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The Influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust on the Decision to Use QRIS as Digital Payment

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A R T I C L E I N F O

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A B S T R A C T

This study aims to analyze the influence of the perception of benefits, convenience, risks, and trust on the decision to use QRIS as a digital payment method. The research population is individuals in the Purwokerto area (East, West, North, South) who have digital payment applications and have used QRIS. This study uses a quantitative approach with purposive sampling techniques, involving 121 respondents. Data analysis was carried out through multiple linear regression. The results show that the perception of benefits and convenience has a positive and significant effect on the decision to use QRIS. In contrast, the perception of risk and trust had no effect. These findings emphasize the importance of increasing the perception of benefits and convenience in encouraging the adoption of QRIS in the community.

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INTRODUCTION

The many payment methods available often make it difficult for people to transact because of the difference in the provisions in each method. Therefore, Bank Indonesia (BI) and the Financial Services Authority (OJK) established an innovative payment system Quick Response Code Indonesian Standard (QRIS), an integrated QR system released by BI in 2019, which was then officially implemented in January 2020 (Saputri, 2020). This innovation is part of a strategy to strengthen the digital transaction ecosystem that is not only efficient and secure, but also inclusive, and supports the direction of national policies towards the realization of a cashless society (Chohan et al., 2022).

Although QRIS has been introduced as an efficient and inclusive digital payment system, its adoption rate in the community still faces various obstacles, such as differences in perceptions of the benefits, convenience, risks, and trust in the system. Several previous studies have shown inconsistent results regarding the influence of these variables on the decision to use QRIS, thus raising the need for a more contextual and comprehensive study. What's more, in an area like Purwokerto that has the characteristics of users from various demographic backgrounds, it is important to know the main factors that encourage or hinder the decision to use QRIS. Therefore, this research is relevant to fill the literature gap and provide input for the development of strategies to increase the adoption of QRIS in the community.

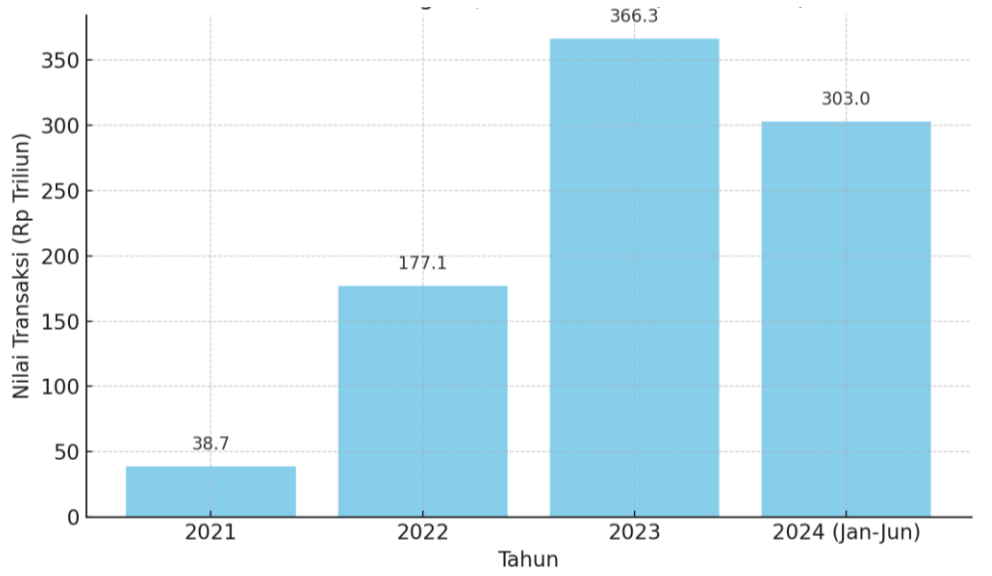

Figure 1. Indonesian digital money transactions from 2021 - 2024
Source : goodstats.id.com (2025)

Between 2021 and 2024, digital money transactions in Indonesia will experience rapid growth, in line with the increasing adoption of digital systems by the public. Based on Bank Indonesia's SPIP data (August 2024), the transaction value increased significantly, from IDR 38.7 trillion in 2021 to IDR 177.1 trillion in 2022, triggered by the COVID-19 pandemic and the PSBB policy. In 2023, transactions reached IDR 366.3 trillion, and in the first six months of 2024 it has reached IDR 303.0 trillion, showing a consistent growth trend (Irhamni, 2024). In

addition to growth in terms of value, the use of electronic money also affects consumer behavior in Indonesia, especially in terms of shifting consumption patterns due to the ease and speed of digital payment systems (Ajeng Dwita Ayuningtyas, 2024).

