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The Influence of Risk Perception, Trust, and Perceived Benefits and The Decision to Use QRIS in MSMEs in Bangli Regency

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ABSTRACT

Technological advances have brought digital payment innovations such as QRIS that provide efficiency for Micro, Small, and Medium Enterprises (MSMEs). However, in Bangli Regency, the level of use of QRIS in buying and selling transactions and other transactions. is still the lowest compared to other areas in Bali. This study aims to analyze the influence of Perception of Trust Risk and Perception of Benefits on the Decision to Use QRIS simultaneously and partially in MSMEs in Bangli Regency. The research method is associative with a quantitative approach. The population used in this study is all MSMEs in Bangli Regency that have not used the QRIS digital payment method, which is as many as 340 MSMEs. The sample was determined using the random sampling method, so that 77 respondents were obtained as samples. Using data analysis methods are multiple linear regression analysis, determination analysis, t-test (partial), and f-test (simultaneous) using SPSS 25 software. The results of the study show that simultaneously Risk Perception, Trust, and Benefit Perception have a significant effect on the decision to use QRIS. Partially, Risk Perception has a significant negative effect, while Trust and Benefit Perception have a significant positive effect on the decision to use QRIS in MSMEs in Bangli Regency.

1. INTRODUCTION

The advancement of the digital age brought about major changes that affected many areas of human life. The rapid development of technology and information also affects the method of transactions, which initially used barter until finally developed into the use of money as an official medium of exchange. This encourages the birth of new innovations, such as digital-based electronic money payment methods. Consumers and service providers continue to innovate to make transactions simpler and more convenient. The presence of the latest payment technology also makes non-cash transactions more efficient and cost-effective than the use of cash (Ningsih, Sasmita, & Sari, 2021).

Along with the progress of the payment system, on January 1, 2020, Bank Indonesia officially introduced QRIS (*Quick Response Code Indonesian Standard*). QRIS is referred to as the national QR code standard formulated by Bank Indonesia together with the Indonesian Payment System Association (ASPI). Bank Indonesia imposes the obligation to use QR Code-based QRIS with the aim of creating national standards in the payment system. This step is expected to improve transaction efficiency, encourage MSMEs, expand financial inclusion, and ultimately contribute positively to Indonesia's economic growth (Bank Indonesia, 2019).

Bank Indonesia continues to encourage non-cash transactions for economic efficiency, one of which is through the expansion of the use of QRIS in all regions, especially for MSMEs (www.bi.go.id). MSMEs in Indonesia play a strategic role by contributing to GDP, creating jobs, equalizing income, reducing unemployment and poverty, and providing economic access for the community (Hidayatulah, Wardhani, & Sumiyati, 2023). MSMEs are seen as the main pillars of economic growth because they are able to absorb labor, distribute development benefits equally, and have a crucial role in economic activities regardless of the scale of their business (Aluf, Nurfatiha, & Apriliantoni, 2024).

Bangli Regency is one of eight districts in Bali that has managed to attract tourists, both local and international, who are fascinated by the richness of local traditions and wisdom that are maintained, as well as by the variety of creative and distinctive products produced by MSME actors. Based on initial

observations, it was found that until December 2024, the number of MSMEs registered at the Bangli Regency Cooperatives, MSMEs, and Manpower Office reached 440 units, consisting of 273 trade sectors, 59 services, 35 agricultural, and 73 creative industries, while the logistics and transportation sectors have not been registered (Bangli Cooperatives, MSMEs, and Manpower Office, 2024).

Based on data from Bank Indonesia, as of March 2025, the use of QRIS in Bangli Regency is still relatively low when compared to other areas in Bali, because the number of merchants is only in the range of 2%-3% of the total. This condition shows that the adoption of digital transactions in Bangli is not even and is still far behind Denpasar City and Badung Regency which dominate the use of QRIS in Bali Province. MSMEs in Bangli Regency until now apparently are still minimal in implementing the use of the QRIS digital payment method to carry out 13 buying and selling transactions and other transactions.

