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INFLUENCE OF EASE AND USEFULNESS OF QRIS ON THE DECISION TO USE SHARIA FINTECH PAYMENT WITH TRUST AS AN INTERVENING VARIABLE

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ABSTRAK

Industri *financial technology (fintech)* di Indonesia terus berkembang pesat, seiring meningkatnya kebutuhan masyarakat akan layanan keuangan yang cepat dan praktis. Perkembangan ini mencakup fintech konvensional dan syariah, dengan fintech syariah menjadi solusi potensial untuk mayoritas penduduk Muslim. Sejalan dengan itu, Bank Indonesia meluncurkan *Quick Response Code Indonesian Standard* (QRIS) untuk memudahkan transaksi berbasis QR dan mendukung digitalisasi ekonomi. Namun, adopsi QRIS masih menghadapi tantangan, terutama terkait kepercayaan masyarakat terhadap keamanan dan keandalan teknologi tersebut. penelitian ini dilakukan untuk mengevaluasi pengaruh kemudahan dan kegunaan secara langsung dan tidak langsung. Dalam studi ini, pendekatan kuantitatif diterapkan pada populasi pelanggan waroeng yang memakan siengkong pandawa malang. Metode statistik digunakan untuk menentukan sampel minimal empat puluh responden. Hasil penelitian menunjukkan bahwa kemudahan tidak memengaruhi kepercayaan atau keputusan penggunaan. Kemudian kegunaan dapat berdampak kecil pada kepercayaan dan keputusan penggunaan. Kepercayaan juga mengatur hubungan antara kemudahan dan keputusan penggunaan namun, kegunaan tidak. Hipotesis penelitian diuji menggunakan aplikasi *SmartPLS* 3.29, metode analisis *Structural Equation Model* (SEM) berbasis *Partial Least Square* (PLS).

Kata Kunci : Kemudahan, Kegunaan, Keputusan Penggunaan, Kepercayaan.

ABSTRACT

Indonesia's financial technology (fintech) industry continues to increase, in line with the increasing demand for fast and practical financial services. This development includes both conventional and Sharia fintech, with Sharia fintech emerging as a potential solution for the majority of the Muslim population. In line with this, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) to facilitate QR-based transactions and support economic digitization. However, the adoption of QRIS still faces challenges, particularly regarding public trust in the security and reliability of the technology. This study analyzes the direct and indirect effects of ease and usefulness. The research uses a quantitative approach with a population of Waroeng Makan Siengkong Pandawa Malang customers. A minimum sample of 40 respondents was determined using statistical methods. The results of the study indicate that ease does not have a significant effect on trust and Decision to use. However, usefulness has a substantial effect on trust and Decision to use. Trust also mediates the relationship between ease and Decision to use, but it cannot mediate the relationship between usefulness and Decision to use. The analysis method used is Structural Equation Modeling (SEM) based on Partial Least Square (PLS), with the SmartPLS 3.29 application used to test the research hypotheses.

Keywords : Ease, Usefulness, Decision to Use, Trust.

INTRODUCTION

The financial technology (fintech) industry is rapidly growing in Indonesia, driven by the increasing demand for fast, easy, and practical financial services. (Mangkona and Wahyudin, 2023). The rapid development of fintech is expected to impact economic growth, whether implemented through conventional or sharia systems. Sharia fintech offers a fresh approach to the economy, especially in Indonesia, where the majority of the population is Muslim. The Indonesian Ulema Council (MUI) issued Fatwa No. 117/DSN-MUI/IX/2018, stating that fintech providers must not contradict sharia principles, such as *riba* (usury), *gharar* (uncertainty), *maysir* (gambling), and *tadhlis* (deception). Islamic banks, as part of the banking industry, are committed to making adjustments through a transformation process and developing structured and planned innovations.

