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THE EFFECT OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND PERCEIVED SECURITY ON THE INTENTION TO USE QRIS IN MSMEs (EMPIRICAL STUDY: CULINARY SECTOR IN INDRAMAYU REGENCY)

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Abstract:

This study aims to determine the effect of Perceived Ease of Use, Perceived Usefulness and Perceived Security on MSMEs in the culinary sector in Indramayu Regency to adopt the use of Quick Response Code Indonesian Standard (QRIS). This study uses primary data obtained from distributing questionnaires with a purposive sampling method in sampling. The sample studied was 200 respondents with the criteria of being micro MSMEs in Indramayu Regency who have used QRIS and are in Indramayu City, such as Indramayu District, Sindang District or areas that have progress in the MSME sector in Indramayu Regency. The results of the study indicate that the influence of Perceived Ease of Use, Perceived Usefulness and Perceived Security has a positive and significant effect on Intention to Use QRIS in MSMEs in Indramayu Regency.

Keywords: influence of Perceived Ease of Use, Perceived Usefulness, Perceived Security and Intention To Use, MSMEs, QRIS

BACKGROUND

Rapid technological developments have pushed all aspects of life, including the financial sector, to adapt significantly. The emergence of financial technology has revolutionized the way transactions are conducted. By integrating financial services and technology, financial technology



has transformed traditional business models into more modern ones, enabling transactions to be conducted digitally anytime and anywhere. This has made buying and selling easier for people, for example through e-commerce platforms that support various digital payment methods.

The COVID-19 pandemic has accelerated the adoption of financial technology. Mobility restrictions have encouraged people to shift to cashless transactions to reduce the risk of transmission. In response, Bank Indonesia launched QRIS as a national payment standard. This standardization, as studied by Silaen et al. (2021), aims to accelerate, simplify, and facilitate digital transactions in Indonesia. QRIS has succeeded in creating a more efficient, secure, and convenient payment system for users (Hairani et al., 2024).

As of December 30, 2020, QRIS was used by 5.8 million merchants, the majority of whom are MSMEs. Of this number, 3.6 million micro-enterprises and 1.4 million small-enterprises utilize QRIS. Additionally, 310,700 large businesses, 558,800 medium-sized businesses, and 14.7,000 donation/social services also utilize QRIS (Databoks, 2021). Bank Indonesia stated that implementing QRIS can accelerate the digitalization process among MSMEs.

According to the Indonesian Payment Systems Association (ASPI), the number of QRIS users reached 28.76 million as of December 2022. Approximately 23.97 million merchants have also used QRIS for transactions. However, the average transaction volume and value per merchant remain relatively low, partly due to the large number of merchants who are inactive or do not use QRIS as their primary payment method (Databoks, 2023). Despite the availability of QRIS, some still prefer cash payments. According to Putri et al. (2023), MSMEs use QRIS because it speeds up transactions, saves time, maintains privacy, and offers high data security.