The results of a pre-research survey of 30 MSMEs in Bangli Regency through observation, interviews, and documentation show that most MSMEs have not fully used QRIS. This is due to concerns about admin fees, so 70% of respondents doubt the quality of QRIS and 73.3% consider this payment method to be less reliable. This shows that a more intensive education and socialization strategy is needed to increase understanding and strengthen the image of QRIS services in every MSME in Bangli.

The urgency of this research lies in the low adoption rate of QRIS among MSMEs in Bangli Regency, despite the crucial role of digital payment systems in improving transaction efficiency, expanding market access, and enhancing business competitiveness. Concerns about administrative fees, high risk perception, and limited understanding of QRIS benefits indicate a gap between government policies and MSME readiness. The inconsistency of previous research findings further highlights the need for empirical investigation. This study is essential as a foundation for formulating effective strategies to enhance digital payment adoption both at the regional and national levels.

According to Megaranto, Samdin, Sujono, & Madi (2025) decisions are the result of choosing an action among several available alternatives, which are implemented through certain stages before making a choice. In the context of using QRIS, MSME decisions are influenced by the level of trust in the security and reliability of the system. This process involves integrating information to assess various possible actions and determine the options considered most appropriate (Wahyuni & Waloejo, 2020). In this digital era full of cyber threats, the security aspect is a major concern (Abdul-Azeez, Ihechere, & Idemudia, 2024). MSMEs need to ensure that the QRIS used is able to protect their and consumers' sensitive data from the risk of theft or misuse (Pambuko et al., 2020).

According to Ningsih et al. (2021), risk perception can be understood as an individual's view of uncertainty and the possibility of negative impacts from the use of a product or service. Pavlou (2003) explained that Risk is a condition full of uncertainty that affects a person's decision to transact online. Risk perception determines the level of trust: low risk increases trust, while high risk decreases it. This perspective shapes customer attitudes and their trust in MSMEs who use QRIS.

Understanding risk perceptions associated with technologies is important given its influence on individuals' behavior and their willingness to accept and use the technology. It is also essential for effective risk communication. Many studies conducted over the years have investigated the various factors influencing the evaluation and perception (Ramot & Tal, 2024).

This is based on a number of previous studies conducted by Priambodo & Prabawani (2016) which presented evidence that risk perception has a real positive contribution to the decision to use. Due to a decrease in risk perception from an individual, there will be an increase in the decision to use it. However, the research is inversely proportional to research conducted by Salsabila 2021), which presents evidence that risk perception has a real negative impact on use decisions.

According to Almalis (2017), trust is a belief between two parties that makes a person feel confident to make a transaction. In the context of QRIS, the trust of MSMEs is influenced by security factors, where they are more likely to use QRIS if they believe their transactions are safe from fraud. Therefore, service providers and the government need to continue to improve security and provide support so that MSMEs are more confident in using QRIS as a digital transaction technique. This finding

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has similarities in conclusions with research conducted by Novitasari & Supriyanto (2020) concluding that the decision to use can be contributed by trust.

According to Priambodo & Prabawani (2016), the perception of usefulness is an individual's belief that the use of QRIS can increase the efficiency of his work so that it influences the decision to use it. Wibowo et al. (2015) emphasized that convenience and benefit factors have a direct effect on consumer behavior in using electronic money. The advantages offered form a positive perception, so more and more people are encouraged to wear them. If the product is considered useful in activities, the chances of its adoption by the community will be greater.

The decision to use QRIS as a payment method is increasing because of the many benefits that QRIS has. Based on research conducted by Nurzanita & Marlena (2020), it is shown that the perception of benefits has a real positive contribution to the decision to use. However, the research is inversely proportional to the research by Ernawati & Noersanti (2020) which found that the perception of benefits has a real negative impact on usage decisions.

