	Reference Value	Conclusion
PB.1	0.800	0.50	Assumption Measure Of Sampling Adequacy Fulfilled
PB.2	0.795		
PB.3	0.929		
PB.4	0.865		
PB.5	0.909		
PB.6	0.771		
PB.7	0.915		
PB.8	0.913		
PE.1	0.751		
PE.2	0.843		
PE.3	0.780		
PE.4	0.789		
PE.5	0.887		
PE.6	0.894		
PE.7	0.877		
PE.8	0.840		
RP.1	0.854		
RP.2	0.898		
RP.3	0.655		
RP.4	0.769		
RP.5	0.844		
RP.6	0.779		
RP.7	0.767		
RP.8	0.760		

The anti-image of the Correlation value is > 0.50, so we can conclude that the assumption of Measure of Sampling Adequacy (MSA) is that each indicator's MSA value is > 0.50. It meets the MSA criteria and can be analyzed further without eliminating the indicators used.

Table 9. Rotated Component Matrix

	Components				
	1	2	3	4	5
PB.1	0.780				
PB.2	0.730				
PB.3	0.555				
PB.4	0.539				
PB.5	0.799				
PB.6	0.342				
PB.7	0.672				
PB.8	0.716				
PE.1		0.762			
PE.2		0.556			
PE.3		0.662			
PE.4		0.728			

PE.5		0.800			
PE.6		0.735			
PE.7		0.591			
PE.8		0.521			
RP.1			0.779		
RP.2			0.670		
RP.3			0.857		
RP.4			0.876		
RP.5			0.758		
RP.6			0.701		
RP.7			0.824		
RP.8			0.801		

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 8 iterations.

The indicators in this variable are deemed legitimate as the factor loading value is more significant than 0.55 (N = 100) and groups into a single factor. The benefit perception variable's eight indicators have factor loading values more significant than 0.50 (factor loading > 0.50). Therefore, the benefit perception variable's eight indicators are deemed valid, indicating that they can measure a variable since the factor loading—the results obtained—groups the indications into a single component or factor.

Additionally, the factor loading value on the variable indicator of perceived ease of use is more significant than 0.50 (factor loading > 0.50), indicating the validity of the indicator. The factor loading value on the eight indicators of the risk perception variable is more significant than 0.50 (factor loading > 0.50). All indicators in the variable are declared valid, meaning the eight indicators used can measure the risk perception variable.

4.1.5 Descriptive Analysis

Descriptive statistical measurements of this variable need to be carried out to see a general picture of the data, such as the average value (Mean), highest (Maximum), lowest (Minimum), and standard deviation of each variable, namely Perceived benefits, perceived ease of use, risk perception, and Nagari Application. The results of the research Descriptive Statistics Test in Table 10 are as follows:

Table 10. Descriptive Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
PB	100	14.00	40.00	29.6300	5.52982
PE	100	14.00	40.00	31.5200	4.91232
RP	100	12.00	40.00	27.2700	6.38631
QR	100	14.00	42.00	33.0900	5.59057
Valid N (listwise)	100				

Based on the descriptive test results in Table 10, the data distribution can be described as follows: The perception of benefits has a minimum value of 14, a maximum value of 40, and an average perception of benefits of 29.5300 with a standard deviation of 5.52982. The variable perceived ease of use has a minimum value of 14, a maximum value of 40, and an average Perceived Ease of Use of 31.5200 with a standard deviation of 4.91232. The risk perception variable has a minimum value of 12, a maximum value of 40, and an average risk perception of 27.2700 with a standard deviation of 6.38631. The Nagari Application variable has a minimum value of 14, the maximum value is 42, and the average Nagari Application is 33.0900 with a standard deviation of 5.59057.

4.2 Classical Assumptions

4.2.1 Normality test

Data is expected if the significance level is > 0.50. The significance level is < 0.50, which means the data is not normally distributed.

Table 11. Normality test

			Unstandardized Residuals
N			100
Normal Parameters, b	Mean		0.0000
	Std. Deviation		4.1539
Most Extreme Differences	Absolute		0.108
	Positive		0.056
	Negative		-0.108
Statistical Tests			0.108
Asymp. Sig. (2-tailed) c			0.059
Monte Carlo Sig. (2-tailed) d	Sig.		0.052
	99% Confidence Interval	Lower Bound	0.003
		Upper Bound	0.007

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

Table 11. show that the significance value in this research is 0.059 > 0.05, and the data significance level is above 0.05.