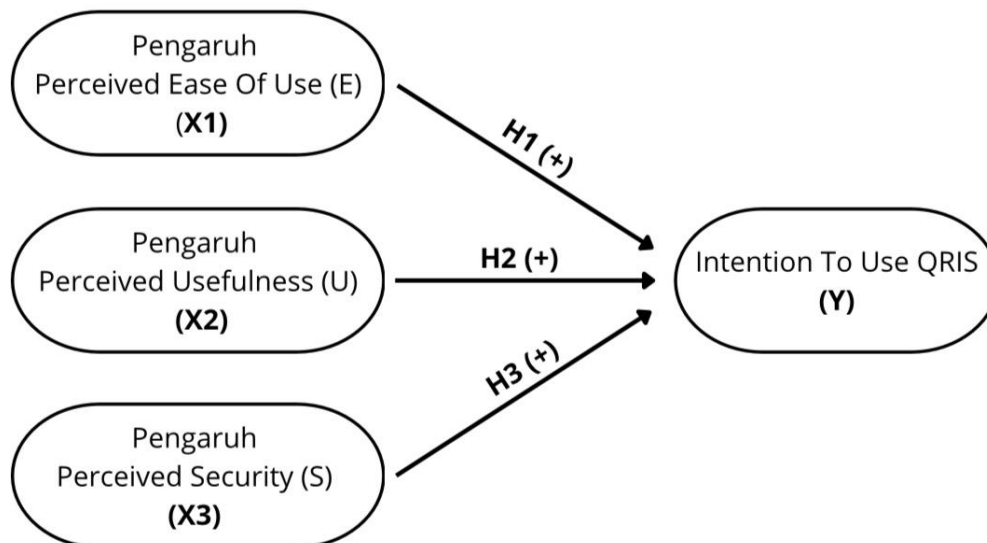
According to the Bank Indonesia (BI) Representative Office (KPw) in Cirebon, West Java, there was positive growth in the frequency of digital payments through QRIS in the Ciayumajakuning area (Cirebon, Indramayu, Majalengka, Kuningan) with a total transaction volume of 1,099 on the platform throughout 2023. In Indramayu Regency itself, which previously had 85,800 QRIS merchants, this has now increased to 107,344 outlets (Antara, 2023). However, interest among MSMEs in using QRIS is still low, indicating that many business actors have not fully utilized QRIS.



THEORITICAL FRAMEWORK

In this study, the Technology Acceptance Model (TAM) was applied to identify factors influencing the acceptance of QRIS digital payment technology by MSMEs in Indramayu Regency.

This model refers to three main constructs: perceived ease of use, perceived usefulness, and perceived security. By understanding these three constructs, the study aims to delve deeper into the factors driving business owners' intention to use QRIS to support transaction convenience and increase financial inclusion in the MSME sector.



These three factors influence Intention to Use QRIS (Y), which is the interest or intention of MSMEs to use QRIS as a digital payment method. The arrows in the figure indicate a causal relationship between these variables, with a (+) sign indicating a hypothesized positive effect.

This model is relevant for understanding technology adoption by MSMEs in Indramayu Regency, given the importance of digital transactions in improving business efficiency and expanding access to financial services.

Convenience can be defined as the belief that technology is designed to simplify work without requiring significant effort (Rahmawati & Arfiansyah, 2023). The easier a technology is



to use, the greater a person's interest in adopting it. Research by Sudiarmika & Martini (2022) found that perceived convenience had a positive and significant influence on the intention of MSMEs in Denpasar City to use QRIS. For business owners, QRIS use is considered very practical because simply by providing a QRIS code, consumers can make payments quickly and efficiently without having to carry cash. This makes QRIS an attractive option for speeding up and simplifying transaction processes for both sellers and consumers.

According to Davis (1989) in Widhiawara and Soesanto (2020), perceived usefulness refers to the perceived benefits, with the belief that technology can help improve one's performance. The greater the perceived benefits, the higher a person's interest in using the technology. Research conducted by Sudiarmika and Martini (2022) shows that perceived usefulness has a positive and significant influence on the intention of MSMEs in Denpasar City to use QRIS. The presence of QRIS increases the work effectiveness of MSMEs, because all non-cash transactions are automatically credited to the business owner's account.

Security is a precautionary measure against various problems that may arise in the future. Security also influences user trust in a technology system; the higher the level of security, the greater the user's confidence in using it. In their research, Fadlillah et al. (2021) found that security has a positive and significant influence on the interest of MSMEs fostered by Bank Indonesia's Solo branch in using QRIS. Furthermore, the security of QRIS use is guaranteed because all payment system service providers (PJSP) have obtained permits and are under the supervision of Bank Indonesia.