2. THE PROPOSED METHOD

Hypothesis Development

Risk Perception toward the Decision to Use QRIS

Risk perception refers to an individual's assessment of potential dangers, losses, or threats when using new technology. When perceived risk is high, users tend to hesitate in adopting digital innovations. Ramot & Tal (2024) explain that risk perception arises from uncertainty regarding system security and possible financial or data-related losses. Previous studies support this argument, such as Ningsih et al. (2021) who found that perceived risk negatively affects the decision to use QRIS. Similarly, Ryu, Kim, & Kim (2018) state that higher perceived risk leads to lower acceptance of new technologies. Through this mechanism, risk perception is believed to hinder MSMEs' decision to use QRIS because users do not feel adequately assured about its safety. Referring to previous empirical findings, the research hypothesis proposed is:

H1: Risk perception has a negative and significant effect on the decision to use QRIS.

Trust toward the Decision to Use QRIS

Trust is a crucial factor that reduces perceived risk and strengthens users' confidence in digital payment technologies. Trust is associated with users' belief that the system is secure, reliable, and capable of protecting their data. Zaman, Mateen, & Alam (2025) highlight that trust serves as a psychological mechanism that lowers perceived risk while increasing adoption intention. Research by Naiseh et al. (2025) indicates a negative relationship between trust and perceived risk, meaning that higher trust results in reduced user concerns over potential risks. In addition, Wibowo & Suryoko (2018) found that trust positively influences users' decisions to adopt digital payment services.

Based on these empirical findings, the proposed hypothesis is:

H2: Trust has a positive and significant effect on the decision to use QRIS.

Perceived Benefits toward the Decision to Use QRIS

Perceived benefits refer to users' beliefs about the advantages obtained from using QRIS, such as transaction efficiency, speed, convenience, and practicality. According to the Technology Acceptance Model (TAM), perceived usefulness is the primary predictor influencing intentions to adopt new technologies. Priambodo & Prabawani (2016) found that perceived benefits strongly influence the intention to use digital services. Similar findings were reported by Akhyar & Sicily (2023) and Megaranto et al. (2025), who concluded that perceived benefits significantly increase MSMEs' decisions to adopt financial technologies such as QRIS. Referring to previous studies, the hypothesis proposed is:

H3: Perceived benefits have a positive and significant effect on the decision to use QRIS.

Influence of Risk Perception, Trust, and Perceived Benefits on the Decision to Use QRIS

The three variables risk perception, trust, and perceived benefits play an essential role simultaneously in influencing decisions to adopt QRIS. A combination of low perceived risk, high trust, and strong perceived benefits strengthens MSMEs' intention and decision to adopt digital payment systems. Studies by Nugroho & Santoso (2023) and Tudjono et al. (2024) indicate that these variables collectively have a significant influence on the decision to use financial technologies.

Based on these findings, the final hypothesis proposed is:

H4: Risk perception, trust, and perceived benefits simultaneously have a significant effect on the decision to use QRIS.

Based on the theoretical explanation and previous empirical findings, the hypotheses proposed in this study are as follows:

1. Risk Perception has a negative and partially significant effect on the decision to use QRIS.
2. Trust has a positive and partially significant effect on the decision to use QRIS.
3. Perception of Benefits has a positive and significant effect partially on the decision to use QRIS.
4. Risk perception, trust and benefit perception have a significant effect simultaneously on the decision to use QRIS.

Based on the explanation in the background and the literature review, to explain the influence of Risk Perception, Trust, and Perceived Benefits on the Decision to Use QRIS, a conceptual framework is developed and presented in the form of a schematic model as shown in Figure 1.