4.2.2 Multicollinearity Test

VIF value is below or < 10, and the tolerance value is above 0.1, then multicollinearity does not occur. It shows in Table 12 as follows:

Table 12. Multicollinearity Test

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	6.133	3,157		1,943	0.055		
	Perception of Benefits	-0.045	0.108	-0.044	-0.414	0.680	0.502	1.994
	Perceived Ease of Use	0.729	0.119	0.640	6.134	<0.001	0.528	1.895
	Perceived of Risk	0.195	0.069	0.223	2.834	0.006	0.933	1.072

a. Dependent Variable: Nagari Application

Table 12 shows that the tolerance value is 0.502 > 0.1, and the variable perceived benefit (PB) has a VIF value of 1.994 < 10. The data do not exhibit multicollinearity. 1.895 < 10 is the Ease of Use Persession variable (PB), and 0.528 > 0.1 is the tolerance value. The data do not exhibit multicollinearity. There is 1.072 < 10 in the Risk Perception variable (RP). Since the data has no multicollinearity, the tolerance value is 0.933 > 0.1.

4.2.3 Heteroscedasticity Test

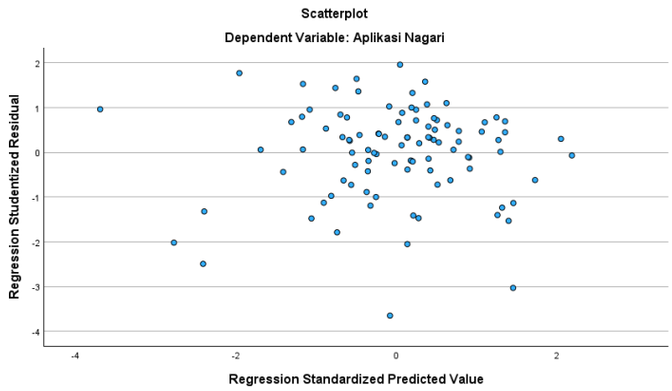


Figure 2. Heteroscedasticity test

If the results do not form a particular pattern or spread out, then the data does not have heteroscedasticity. In the results above, there is no specific pattern. The results are spread out, and It can be concluded that the data does not have heteroscedasticity.

4.2.4 Simultaneous F Test

Do the F test to determine if there is a simultaneous influence on the dependent variable. The F Test's findings are as follows:

Table 13. F Test Results

Model	F Count	Sig.
(PB), (PE),(RP) → (QR)	25,962	0.001

Source: data processed with SPSS

Table 13. shows that the F test results obtained an estimated value of 25,962 with a significant value of 0.001 < 0.05. This result suggests that perceived risks, advantages, and ease of use simultaneously impact the Nagari application.

4.2.5 T Test (Hypothesis Test)

The T-test compares the T count and T table to ascertain if the independent variable significantly affects the dependent variable. The T-Test's outcomes are as follows:

Table 14. T Test Results

Model	*Std Error*	Sig.
(PB) → (QR)	0.108	0.680
(PE) → (QR)	0.119	0.001
(RP) → (QR)	0.069	0.006

Source: data processed with SPSS

Table 14. shows the sig value. The variable of perception of benefits is 0.680 (>0.05. the variable of perceived ease of use is 0.001 (<0.05). The variable of risk perception is 0.006 (<0.05). The variable of risk perception significantly affects variable y nagari application.

4.2.6 Multiple Linear Regression Analysis

The multiple regression analysis method was used to calculate a result. Multiple linear regression is carried out to predict the dependent variable's condition (up and down) (Sugiyono, 2013).

Table 15. Multiple Linear Regression Analysis

No	Variable	Coefficient	Q	Sig	Conclusion
1	Perception of Benefits	-0.045	-0.414	0.680	Not Supported
2	Perceived Ease of Use	0.729	5.134	0.001	Supported

3	Risk Perception	0.195	2,834	0.006	Supported

Source: data processed with SPSS

Based on Table 15, the results of hypothesis testing can be explained as follows: H1 is not supported. However, H2 and H3 are supported.