METHOD

A population is a collection of all objects that are the focus of a study, which can be individuals, objects, or other measurements (Suharyadi & K, 2016). These objects have specific quantities and characteristics determined by the researcher to be studied and conclusions drawn (Sudaryana & Agusiady, 2022). In this study, the population studied was micro-SMEs in Indramayu Regency.



A sample is a subset of a population (Suharyadi & K, 2016), consisting of a subset of objects or characteristics that represent the population (Sudaryana & Agusiady, 2022). Samples are considered capable of representing a smaller population (Subagyo & Djarwanto, 2012). This study used a non-probability sampling technique to determine the sample. This technique does not provide an equal opportunity for each member of the population to be selected as a sample, but rather is based on subjective considerations or assessments, not probability theory (Duli, 2019). In this study, sample selection was carried out using a purposive sampling method, based on certain predetermined criteria. The following are the sample criteria used in this study:

1. Micro-SMEs in the culinary sector in Indramayu Regency.
2. Located in the Sindang and Indramayu Districts.
3. Using QRIS as a digital payment system for their businesses.

Because the population size is known, Hair et al. (2011) stated that determining a representative sample size depends on the number of variable indicators used, with a calculation range of 5 to 10 times the number of indicators. Therefore, in this study, the minimum sample size required can be calculated using this method. Selecting the appropriate sample size is crucial to ensure that the research results accurately describe the population and increase the validity of the findings. The following is the calculation of the minimum sample size used in this study:

Number of samples = number of indicators x 10 = 20 x 10 = 200 samples.

The research conducted in this study used a quantitative approach with primary data as the data source. Primary data refers to new data collected for the first time and is original data obtained directly by the researcher (Duli, 2019). To obtain this data, the author chose a questionnaire as the data collection technique. The questionnaire was designed using the Google Forms platform and distributed to culinary business owners in Indramayu Regency who met the established criteria. The questionnaire was distributed face-to-face using a barcode that could be scanned by MSMEs.

In this study, the measurement instrument used was the Likert scale, which is a measurement scale often used to evaluate attitudes, opinions, and perceptions of individuals or



groups regarding certain social phenomena (Duli, 2019). The questionnaire's answer choices used a Likert scale with a score range of 1 to 5, accompanied by relevant explanations or details.

Data obtained through questionnaires distributed to MSMEs in the culinary sector in Indramayu Regency who use QRIS as a digital payment method will be analyzed using a descriptive statistical approach. Sudaryana and Agusiady (2022) explain that this approach aims to analyze data by describing or depicting data, without drawing general conclusions. In other words, this approach provides an overview or description of the relationship between the variables in the study. Data analysis in this study was conducted using Partial Least Squares (PLS) with the help of SmartPLS software version 3.0, which is included in the Structural Equation Model (SEM) analysis type. According to Jaya and Sumertajaya (2008), PLS is a very flexible analysis method because it can be used on various data scales, does not require many assumptions, and does not require a large sample size. The use of SEM-PLS aims to test predictive relationships between constructs by examining the relationship or influence between constructs.

RESULT

Convergent Validity Test

Convergent validity is an important indicator in psychometric analysis and can be measured using the Average Variance Extracted (AVE). AVE itself assesses the extent to which the items used to measure a construct are truly correlated or integrated compared to items in other constructs within the same model. (Fornell, 1994), an indicator's reliability is considered adequate if the factor loading is at least 0.70, and the AVE exceeds 0.50. However, (Hair et al., 2011) also added that outer loading values between 0.60 and 0.70 are still acceptable under certain conditions. Table 4.2 demonstrates how to measure convergent validity based on the outer loading value, with the test results presented in detail in the table.