One of the innovations supporting this growth is the introduction of the Quick Response Code Indonesian Standard (QRIS), issued by Bank Indonesia as a national standard for QR code-based payments. QRIS allows transactions to be carried out quickly and easily by scanning a code, reducing dependence on cash and simplifying transactions between platforms. This initiative supports financial inclusion in Indonesia and forms part of the government's efforts to accelerate economic digitization and create a more integrated financial ecosystem.

Although QRIS offers convenience and ease in transactions, adopting this technology still faces several challenges in Indonesia. One of the main challenges is building user trust in the security and reliability of the technology, especially for those using digital payment services for the first time (Suryawijaya, 2023). Some users hesitate to switch from traditional payment methods due to security risks and privacy concerns in online transactions. The lack of sufficient understanding of QRIS and its potential benefits also becomes a barrier to increasing adoption. Therefore, it is essential to explore how perceptions of the ease and usefulness of QRIS can influence users' intentions to adopt fintech payment technology, with trust as a critical element that supports the adoption process (Adiatama and Sar, 2020).

In fintech adoption, the Technology Acceptance Model (TAM) explains two main factors influencing user acceptance: ease of use and usefulness (Hermanto and Patmawati, 2017). Ease of use refers to the extent to which an individual believes that technology can help them perform tasks without difficulty. In contrast, usefulness refers to the degree to which an individual believes that using the technology will improve their performance or effectiveness in performing a specific task (Dyas and Purwanto, 2024). In the case of QRIS, the ease of making transactions and the perceived benefits by users significantly influence their intention to switch from traditional payment methods to digital payment systems (Muniarty et al, 2023). Therefore, a deeper understanding of the factors influencing QRIS adoption is critical for formulating effective strategies to increase its use among the public and promote the growth of financial inclusion in Indonesia.

Several studies have discussed the relationship between ease, usefulness, and the use of digital payment systems. Research conducted by (Kamil, 2020; Marisa, 2020; Nurdin et al, 2020) Found that ease of use positively and significantly influenced the use of digital payment systems. This indicates that the more accessible technology is to use, the more likely users will switch from conventional payment methods to digital ones. However, studies by (Setiawan et al, 2020; Zain and Andhaniwati, 2023) Presented different results, showing that ease of use did not significantly impact users' decisions to adopt digital payment systems. Studies (Khoiriyah et al, 2023; Putri et al, 2022; Sari et al, 2023) Found that usefulness significantly influenced the use of digital payment systems. These findings suggest that when users perceive real benefits, such as time efficiency and easier access to financial transactions, they are more likely to switch to digital payment methods. However, unlike other studies, (Yuliana, 2023) Found that usefulness did not significantly affect users' decisions to adopt digital payment systems.

Although various studies have explored the influence of ease and usefulness on digital payment systems, some gaps remain unanswered, particularly in the context of QRIS implementation in Indonesia. Most studies have examined the effects of ease and usefulness separately and generally on financial technology without considering the unique factors of QRIS, such as interoperability between banks, accessibility for SMEs, and the role of government in spreading this technology. Additionally, contradictory results have been found, where some studies show that ease and usefulness significantly influence adoption, while others indicate no significant effect. These differences suggest that other factors may strengthen or weaken the influence of ease and usefulness on QRIS adoption. Therefore, further research is needed to delve deeper into the specific effects of ease and usefulness in the context of QRIS and the role of other contextual factors to provide a more comprehensive understanding of strategies to enhance QRIS adoption in Indonesia.

Several studies have discussed the findings related to ease and usefulness and their impact on trust. Research conducted by (Putra et al, 2016; Rahmad et al, 2017; Syahrina and Christiana, 2023; Agustino and Yousida, 2021), found that ease and usefulness positively and significantly affected trust. This is because both factors create positive experiences that increase users' confidence in the quality and security of the services, strengthening the relationship between users and service providers. However, studies with different results were conducted by (Ananda, 2023; Simamora and Zuhra, 2023), which found that ease and usefulness did not affect trust. Although ease of access and service benefits are essential, trust is more influenced by external factors, such as the company's reputation and operational transparency.

