

ABSTRACT

Business competition from year to year will be successful if supported by technological developments. The development of technology in modern times is characterized by advances in the field of technology. This technological development helps the community in conducting electronic money transactions in the form of QRIS. In 2020 there are 175.4 million or 64% of Indonesian people as internet users. This study aims to determine how the application of the Technology Acceptance Model (TAM) in analyzing the interest of Diponegoro University Muslim students in using QRIS at Sharia Bank of Indonesia.

The population in this study were Diponegoro University Muslim students. The data collection method used a questionnaire and Likert scale distributed to 397 respondents of Diponegoro University Muslim students. The data collected was then processed using SPSS software version 20. The results of the analysis in this study used multiple linear regression analysis.

The results showed that the variables of knowledge, ease of use and security had a positive and significant effect on the interest of Diponegoro University Muslim students in using QRIS at Sharia Bank of Indonesia.

Keywords: QRIS, Sharia Bank of Indonesia (BSI), Interest in Using, Knowledge, Ease of Use and Security.