Variable	Research Item	Outer Loading	AVE
	PEOU 1	0,766	
	PEOU 2	0,796	



<i>Perceived Ease Of Use</i>	PEOU 3	0,768	0,797
	PEOU 4	0,828	
	PEOU 5	0,775	
	PEOU 6	0,770	
	PEOU 7	0,858	
	PEOU 8	0,773	
	PEOU 9	0,805	
	PEOU 10	0,831	
<i>Perceived Usefulness</i>	PU 1	0,821	0,800
	PU 2	0,779	
	PU 3	0,845	
	PU 4	0,848	
	PU 5	0,816	
	PU 6	0,774	
	PU 7	0,822	
	PU 8	0,710	
	PU 9	0,807	
	PU 10	0,778	
<i>Perceived Security</i>	PS 1	0,729	0,810
	PS 2	0,783	
	PS 3	0,859	
	PS 4	0,843	
	PS 5	0,869	
	PS 6	0,793	
	PS 7	0,813	
	PS 8	0,721	
	PS 9	0,870	
	PS 10	0,821	
	ITU 1	0,709	
	ITU 2	0,960	
	ITU 3	0,975	



<i>Intention To Use</i>	ITU 4	0,972	0,884
	ITU 5	0,788	
	ITU 6	0,799	
	ITU 7	0,966	
	ITU 8	0,966	
	ITU 9	0,966	
	ITU 10	0,740	

Berdasarkan data yang tercantum pada Tabel 4.2, seluruh indikator yang digunakan dalam konstruk penelitian ini menunjukkan nilai outer loading di atas 0,70 dan nilai Average Variance Extracted (AVE) lebih dari 0,50. Hal ini menunjukkan bahwa setiap indikator telah memenuhi kriteria yang disarankan untuk validitas konvergen. Dengan demikian, dapat disimpulkan bahwa setiap konstruk pada penelitian ini memiliki validitas konvergen yang memadai dan layak digunakan dalam analisis lebih lanjut.

Discriminant Validity Test

To assess discriminant validity, the cross-loading value of each construct is compared with its relationship to other constructs. This test aims to ensure that each construct is more closely related to the indicator it represents than to other constructs in the model. A construct is deemed to meet the requirements for discriminant validity if its cross-loading value is higher than the correlation between other constructs, and each value exceeds 0.60, as required by applicable regulations.

	Intention To Use QRIS	Perceived Security	Perceived Usefulness	Perceived ease of use
X1.1	0.431	0.706	0.720	0.766
X1.10	0.557	0.747	0.767	0.796
X1.2	0.394	0.693	0.689	0.768
X1.3	0.475	0.786	0.734	0.828
X1.4	0.576	0.728	0.732	0.775



X1.5	0.553	0.739	0.722	0.770
X1.6	0.503	0.749	0.738	0.858
X1.7	0.482	0.709	0.707	0.773
X1.8	0.595	0.745	0.758	0.805
X1.9	0.500	0.727	0.759	0.831
X2.1	0.609	0.743	0.821	0.725
X2.10	0.590	0.802	0.779	0.818
X2.2	0.620	0.814	0.845	0.744
X2.3	0.586	0.798	0.848	0.767
X2.4	0.645	0.788	0.816	0.725
X2.5	0.492	0.768	0.774	0.730
X2.6	0.611	0.744	0.822	0.702
X2.7	0.469	0.709	0.710	0.715
X2.8	0.638	0.786	0.807	0.757
X2.9	0.612	0.721	0.778	0.707
X3.1	0.550	0.729	0.746	0.686
X3.10	0.507	0.783	0.753	0.749
X3.2	0.619	0.859	0.855	0.791
X3.3	0.599	0.843	0.804	0.765
X3.4	0.617	0.869	0.827	0.805
X3.5	0.711	0.793	0.755	0.758
X3.6	0.479	0.813	0.777	0.726
X3.7	0.480	0.721	0.666	0.771
X3.8	0.614	0.870	0.789	0.733
X3.9	0.693	0.821	0.786	0.701
Y1	0.709	0.564	0.542	0.457