This study adds trust as an intervening variable. Trust refers to users' confidence in a system's security, integrity, and reliability, which can ultimately influence users' intentions to adopt that technology (Zain and Andhaniwati, 2023). Previous studies support the role of trust as an intervening variable in adopting financial technology. For example, research by (Gultom et al, 2023) shows that trust can mediate the relationship between perceived ease and usefulness and the intention to use, with trust serving as a factor that strengthens users' positive perceptions of the technology. In the context of QRIS, trust is expected to be a factor that mediates the influence of ease and usefulness on the intention to use, as a high level of trust can reduce users' doubts about the risks involved in digital transactions.

Based on the above explanation, this study aims to analyze the influence of ease and usefulness of QRIS on the use of sharia fintech payments with trust as an intervening variable. By examining these factors, the research is expected to provide valuable insights for fintech service providers, regulators, and relevant stakeholders in identifying key elements that support the increased adoption of QRIS among users. The findings of this study are also expected to enrich the academic literature on digital payment technology adoption, especially in Indonesia, where QRIS adoption is rapidly developing and still requires optimal strategies to attract more users. The results of this study are expected to serve as a reference for developing policies and marketing strategies that effectively strengthen the sharia digital payment ecosystem in Indonesia.

LITERATURE REVIEW

Ease of use

Ease of use refers to the influence on a person's tendency to use or not use an application because they believe it will help them complete tasks more productively.

According to (Jogiyanto and Willy, 2009), ease of use refers to the extent to which individuals believe using a technology is straightforward and easy to operate. According to Davis (2017), in the study (Ernawati and Noersanti, 2020), ease of use is measured by the following indicators:

1. Easy to learn
2. Controllable
3. Flexible
4. Easy to use
5. Clear and understandable

Usefulness

According to the Indonesian dictionary, usefulness means benefits or advantages. Usefulness refers to the benefits or utility of a product in fulfilling needs. According to Jogiyanto, individuals are more likely to use technology if they believe the system is valuable and easy to use. Ease of use is also influenced by usefulness, but not vice versa. According to (Davis, 2017), in the study (Ernawati and Noersanti, 2020), several indicators are used to measure usefulness:

1. Facilitates payment
2. Speeds up transaction payments
3. Provides additional benefits during transactions
4. Provides security during payments
5. Increases efficiency in making payment transactions

Decision to use

According to Kotler and Keller (2009) the purchasing decision is the action consumers take to decide whether to buy a product. The decision to use refers to focusing on something, accompanied by a positive feeling toward the product, which leads to an individual's desire and confidence that the product is beneficial, thus driving their intention to own it.

The indicators of the Decision to use, according to Cysara (2015) in Sudana et al, (2021), Include:

1. Attention
2. Interest
3. Desire
4. Decision to act
5. Satisfaction

Trust

Trust is the process by which an individual is willing to depend on a particular brand or product. According to Gunawan (2013) in Mujahidin and Astuti, (2020), trust is an attitude that shows willingness to use a specific brand or product. This trust is formed when the product can benefit consumers and meet their expectations. The indicators of trust, according to (Chuang, Liu, and Kao, 2016), are as follows:

1. Confidence in the Service
2. Perception of Service Quality
3. Perception of Service Security

RESEARCH METHOD

This study uses a quantitative method based on the philosophy of positivism. (Sugiyono, 2018). Data is collected through research instruments and analyzed statistically to describe and test hypotheses. This study is explanatory, meaning it investigates the relationships between variables, including the effect of one variable on another (Parastika et al, 2021).

The research population consists of users of sharia-based digital payment services using QRIS at Waroeng Makan Siengkong Pandwa Malang. The sample was selected using purposive sampling techniques. Since the population size is unknown, the sample size was determined using Roscoe's method (1975), with a minimum of 40 people. To anticipate low response rates, 150 questionnaires were distributed.

Hypothesis testing is carried out using Structural Equation Modeling (SEM) based on Partial Least Square (PLS), which is suitable for testing causal relationship models and estimating hypotheses in situations with imperfect measurement models (Oktaviana and Wicaksono, 2022).