5.1 Discussion

5.1.1 The Influence of Perceived Benefits on the Nagari Application

A hypothesis test on the impact of perceived advantages on the Nagari application yielded unsatisfactory findings. The data exhibit a negative sign with a regression coefficient value of -0.045 and a significance value of 0.680. It means that the hypothesis is rejected at an alpha of 0.05. Therefore, it can be concluded that interest in utilizing the Nagari application at Cafe Salejourn Padang decreases with decreasing perceived benefits. Empirically, this study is consistent with that of Mahesa and Agung (2021), who show that perceived benefits have little bearing on the use of Internet banking. Therefore, it can be said that interest in using mobile banking applications for transactions is unaffected by perceived utility. According to the study, customers' interest in using Sharia bank mobile banking is not influenced by perceived benefits, as Zulaini (2021) also clarified. We conclude that perceived utility does not affect interest in using banking applications.

5.1.2 The Influence of Perceived Ease of Use on the Nagari Application

Positive findings emerged from the hypothesis test addressing the perceived impact of ease of use on the Nagari application. The results show a positive sign at a regression coefficient of 0.729 and a significance value of 0.001. They are marginally significant compared to an alpha of 0.05, suggesting that the hypothesis may be accepted. Therefore, it can be concluded that increased interest in utilizing the Nagari application at Cafe Salejourn Padang corresponds with better perceptions of ease of use. Empirically, this study supports that of Ismail and Purwani (2021), who found that interest in mobile banking is influenced by perceived ease of use. Desita Dewi (2022) explains in her research that interest in utilizing e-wallet applications is favourably and significantly impacted by perceived ease of use. Furthermore, it is consistent with studies by Pranoto and Setianegara (2020), Pribadi and Gunawan (2020), and Makmuriyah and Vanni (2020), which demonstrate that interest in utilizing mobile banking is significantly and significantly influenced by perceived convenience.

5.1.3 The Influence of Risk Perception on the Nagari Application

Results of positive hypothesis testing about how risk perception affects the Nagari application were found. The data indicate a positive trend with a regression coefficient value of 0.195 and a significance value of 0.006. The hypothesis might be accepted because they are statistically significant when contrasted with an alpha of 0.05. Therefore, at Cafe Salejourn Padang, there is a positive association between the perceived level of danger and the willingness to utilize the Nagari application. Empirically, this research aligns with Desita and Dewi (2022), whose research shows that risk perception influences interest in mobile banking applications. It is in line with research conducted by Issn et al. (2022), Pribadi and Gunawan (2020), and Astuti et al. (2021) that risk perception influences interest in using mobile banking. It can be concluded that, from several previous studies, risk perception influences the use of mobile banking applications.

6. 1 Conclusion

Based on the research results and discussion previously stated, the conclusions of this research can be expressed as follows: Perceived benefits do not affect Nagari Application among customers at Cafe Salejourn Padang. Perceived Ease of Use positively and significantly affects the Nagari Application among customers at Cafe Salejourn Padang. Perceived risk positively and significantly affects the Nagari Application among customers at Cafe Salejourn Padang.

6.2 Research Limitations and Suggestions

For further research, a more comprehensive research model can be developed by including several other variables or indicators of the variables that have been studied. The theoretical implication of this research is to understand the extent to which perceptions of usefulness and ease of use are related to interest in using the Nagari application for payments Cafe Salejourn Padang Indonesia. Meanwhile, in this research, some limitations must be considered by future researchers, namely in collecting data through distributing questionnaires with Google Formula to make distribution easier. Meanwhile, the distribution of questionnaires via social media reached a wider reach.

6.3 Research Implications

The results of this research have implications for customers at Cafe Salejourn Padang as a consideration for decision-making in using the Nagari application to make payments. The results of this research directly impact customer confidence in using the application by following the factors that exist in each of the variables of perceived benefits, perceived ease of use, and perceived risks—efforts to increase the use of the Nagari application at Cafe Salejourn Padang by assessing customer trust. The employees of Cafe Salejourn Padang must pay attention to this: the perception that the benefits that are not provided to customers reduce customer trust.

References

Abdulai, M. G., Dary, S. K., & Domanban, P. B. (2024). Adoption of digital payment platforms and trade credit activities among informal firms in Ghana. *Heliyon*.

Ahmad, N., Youjin, L., Žiković, S., & Belyaeva, Z. (2023). The effects of technological innovation on sustainable development and environmental degradation: Evidence from China. *Technology in Society*, *72*, 102184.

Alfinaeka, & Batara daniel bagana. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Minat Menggunakan Mobile Banking. *Kompak :Jurnal Ilmiah Komputerisasi Akuntansi*, *15*(2), 299–307. https://doi.org/10.51903/kompak.v15i2.656

Arikunto, A. (2006). *Prosedur Penelitian Suatu Pendekatan Praktek*. PT. Rineka Cipta.