Y10	0.960	0.683	0.685	0.596
Y2	0.975	0.699	0.708	0.615
Y3	0.972	0.706	0.707	0.617
Y4	0.788	0.551	0.568	0.502
Y5	0.799	0.580	0.611	0.509
Y6	0.966	0.702	0.708	0.611
Y7	0.966	0.694	0.688	0.602
Y8	0.966	0.701	0.691	0.604
Y9	0.740	0.624	0.633	0.598

Hasil cross loading menunjukkan validitas diskriminan. Kriteria ini menyatakan bahwa nilai loading indikator pada konstruksya sendiri harus melebihi nilai cross loading pada konstruk lainnya. Setiap nilai indikator variabel dalam penelitian ini menunjukkan nilai loading tertinggi pada konstruk aslinya, seperti yang terlihat pada Tabel di atas. Hal ini mengindikasikan bahwa validitas diskriminan telah tercapai.

Reliability Test

According to (Ghozali, 2014), the reliability of a construct can be assessed using composite reliability and Cronbach's alpha values. A value above 0.70 indicates that the construct meets the reliability requirements. A construct is considered reliable if both scores exceed 0.70. The results of the reliability test can be seen in Table 4.4. Thus, this information indicates that the instruments used in the study have been consistently tested. High reliability also confirms that the data obtained can be trusted for further analysis.

	<i>Cronbach's alpha</i>	<i>Composite reliability (rho_a)</i>	<i>Composite reliability (rho_c)</i>
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<i>Intention To Use QRIS</i>	0.969	0.974	0.974
<i>Perceived Security</i>	0.942	0.947	0.951
<i>Perceived Usefulness</i>	0.938	0.940	0.947
<i>Perceived ease of use</i>	0.936	0.940	0.946

The results of the Composite Reliability and Cronbach's Alpha tests were positive, as shown in the table above. This indicates that the data is valid and reliable, as all latent variables have values above 0.70. Therefore, the reliability of this study is high.

R-Square

	R-square	R-square adjusted
<i>Intention To Use QRIS</i>	0,571	0,565

Judging from the previous Outer Model test, the validity and reliability of the measuring instrument were met, allowing for a structural model test. Table 4.5 explains the extent to which external (or independent) factors can explain variations in internal (or dependent) factors, namely the R-Square (R^2) value. An R^2 value between 0 and 1 indicates the extent to which external factors can explain endogenous variables; values closer to 1 indicate a stronger relationship.

The R-Square (R^2) value indicates that the exogenous variables in the model can explain 57.1% of the variation in the Intention to Use QRIS variable, according to the data processing results. The resulting Adjusted R-Square value of 0.565 indicates a high and robust predictive value after accounting for the number of predictors in the model. The R^2 value is considered strong. This illustrates that the model is able to capture most of the variation that occurs in the intention to use QRIS.

F-Square



	<i>Intention To Use QRIS</i>	<i>Perceived Security</i>	<i>Perceived Usefulness</i>	<i>Perceived ease of use</i>
<i>Intention To Use QRIS</i>				
<i>Perceived Security</i>	0.042			
<i>Perceived Usefulness</i>	0.060			
<i>Perceived ease of use</i>	0.040			

Based on the results of the F-Square analysis, it was found that the Perceived Security construct had a small influence on Intention To Use QRIS (0.042), which means its effect contributed but was not significant in the model. The Perceived Usefulness construct showed a small influence on Intention To Use QRIS (0.060), which means its effect contributed but was not significant in the model. The Perceived ease of use construct showed a small influence on Intention To Use QRIS (0.040), which means its effect contributed but was not significant in the model.

Fit Test

	<i>Saturated model</i>	<i>Estimated model</i>
SRMR	0.069	0.069

Based on the results of the Model Fit analysis, the SRMR (Standardized Root Mean Square Residual) value was obtained at 0.069 for both the Saturated Model and the Estimated Model. This value is below the threshold of 0.08, indicating that the model has a good fit (acceptable fit) between the estimated model and the observed data.