RESULTS AND DISCUSSION

The SmartPLS 3.29 application was utilized to assess this study using partial least squares (PLS). The measurement model, also known as the outer model, and the structural model, often known as the inner model, are the two sub-models that comprise the PLS analysis.

Outer Mode

This analysis ensures that the measurements used are appropriate for evaluation (VaIid and reliable). The design of the measurement model refers to the operational definitions of the variables that have been adjusted with the research instrument design process. The analysis of the outer model can be seen from several indicators (Hussein, 2015).

Convergent VaIidity

Convergent VaIidity is a metric used to quantify how closely the concept and the latent variable are related. Convergent VaIidity is assessed by looking at individual item reliability, demonstrated by the standardized loading factor that shows the relationship between each measuring item (indicator) and its concept. The expected value is > 0.7, but outer loading values between 0.5 and 0.6 are considered adequate to meet the requirements for convergent VaIidity (Ghozali and Hengky, 2014).

Table 1. Loading Factor

	Ease of use (X1)	Usefulness (X2)	Decision to use (Y)	Trust (Z)	
X1.1	0.799				VaIid
X1.2	0.825				VaIid
X1.3	0.788				VaIid
X1.4	0.764				VaIid
X1.5	0.781				VaIid
X1.6	0.765				VaIid
X1.7	0.733				VaIid
X1.8	0.783				VaIid
X1.9	0.738				VaIid
X1.10	0.761				VaIid
X2.1		0.801			VaIid
X2.2		0.819			VaIid
X2.3		0.800			VaIid
X2.4		0.857			VaIid
X2.5		0.780			VaIid
X2.6		0.720			VaIid
X2.7		0.714			VaIid
X2.8		0.707			VaIid
X2.9		0.697			VaIid
X2.10		0787			VaIid
Y.1			0.828		VaIid
Y.2			0.790		VaIid
Y.3			0.741		VaIid
Y.4			0.802		VaIid
Y.5			0.837		VaIid
Y.6			0.669		VaIid
Y.7			0.811		VaIid
Y.8			0.775		VaIid
Y.9			0.779		VaIid
Y.10			0.846		VaIid
Z.1				0.854	VaIid
Z.2				0.855	VaIid
Z.3				0.839	VaIid
Z.4				0.856	VaIid
Z.5				0.802	VaIid
Z.6				0.888	VaIid

Source: Output from Smart PLS, Processed Primary Data (2024)

The loading factor results can be seen in table 1 above, showing that all indicators of the variables used in this study Ease of Use, Usefulness, Trust, and Decision to Use have loading factor values greater than 0.5. This means that each indicator is vaIid, as they are highly correlated.

Average Variance Extracted (AVE)

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Ease of use(X1)	0.605
Usefulness (X2)	0.593
Decision to use (Y)	0.623
Trust (Z)	0.721

Source: Output from Smart PLS Processed Primary Data (2024)

Table 2 shows that the vaIidity test for the AVE values of the four variables shows an AVE value > 0.50. The highest AVE value is for the variable "Trust," with a value of 0.721.

Discriminant VaIidity

Comparing the loading value on the target construct to the loading values on other constructs allows one to evaluate discriminant vaIidity, and the loading value on the target construct should be more significant if each indication of the variable in question has a cross-loading value greater than the cross-loading values for other latent variables, it is considered valid.