Arumugam, V., MacDermid, J., Walton, D., & Grewal, R. (2023). Understanding the experiences of clinicians accessing electronic databases to search for evidence on pain management using a mixed methods approach. Healthcare (Basel, Switzerland), 11(open in a new window)(12(open in a new window)). https://doi.org/10.3390/healthcare11121728

Astuti, S. I., Arso, S. P., & Wigati, P. A. (2021). Pengaruh variabel TAM, persepsi risiko, pengaruh sosial terhadap kepuasan dan penggunaan kembali secara terus menerus aplikasi mobile banking bank kalsel. *Analisis Standar Pelayanan Minimal Pada Instalasi Rawat Jalan Di RSUD Kota Semarang*, *3*(4), 103–111.

Atieq, M. Q., & Nurpiani, E. (2022). Pengaruh Kemudahan Penggunaan, Manfaat Dan Risiko Terhadap Minat Nasabah Menggunakan Mobile Banking Bank Syariah. *Jurnal Valuasi: Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, *2*(1), 401–423. https://doi.org/10.46306/vls.v2i1.109

Bakkara, F. P. F., & Wijayangka, C. (2020). Pengaruh Persepsi Manfaat Dan Persepsi Resiko Terhadap Kepuasan Pelanggan Pada Fitur Bca Sakuku Di Bandung. *EProceedings of Management*, *7*(2), 4087–4102.

Bank Indonesia. 2018. "QR Code Indonesian Standard (QRIS)". Dikutip dari https://www.bi.go.id/QRIS/default.aspx diakses pada tanggal 11 September 2022 Pukul 18.30.

Arikunto, A. (2006). *Prosedur Penelitian Suatu Pendekatan Praktek*. PT. Rineka Cipta.

Astuti, S. I., Arso, S. P., & Wigati, P. A. (2021). Pengaruh variabel TAM, persepsi risiko, pengaruh sosial terhadap kepuasan dan penggunaan kembali secara terus menerus aplikasi mobile banking bank kalsel. *Analisis Standar Pelayanan Minimal Pada Instalasi Rawat Jalan Di RSUD Kota Semarang*, *3*(4), 103–111.

Bank Indonesia. (2020). *No Title*.

Cavdar, S. C., & Aydin, A. D. (2015). An Experimantal Study on Relationship between Student Socio-Economic Profile, Financial Literacy, Student Satisfaction and Innovation within the Framework of TQM. *Procedia - Social and Behavioral Sciences*, *195*, 739–748. https://doi.org/10.1016/j.sbspro.2015.06.466

Davis. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *The MIS Quarterly*, *XIII*, 319–340.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis: A Global Perspective (7th ed.)*. New Jersey: Pearson Education.

Ialongo, N. (2024). The introduction of coinage in Europe did not change pre-existing monetary patterns. *Frontiers in Human Dynamics*, *6*(December). https://doi.org/10.3389/fhumd.2024.1501894

Issn, P., Kemudahan, P., & Kenyamanan, M. D. A. N. (2022). *E - ISSN : 2654-5837 , Hal 172 - 182 TERHADAP MINAT MENGGUNAKAN LAYANAN MOBILE BANKING Oleh : 10*(1), 172–182.

Jogiyanto, H. (2019). *Manajemen Pemasaran*. Penerbit : BPFE Universitas Gajah Mada.

Musyaffi, A. M., & Kayati, K. (2020). Dampak Kemudahan dan Risiko Sistem Pembayaran QR Code: Technology Acceptance Model (TAM) Extension. *Jurnal Inspirasi Bisnis Dan Manajemen*, *3*(2), 161–176. https://doi.org/10.33603/jibm.v3i2.2635

Nagari, B. (2020). *Nagari Mobile Banking*.

Pratiwi, M., Inriani, F., & Sugiarto, J. (2017). engaruh persepsi kemudahan dan persepsi manfaat pada penggunaan mobile payment. *Journal of Chemical Information and Modeling*, 1689–1699.

Pribadi, A., & Gunawan, R. (2020). Analisis Pengaruh Persepsi Kemudahan, Risiko, Fitur Layanan Terhadap Keputusan Nasabah Pengguna Internet Banking (Studi Kasus Bri Syariah Pusat). *Jurnal Visionida*, *6*(2), 64. https://doi.org/10.30997/jvs.v6i2.3508