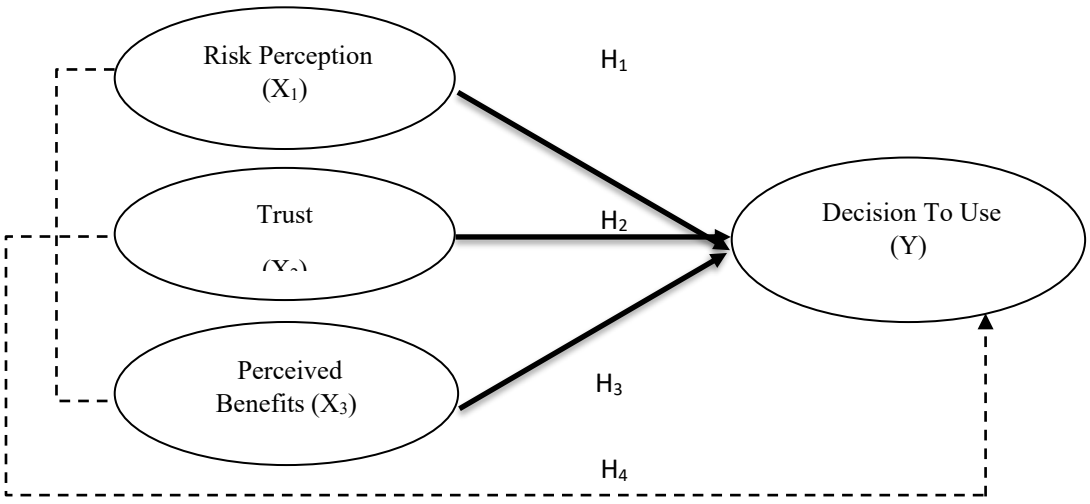

Fig. 1. Conceptual Framework
Source: Theoretical Basis and Previous Research Results

Quantitative Analysis Method

This study employs a quantitative research approach conducted in Bangli Regency, targeting all 340 MSMEs that have not yet adopted the QRIS digital payment system. This population was chosen because MSMEs who have not adopted QRIS are the most relevant subjects for identifying barriers, perceptions, and factors influencing their decision-making. The sampling technique used is random sampling to ensure that every MSME has an equal chance of being selected, thereby reducing potential bias and increasing representativeness. The number of respondents was determined using the Slovin formula with a 10% margin of error, resulting in 77.27, which was rounded to 77 respondents. This sample size is considered adequate for multiple regression analysis and meets statistical requirements for studies involving several independent variables. Data were collected using a structured questionnaire based on a five-point Likert scale, which allows respondents to express their attitudes and perceptions on each variable. The Likert scale was chosen because it effectively measures opinions, perceptions, and attitudes toward social phenomena. The research procedure includes several stages:

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identifying the research problem, developing the research instrument, collecting data from MSMEs, and testing the validity and reliability of the questionnaire items to ensure accurate and consistent measurement. The collected data were then processed using the SPSS application through multiple regression analysis. This analytical technique was selected because it is capable of explaining the complex relationships between Risk Perception, Trust, Perceived Benefits, and the Decision to Use QRIS, thereby providing a comprehensive understanding of the factors influencing QRIS adoption among MSMEs in Bangli Regency.

3. RESULTS AND DISCUSSION

Results

Before the main analysis was carried out, this study tested the instrument to provide certainty of the validity and reliability of the collected data. The validity test aims to assess the extent to which the instrument can provide the appropriate size of the construct in question. The rule if an instrument is considered valid or valid if it produces the value (r) > r of the table.

Table 1 Results of the Validity Test of Research Instruments

Variabel	Statement Items	R Count	R Table	Information
X1	X1.1 A	0,44	0,2242	Valid
	X1.1 B	0,823	0,2242	Valid
	X1.2 A	0,531	0,2242	Valid
	X1.2 B	0,44	0,2242	Valid
	X1.3 A	0,458	0,2242	Valid
	X1.3 B	0,812	0,2242	Valid
	X1.4 A	0,755	0,2242	Valid
	X1.4 B	0,853	0,2242	Valid
	X1.5 A	0,736	0,2242	Valid
	X1.5 B	0,458	0,2242	Valid
	X1.6 A	0,44	0,2242	Valid
	X1.6 B	0,859	0,2242	Valid
X2	X2.1 A	0,428	0,2242	Valid
	X2.1 B	0,841	0,2242	Valid
	X2.2 A	0,947	0,2242	Valid
	X2.2 B	0,57	0,2242	Valid
	X2.3 A	0,895	0,2242	Valid
	X2.3 B	0,551	0,2242	Valid
	X2.4 A	0,938	0,2242	Valid
	X2.4 B	0,961	0,2242	Valid
Variabel	**Statement Items**	**R Count**	**R Table**	**Information**
X3	X3.1 A	0,842	0,2242	Valid
	X3.1 B	0,327	0,2242	Valid
	X3.2 A	0,448	0,2242	Valid
	X3.2 B	0,902	0,2242	Valid
	X3.3 A	0,918	0,2242	Valid
	X3.3 B	0,924	0,2242	Valid
	X3.4 A	0,448	0,2242	Valid
	X3.4 B	0,924	0,2242	Valid
	X3.5 A	0,327	0,2242	Valid
	X3.5 B	0,925	0,2242	Valid
Y	Y1.1 A	0,856	0,2242	Valid
	Y1.1 B	0,539	0,2242	Valid
	Y1.2 A	0,435	0,2242	Valid
	Y1.2 B	0,797	0,2242	Valid
	Y1.3 A	0,347	0,2242	Valid
	Y1.3 B	0,856	0,2242	Valid