Table 3. Cross loading

	Ease of use (X1)	**Usefulness (X2)**	**Decision to use (Y)**	**Trust (Z)**	
X1.1	**0.799**	0.739	0.721	0.649	VaIid
X1.2	**0.825**	0.797	0.761	0.715	VaIid
X1.3	**0.788**	0.693	0.725	0.665	VaIid
X1.4	**0.764**	0.707	0.690	0.654	VaIid
X1.5	**0.781**	0.716	0.673	0.698	VaIid
X1.6	**0.765**	0.685	0.667	0.681	VaIid
X1.7	**0.733**	0.734	0.690	0.625	VaIid
X1.8	**0.783**	0.679	0.649	0.609	VaIid
X1.9	**0.738**	0.755	0.719	0.669	VaIid
X1.10	**0.761**	0.747	0.720	0.663	VaIid
X2.1	0.741	**0.801**	0.708	0.670	VaIid
X2.2	0.771	**0.819**	0.739	0.676	VaIid
X2.3	0.735	**0.800**	0.757	0.703	VaIid
X2.4	0.795	**0.857**	0.768	0.716	VaIid
X2.5	0.705	**0.780**	0.702	0.667	VaIid
X2.6	0.685	**0.720**	0.642	0.612	VaIid
X2.7	0.699	**0.714**	0.689	0.631	VaIid
X2.8	0.685	**0.707**	0.688	0.646	VaIid
X2.9	0.669	**0.697**	0.653	0.630	VaIid
X2.10	0.720	**0.787**	0.800	0.728	VaIid
Y.1	0.780	0.795	**0.828**	0.741	VaIid
Y.2	0.775	0.759	**0.790**	0.721	VaIid
Y.3	0.613	0.677	**0.741**	0.674	VaIid
Y.4	0.698	0.720	**0.802**	0.695	VaIid
Y.5	0.796	0.800	**0.837**	0.794	VaIid
Y.6	0.613	0.596	**0.669**	0.592	VaIid
Y.7	0.734	0.734	**0.811**	0.723	VaIid
Y.8	0.684	0.714	**0.775**	0.699	VaIid
Y.9	0.678	0.720	**0.779**	0.686	VaIid
Y.10	0.727	0.809	**0.846**	0.764	VaIid
Z.1	0.786	0.782	0.800	**0.854**	VaIid
Z.2	0.689	0.717	0.759	**0.855**	VaIid
Z.3	0.706	0.736	0.745	**0.839**	VaIid
Z.4	0.746	0.751	0.789	**0.856**	VaIid
Z.5	0.686	0.688	0.707	**0.802**	VaIid
Z.6	0.726	0.752	0.785	**0.888**	VaIid

Source: Output from Smart PLS Processed Primary Data (2024)

Based on table 3 above, it is shown that the cross-loading values of the indicators measuring their respective variables are higher than when measuring other variables. Since every value is more than 0.5, it can be said that the findings of this study demonstrate discriminant validity.

Composite Reliability dan Cronbach's Alpha

A measurement tool's composite reliability indicates its level of dependability. The composite reliability P-value of latent variables is a gauge of the stability and consistency of combined reliability assessments. Composite reliability for high reliability data is more than 0.7. The reliability test Cronbach's Alpha supports the composite reliability findings. A variable is considered reliable or meets the Cronbach's Alpha standards if its Cronbach's Alpha value is higher than 0.70.

Table 4. Composite Reliability dan Crunch's Alpha

	Composite Reliability	Cronbach's Alpha
Ease of use (X1)	0.939	0.927
Usefulness (X2)	0.935	0.923
Decision to use (Y)	0.943	0.932
Trust (Z)	0.939	0.923

Source: Output from Smart PLS Processed Primary Data (2024)

The result values for composite reliability and cronbach's alpha of all constructions are > 0.7 in table 4 above, indicating that each construct or variable has excellent reliability.

Inner Model

The links between the constructs, the R-squared values, and the significance values of the research model are ascertained using the structural model test (inner model). The R-squared values of each independent latent variable to the dependent variable are used to calculate the model fit. The following table displays the findings of the R-square test conducted with SmartPLS:

Table 5. R Square

Variabel	R Square	Prosentase
Trust (Z)	0.769	76%
Decision to use (Y)	0.904	90%

Source: Output from Smart PLS Processed Primary Data (2024)

According to table 5, the trust variable's R-square value is 0.769, or 76%, which suggests that the Ease of Use and Usefulness factors impact it. Other variables account for the remaining percentage. At 0.904, or 90%, Ease of utilization, Usefulness, and Trust all impact the choice to utilize a variable; other variables account for the remaining percentage.