Hypothesis Test

	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
<i>Perceived Security -></i>	0.497	0.498	0.151	3.301	0.001



<i>Intention To Use QRIS</i>					
<i>Perceived Usefulness -> Intention To Use QRIS</i>	0.593	0.584	0.159	3.724	0.000
<i>Perceived ease of use -> Intention To Use QRIS</i>	0.360	0.352	0.087	4.118	0.000

1. H1: The Effect of Perceived Ease of Use on Intention to Use QRIS.

Based on the results of the first hypothesis test (H1), it was found that the effect of Perceived Ease of Use on Intention to Use QRIS is positive and significant, with a p-value of 0.000 and a t-statistic of 4.118. Because the p-value is <0.05 and the t-value is >1.96 , H1 can be accepted.

2. H2: The Effect of Perceived Usefulness on Intention to Use QRIS.

Based on the results of the second hypothesis test (H2), it was found that the effect of Perceived Usefulness on Intention to Use QRIS is positive and significant, with a p-value of 0.000 and a t-statistic of 3.724. Because the p-value is <0.05 and the t-value is >1.96 , H2 can be accepted.

3. H3: The Effect of Perceived Security on Intention to Use QRIS.

Based on the results of the third hypothesis test (H3), it was found that the effect of Perceived Security on Intention to Use QRIS is positive and significant, with a p-value of 0.001 and a t-statistic of 3.301. Since the p-value is <0.05 and t-value is >1.96 , H3 can be accepted.

DISCUSSION

1. Based on the data analysis, it appears that perceived ease of use has a positive and significant influence on MSMEs' interest in using QRIS. This finding aligns with research by Sudiatmika



& Martini (2022), which found that perceived ease of use significantly drives MSMEs' intention to adopt QRIS.

2. Based on the data analysis, it appears that perceived usefulness has a positive and significant influence on the interest of MSMEs in Indramayu Regency in using QRIS. This finding aligns with research conducted by Sudiatmika & Martini (2022), which states that perceived usefulness significantly drives the intention of MSMEs in Indramayu Regency to adopt QRIS.
3. Based on the data analysis, it can be concluded that perceptions of security have a positive and significant impact on MSMEs' interest in using QRIS. This finding is also supported by research by Buluati et al. (2023), which states that security is also a determining factor in MSMEs' decision to utilize QRIS as a payment method.

CONCLUSION

This study aimed to determine the extent to which perceived ease of use, perceived usefulness, and perceived security influence MSMEs' interest in using a QRIS-based digital payment system. In this study, the researchers employed the Technology Acceptance Model (TAM) theoretical framework, which focuses on factors influencing user acceptance of technology. The method used was a quantitative approach, with a population of MSMEs in Sindang and Indramayu Districts, Indramayu Regency, who have used QRIS in their transactions. A sample of 200 respondents was collected through a non-probability sampling technique. Data analysis was performed using the Partial Least Squares (PLS) method with the aid of SmartPLS software version 4.0. This study aimed to determine the influence of perceived ease of use, perceived usefulness, and perceived security on MSMEs' interest in using the QRIS payment system. The analysis showed that these three independent variables had a positive and significant influence on MSMEs' interest in using QRIS. The conclusions that can be drawn from the research conducted are as follows:

1. The results of this study indicate that perceived ease of use negatively influences MSMEs' interest in using QRIS-based digital payments.



2. The results of this study indicate that perceived usefulness positively influences MSMEs' interest in using QRIS-based digital payments.
3. The results of this study indicate that perceived security positively influences MSMEs' interest in using QRIS-based digital payments.

From the results obtained, it can be concluded that the easier the system is to use, the greater the perceived benefits, and the higher the user's sense of security, the greater the interest of MSMEs in adopting QRIS as a payment method. These findings emphasize the importance of improving convenience features, tangible benefits, and security assurance in digital payment systems to ensure continued adoption, especially among small and medium enterprises.

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