Source: Processed Data (2025)

The results of the study instrument test resulted in the meaning that all statements related to the four variables studied had been proven to be valid (with a coefficient of more than r in the table), confirming that each element in the instrument could be concluded to be valid. Reliability tests are performed to evaluate the consistency of the results obtained from the instrument. This involves using statistical techniques to provide a measure of the extent to which questions in an instrument can provide stable and consistent results if re-measured in the same situation. An instrument is concluded to be reliable only if it produces an Alpha Cronbach that exceeds a number of 0.60 (Ghozali, 2016).

Table 2 Results of the Reliability Test of Research Instruments

Variabel	Number of Instruments	*Alpa Cronbach*	Standard	Information
Risk Perception (x1)	12	0,867	0,60	Reliabel
Trust (X2)	8	0,909	0,60	Reliabel
Perceived Benefits (x3)	10	0,886	0,60	Reliabel
QRIS Usage Results (Y)	6	0,707	0,60	Reliabel

Source: Processed Data (2025)

Table 2 provides evidence that all variables used have shown a high level of reliability (with Cronbach's Alpha correlation coefficient (α): X1= 0.867, X2=0.909, X3=0.886, and Y=0.707 with values greater than 0.60).

Classic Assumption Test

Normality testing is carried out using statistical tests. This test is used to verify that the data processed in this study is normally distributed.

Table 3 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		77
Normal Parametersa,b	Mean	.0000000
	Hours of deviation	1.80522715
Most Extreme Differences	Absolute	.074
	Positive	.074
	Negative	-.049
Test Statistic		.074
Asymp. Sig. (2-tailed)[c]		**.200**

Source: Data processed, 2025

Asymp. The resulting sig. (2-tailed) is worth 0.200. Because the value exceeds the significance limit of 0.05, a conclusion can be decided, namely the residual data with normal distribution. The multicollinear test is designed to ensure that the independent variables in the regression conceptual do not correlate significantly with each other, so as not to cause problems in the interpretation of the regression coefficient. To ensure the model is free of multicollinearity and supports accurate decision-making, the Tolerance value must exceed 0.10 and the VIF must be less than 10.

Table 4 Multicollinearity Test

Coefficientsa		
	Collinearity Statistics	
Model	Tolerance	BRIGHT
1 (Constant)		
Risk Perception	0,819	1.221
Belief	0,146	1.896
Perception of Benefit	0.149	6.708

Source: Data processed, 2025

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Guided by the *output results* of SPSS results where it is explained and concluded that the existence of a multicollinearity between the independent variables is not found in this research. This heteroscedasticity test is to provide certainty that the variance of errors (residuals) in the regression model must be constant, independent of independent variable values.

Table 5 Heteroscedasticity Test

Coefficients [a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	2.667	.505		5.282	.101
Persepsi Risiko	-.005	.057	-.045	-.091	.928
Kepercayaan	-.113	.039	-.790	-2.899	.105
Persepsi Manfaat	.059	.076	.480	.776	.440

a. Dependent Variable: ABS_RES

***Source**: Data processed, 2025*

The significance values in each construct, namely 0.928, 0.105, 0.440, have exceeded (0.05). This indicates that the predictor variable in this study has no real influence on the bound variable, i.e. absolute residual. As a result, this study showed no indication of Heteroscedasticity problems.