Hypothesis Testing

This study's hypotheses can be tested using the findings of the data processing that was done. The t-statistics and p-value are examined to test this study's hypothesis. If the computed t-value is greater than the crucial t-value (1.96 at a 5% significance level), the relationship between the variables is deemed significant. A hypothesis is accepted if the p-value is <0.05. The output or values obtained in the output path coefficients and indirect effects serve as the direct foundation for hypothesis testing. The links between the study variables are explained through the use of structural model testing.

Direct Hypothesis Testing

Table 6. Path Coefficients

	Original Smapel (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (|O/STDEV|)	P Value
Ease Of Use (X1) -> Decision to use (Y)	0.152	0.163	0.102	1.485	0.138
Ease Of Use (X1) -> Trust (Z)	0.319	0.301	0.164	1.952	0.051
Usefulness(X2) -> Decision to use (Y)	0.487	0.424	0.159	3.059	0.002
Usefulness (X2) -> Trust	0.572	0.593	0.184	3.108	0.002
Trust (Z) -> Decision to use	0.348	0.400	0.147	2.374	0.018

Source: Output from Smart PLS Processed Primary Data (2024)

The following are the findings of the direct testing between variables, as shown in Table 6 above:

1. Ease of Use does not directly influence the Decision to Use, as indicated by its t-statistic value of 1.485 < 1.96.
2. Ease of Use does not directly impact Trust, as indicated by its t-statistic value of 1.952 < 1.96.
3. Usefulness directly influences the Decision to Use, as evidenced by its t-statistic value of 3.059 > 1.96.
4. Usefulness directly influences trust, as evidenced by its t-statistic value of 3.108 > 1.96.
5. The t-statistic value of 2.374 > 1.96 for trust shows that trust has a direct impact on the decision to use.

Indirect Hypothesis Testing

Table 7. Specific indirect effect (Mediating Effect)

	Original Smapel (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (|O/STDEV|)	P Value
Ease of Use (X1) -> Trust (Z) -> Decision to use (Y)	0.111	0.102	0.047	2.341	0.020
Usefulness (Y)-> Trus (Z) -> Decision to use (Y)	0.199	0.259	0.151	1.316	0.189

Source: Output from Smart PLS Processed Primary Data (2024)

The following are the findings of the indirect testing between variables, as shown in Table 7 above:

1. Through the mediating variable of trust, the Ease of Use variable mediates the Decision to Use. The p-value of 0.020 < 0.05 and the statistical value of 2.341 > 1.96 demonstrate this. This suggests that the decision to use is indirectly influenced by ease of use.
2. For the Usefulness variable, there is no mediating effect of Usefulness on the Decision to Use through the mediating variable of Trust. This is indicated by the statistical value of 1.316 < 1.96 and the p-value of 0.189 > 0.05. This shows no indirect effect of Usefulness on the Decision to Use.

The following conclusions may be drawn from the examination of the impact of usefulness and ease of use on the decision to use using trust as a mediating factor, based on Tables 6 and 7 :

The Effect of Ease of Use on the Decision to Use

According to the study's findings, usability has little bearing on users' decisions. The t-statistic value of 1.485 < 1.96, the p-value of 0.051 > 0.05, and the parameter coefficient of 0.152 all support this. This implies that users are more likely to trust QRIS based fintech payments as they become easier to use.

This study does not align with (Kamil, 2020; Marisa, 2020; Nurdin et al, 2020) research, which shows that the ease of use variable significantly positively affects the Decision to Use. However, this research aligns with (Setiawan et al, 2020; Zain and Andhaniwati, 2023) research, which shows that the ease of use variable does not significantly affect the decision to use.

The Effect of Ease of Use on Trust

The study's findings indicate that trust is not substantially impacted by usability. The t-statistic value of 1.952 > 1.96, the p-value of 0.138 > 0.05, and the parameter coefficient of 0.319 all support this. This indicates that users are more likely to trust QRIS based fintech payments as their simplicity of use grows.

This study is not in line with the research conducted. (Putra et al, 2016; Rahmad et al, 2017; Syahrina and Christiana, 2023; Agustino and Yousida, 2021), This shows that the Ease of Use variable has a significant positive effect on the Decision to Use. However, this study aligns with research conducted by (Ananda, 2023; and Simamora and Zuhra, 2023), which shows that the Ease of Use variable does not significantly affect Trust.

The Effect of Usefulness on the Decision to Use

The research results show that usefulness significantly affects the decision to use. The t-statistic value of 3.059 > 1.96, the p-value of 0.002 < 0.05, and the parameter coefficient of 0.487 all support this. This means that the higher the customers' perceived usefulness of the fintech payment system, the more likely they are to use QRIS based fintech payments.

This study aligns with research conducted by (Khoiriyah et al, 2023; Putri et al, 2022; Sari et al, 2023), which shows that the Usefulness variable has a significant positive effect on the Decision to Use. However, this study does not align with the research (Yuliana, 2023), which shows that the Usefulness variable does not significantly affect the Decision to Use.

The Effect of Usefulness on Trust

The research results show that usefulness has a significant effect on trust. This is evidenced by the parameter coefficient of 0.572, the t-statistic value of 3.108 > 1.96, and the p-value of 0.002 < 0.05. This means that the more valuable the customers perceive the system, the more likely their trust in QRIS based fintech payments will increase.

This study aligns with research conducted by (Putra et al, 2016 Rahmad et al, 2017; Syahrina and Christiana, 2023 Agustino and Yousida, 2021), which shows that the Usefulness variable has a significant positive effect on Trust. However, this study is not in line with research conducted by (Ananda, 2023; and Simamora and Zuhra, 2023), which shows that the Usefulness variable does not significantly affect Trust.

The Effect of Ease of Use on the Decision to Use Trust as an Intervening Variable

The study's findings demonstrate that the Trust variable's indirect association (via mediation) between the Decision to Use and Ease of Use has a mediating effect. The t-statistic value of 2.341 > 1.96, the p-value of 0.020 < 0.05, and the parameter coefficient of 0.111 all support this. This implies that the adoption of Sharia fintech payments will rise as confidence mediates the relationship between decision to use and convenience of use. The likelihood that a consumer may heavily utilize Sharia fintech payment platforms for QRIS transactions increases with their level of trust.

This study aligns with research by (Gultom et al, 2023), which shows that trust can mediate the relationship between ease of use and the decision to use.

The Effect of Usefulness on the Decision to Use Trust as an Intervening Variable

The research results show that the indirect relationship (through mediation) of the Trust variable between Usefulness and the Decision to Use does not mediate. The t-statistic value of 1.316 < 1.96, the p-value of 0.189 > 0.05, and the parameter coefficient of 0.199 all support this. This indicates that the variable will significantly enhance the use of Sharia fintech payments through QRIS even in the absence of Trust's influence moderating the relationship between Usefulness and the Decision to Use.

This study does not align with research (Gultom et al, 2023), which shows that Trust can mediate the relationship between Usefulness and the Decision to Use.

CONCLUSION

This study examines the effect of the ease of use and usefulness of QRIS services on the decision to use Sharia fintech payments, with trust as an intervening variable. According to this study, customer decisions and trust are not directly impacted by the Ease of Use attribute. However, it does indirectly affect customer decisions through trust as a mediator. Additionally, the Usefulness variable directly affects trust and the decision to use. However, it does not have an indirect effect, as trust does not provide a mediating effect. Hopefully, this research can serve as a source of information and broaden the perspective of readers and financial policymakers, providing a foundation for improving the quality and features of fintech payment services and QRIS. For future researchers, it is recommended to add other variables that may influence the decision to use Sharia fintech payments.

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