Analysis of the Regresi Linier Berganda

One of the statistical methods used in order to study the relationship between one response construct and two or more predictor variables is regression. The goal of multiple linear regression analysis is to understand the extent to which independent variables contribute to providing clarity of variation in dependent variables.

Table 6 Multiple Linear Regression Analysis and t-Test

Coefficients [a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Itself.
1 (Constant)	**1.636**	0,969		1.689	0,096
Risk Perception	**-0,262**	0,077	-0,265	**-3.404**	0,001
Belief	**0,332**	0,110	0,635	**3.018**	0,003
Perception of Benefits	**0,146**	0,070	0,244	**2.084**	0,039

Source: Data processed, 2025

$$Y = 1.636 + (-0.262)X1 + 0.332X2 + 0.146X3 + e$$

a. The constant or α = 1.636 has a meaning if there is no increase or decrease in the overall independent variable, causing the Decision to Use QRIS to be valued at 1.636.

b. The value of the regression coefficient X1 = -0.262 means that if it is considered that other factors do not increase or decrease, the increase of X1 by one results in a Decision to Use QRIS (Y) the value will decrease by -0.262.

c. The value of the regression coefficient X2 = 0.332 means that if it is considered that other factors do not increase or decrease, the increase in X2 by one results in a Decision to Use QRIS (Y) the value will increase by 0.332.

d. The value of the regression coefficient X3 = 0.146 means that if it is considered that other factors do not increase or decrease, the increase of X3 by one results in a Decision to Use QRIS (Y) the value will increase by 0.146

Determination Analysis

Table 7 Determination Analysis

Model Summaryb				
Model	R	**R Square**	Adjusted R Square	Std. Error of the Estimate
1	.923a	**.852**	.846	1.842

Source: Data processed, 2025

The value of the determination coefficient obtained was R Square 0.852 or equivalent to 85.2%. This means that the variables of risk perception, trust, and benefit perception contributed 85.2% to the use decision, while the remaining 14.8% were contributed by other variables outside the research this time.

T test

Referring to the SPSS output results in table 6, conclusions related to the t-test can be drawn as follows:

a. The value of the regression coefficient X1, namely Risk Perception, is -0.262, which is negative with t1 calculated as -3.404 and t-table value 1.66600 (3.404 > 1.66600) as seen as a sig. number of 0.001 < 0.05. This means that Risk Perception partially has a real and negative impact on the Decision to Use QRIS.
b. The value of the regression coefficient X2, namely Trust, is 0.332, which is a positive value with t2 calculated value of 3.018 and t-table value of 1.66600 seen as a sig number. worth 0.003 < 0.05. This means that Trust partially has a positive real contribution to the Decision to Use QRIS
c. The value of the regression coefficient X3, namely Perception of Benefit, is 0.146, which is a positive value with t3 calculated as 2.084 and t-table value of 1.66600 as seen as a sig number. worth 0.039 < 0.05. This means that the Perception of Benefits partially has a positive real contribution to the Decision to Use QRIS.

F Test

Table 8 Results F calculation (ANOVA)

ANOVA						
Model		Sum of Squares	df	Mean Square	**F**	Sig.
1	Regression	1430.146	3	476.715	**140.509**	**<,001b**
	Residual	247.672	73	3.393		
	Total	1677.818	76			

Source: Data processed, 2025

The value of F is calculated to be worth 140,509 > from the F of the table, which is 2.73. Because the value of F is calculated to exceed the ftable number, it can be concluded that Risk Perception, Trust and Benefit Perception have a significant effect simultaneously on the Decision to Use QRIS.

The Effect of Partial Risk Perception on the Decision to Use QRIS

Referring to the results of data processing, it was found that Risk Perception was proven to have a negative and partially significant influence on the Decision to Use QRIS on MSMEs in Bangli Regency. According to Ningsih et al. (2021), the view of risk is an individual's perception of uncertainty and potential losses from the use of a product or service. Pride and Ferrel (2015:68) stated that risk is included in the psychological aspect that can determine decisions when making purchases. Many MSMEs are still worried about data security and the potential for transaction errors even though digital systems have advantages. Risk perception has been shown to influence decisions to use QRIS: high risk decreases interest, while low risk actually drives its adoption. The study of Andriani et al. (2024) shows

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that risks such as security and system disruption decrease interest in QRIS adoption. Users who are worried about potential digital losses tend to revert to cash payment methods. Therefore, risk perception directly reduces the tendency to use QRIS. Theoretically, this analysis is in line with the TAM model (Davis, 1989 in Siswoyo et al., 2023), where *perceived risk* is an external variable that weakens *perceived usefulness* and *perceived ease of use*. As a result, the decision to apply technology becomes low.

Referring to the findings of the data processing, a negative regression coefficient value (-0.262) was obtained, the result of t1 was calculated > t-table (-3.404 > 1.66600) and with a sig number, worth 0.001 (not exceeding 0.05). This means that Risk Perception has a real and negative contribution to the Decision to Use QRIS in MSMEs in Bangli Regency. This means that the greater the risk felt in using QRIS, the lower the tendency to decide to use the technology. This is consistent with the research of Sidin et al. (2024), Hutami A. Ningsih (2021), which explained the evidence, namely Risk Perception has a real negative contribution to the decision to implement QRIS-based digital transactions.

The Effect of Partial Trust on the Decision to Use QRIS

Referring to the data analysis that has been done, it gives results, namely Trust is proven to have a positive and significant influence partially on the Decision to Use QRIS on MSMEs in Bangli Regency. According to A. Widjana & Rachmat (2011), trust can be interpreted as a mental condition that emphasizes one's confidence when transacting online, while protecting personal interests, maintaining commitments, and providing useful value for users. MSME actors who form confidence in the system that includes security, provider credibility, and service reliability, are more likely to use QRIS in transactions. Trust as a key driver of technology adoption. Therefore, building trust is a strategic first step. Findings by Sholihin et al. (2024) show that trust drives user recommendations. Thus, the trust strategy not only has an impact on early adoption but also accelerates system penetration. Overall, trust has proven to be the main foundation in the adoption of QRIS. MSME actors who believe that they will become natural spreaders of the system to other business networks.

Referring to the findings of the t-test data processing, a positive regression coefficient value (0.332), the t1 result was calculated > t-table (3.018 > 1.66600) and with a sig number, worth 0.003 (not exceeding 0.05). This means that Trust has a positive real contribution to the Decision to Use QRIS in MSMEs in Bangli Regency. This indicates that the greater the trust in the use of QRIS, the stronger the decision to use it. The highest trust in this case includes confidence in the data security and reputation of the QRIS provider. According to a study by Rayhan et al. (2025), it was found that there was a positive correlation between trust and use of QRIS. In the long run, increased trust will create loyalty and positive word-of-mouth spread. These results produce a conclusion that is in line with research conducted by Wibowo & Suryoko (2018), and Novitasari & Supriyanto (2020), that usage decisions can be influenced by trust.

The Effect of Partial Benefit Perception on the Decision to Use QRIS

Referring to the data analysis that has been done, it provides results, namely Perception of Benefits, which is proven to have a positive and significant influence partially on the Decision to Use QRIS on MSMEs in Bangli Regency. The perception of benefits in the QRIS digital payment method has a close relationship with each other, especially with the development of other digital technologies that can benefit humans. According to Davis et al., S. Priambodo (2016), usability perception describes an individual's belief in benefits, namely the extent to which users believe that the use of a technology or system can help improve their work results and effectiveness. The assumption of these benefits plays an important role in shaping the interest as well as the individual's decision to use electronic money services (Ramadhan et al., 2016). The benefits include transaction speed, time efficiency, reduced cash risk, and ease of tracking. A study by Hidayat et al. (2024) confirms that *perceived usefulness* is the main predictor in the decision to use QRIS by MSMEs. In TAM theory, *perceived usefulness* is the main factor that drives positive attitudes, where the belief that technology can improve performance makes users more open to adopting it. A study conducted by Juwita & Rosita (2025), shows that technologies that provide ease of adaptation and high efficiency are more quickly accepted by rural communities.

Referring to the findings of t-test data processing contained in table 4.17, a positive regression coefficient value (0.146), the t1 result was calculated > t-table (2.084 > 1.66600) and with a sig number, worth 0.039 (not exceeding 0.05). This means that the Perception of Benefits has a real positive contribution to the Decision to Use QRIS in MSMEs in Bangli Regency. This means that the higher the usability value that users feel of the QRIS payment system, the stronger their motivation to use it in business transaction activities. This result is also seen in the research of Saifuddin et al. (2025), who found that the perception of benefits plays a significant role in determining the attitude of QRIS users. Thus, the perception of benefits not only affects the initial decision but also the sustainability of use. The findings have the same conclusion as research by Rahmawati & Yuliana (2020), Akhyar & Sisilia (2023), Yasar (2022) and Ningsih et al., (2021) which presents evidence that the perception of benefits produces a positive real contribution to the decision to implement QRIS.

The Effect of Risk Perception, Trust, and Perceived Benefits Simultaneously on QRIS Use Decisions

Referring to the data analysis that has been done, the results of Risk Perception, Trust and Benefit Perception are proven to have a significant influence simultaneously on the Decision to Use QRIS in MSMEs in Bangli Regency. These three variables complement each other in shaping usage decisions. To increase the adoption of QRIS, it is important for service providers and financial institutions to manage and influence risk perceptions, build strong trust, and emphasize the clear benefits of using QRIS. Research by Sunaryanto and Jenyfer (2024) also shows that the combination of risk, trust, and benefit factors together affects the decision to use digital financial applications. QRIS as a new technology demands trust, tangible benefits, and confidence that users are able to use it. These findings are strengthened by a study from Astari et al. (2022), which combines TAM and TPB (*Theory of Planned Behavior*) theories in explaining the behavior of financial technology adoption. Therefore, the implementation of QRIS needs to consider all aspects in a balanced manner, not only highlighting convenience but also paying attention to security, overcoming risks, building trust, and explaining the benefits, so that the decision to use QRIS becomes more effective.

Referring to the findings of the F test data processing, the value of F was obtained as calculated > F table (140,509 > 2.73) and with a sig number, equivalent to the results of research that has been carried out by Alfani & Ariani (2023) which explained the evidence, namely risk perception, trust, and usability perception have a significant effect together on the decision to implement QRIS. Therefore, it is concluded that together risk perception, trust, and benefit perception have been proven to significantly influence the decision to use QRIS.

4. CONCLUSION

The results of this study indicate that the decision of MSMEs in Bangli Regency to adopt QRIS as a digital payment method is influenced by multiple factors, namely risk perception, trust, and perceived benefits. Risk perception was found to have a negative and partially significant effect on the decision to use QRIS. This suggests that higher levels of perceived risk, such as concerns related to security, system reliability, or transaction uncertainty—tend to reduce the willingness of MSME actors to adopt QRIS.

On the other hand, trust demonstrates a positive and partially significant influence on the decision to use QRIS. This finding implies that the higher the level of trust in the QRIS system, including trust in its security, reliability, and institutional support, the more likely MSMEs are to adopt it as a digital payment solution. Similarly, perceived benefits also show a positive and partially significant effect, indicating that when MSME actors recognize the advantages of QRIS, such as efficiency, convenience, and improved transaction management, their intention to use the system increases.

Furthermore, when analyzed simultaneously, risk perception, trust, and perceived benefits collectively have a significant influence on the decision to use QRIS. This demonstrates that MSME adoption of digital payment systems is not determined by a single factor, but rather by the combined interaction of perceived risks, trust, and expected benefits. Therefore, enhancing trust and perceived benefits while reducing perceived risks is essential to encourage wider adoption of QRIS among MSMEs.

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