According Ajzen, (1991) to the decision use is the result of the intention to behave formed by attitudes, subjective norms, and perceptions of control over use. Kotler and Amstrong (2016:177) in (Lestari & Ramadhan, 2024) added that the decision to use is one aspect in consumer behavior theory that reflects the process of individuals or groups in selecting, using, and evaluating a product or service to meet their needs and desires. Based on this view, usage decisions can be understood as a decision-making process that is influenced by the perception of benefits, convenience, Perceived Risk, and trust in digital services.

Perception of benefits is one of the important factors in encouraging the adoption of QRIS by the public. Davis (1989) defines the perception of benefits as the trust that the use of technology can improve performance, while Venkatesh (2000) emphasizing added value and efficiency perceived by users. Although the trend of using QRIS continues to increase, challenges such as security issues and limited digital literacy are still obstacles (Asfendi et al., 2025). A number of studies (Putri et al., 2025; N. A. Rahmawati & Murtanto, 2023; S. Rahmawati & Arief Arfiansyah, 2023; Ramdhani et al., 2024) have found that the perception of benefits has a positive and significant effect on the decision to use QRIS. However, different results were found by (Lestari & Ramadhan, 2024) those who stated that the effect was insignificant.

The perceived ease of use is an important factor in encouraging the adoption of QRIS. Davis (1989) states that the perception of convenience refers to the trust that using the system does not require much effort. Jugiyanto in (Alfaris, 2023) added that ease is measured by how simple and minimal obstacles the system is used. Previous research (Ardana & Setyawan, 2023; Ningsih et al., 2021; P. A. Putri, Taufiqurrahman, & Novitasari, 2024; N. L. Rahmawati & Fahrullah A'rasy, 2024) has shown a positive and significant influence between the perception of ease and the decision to use QRIS. However, a different result was found by (Linggi, Atawarman, & Risakotta, 2024; N. A. Rahmawati & Murtanto, 2023), which stated the absence of a significant influence.

Perceived Risk is an important factor in an individual's decision to adopt a digital payment system. Featherman & Pavlou, (2003) defining it as consumer concern about uncertainty and potential negative impacts from the use of technology. Pride and Ferrel (2015:68) in (Laloan et al., 2023) states that risk perception is part of the psychological factors that influence purchasing decisions. Research conducted by (Anggraeni, Sulastri et al., 2023; Kirana, Mutia, Fielnanda, 2023; Ningsih et al., 2021) shows that perceived risk has a positive effect on the decision to use, as it can be a driver for consumers to better understand the system in depth and carefully. In this context, the perception of risk is not only an inhibiter, but can also be part of the rational evaluation of consumers as proposed Featherman & Pavlou (2003), which states that technology adoption includes consideration of risk and utility simultaneously. On the other studies, (Rusminah *et al*., 2024; Susilowati & Solehatun, 2023; Prima

Sari & Maysan Damanik, 2025) shows that risk perception has a negative influence on the decision to use QRIS.

Trust according to Doney and Canon in (Priansa., 2021) trust is formed from the trust that the service provider will meet the expectations of users. Meanwhile, according to Noviyanti and Erawati (2021), it is emphasized that the sense of security and reliability of the system strengthens consumer trust in QRIS. Research by (Chusnah et al., 2024; Nurhaliza & Sugianto, 2022; Rahman, 2020; Wardani & Masdiantini, 2022) found that trust has a positive effect on the decision to use QRIS. However, research by (Susilowati & Solehatun, 2023) that shows a negative influence, so a more contextual understanding is needed regarding the dynamics of user trust.

This research is a development of previous research that uses the variables (Auliya Akhyar & Sisilia, 2023) of *Perceived Usefulness* and *Perceived Ease of Use*. This study adds the variables of risk perception and trust from (Setyaningtyas & Suranto, 2024) to provide a more comprehensive understanding of the factors that influence the decision to use QRIS. Therefore, based on the background of the problem and the development in the previous research, the researcher is interested in giving the title " The Influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust on the Decision to Use QRIS as Digital Payment".

The purpose of this study is to develop literature on the acceptance of QRIS-based digital payment technology through the Technology Acceptance Model (TAM) approach, emphasizing the influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and trust on usage decisions. Practically, the findings of this study can be a foundation for Bank Indonesia and related stakeholders in formulating strategic policies that encourage digital literacy, increase public trust, and reduce Perceived Risk of the use of QRIS. This research contribution is expected to provide an empirical reference for academics in developing further studies on technology adoption, as well as providing education to consumers about the importance of understanding the benefits, conveniences, risks, and trust in using QRIS as a safe, efficient, and reliable digital payment tool.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was first developed by Fred D. Davis in 1986. According to Asfendi et al., (2025), the main purpose of TAM is to explain the factors that affect user acceptance of new technologies, these factors include user trusts, attitudes, and intentions. The development of the Technology Acceptance Model (TAM) model serves as the main conceptual framework in understanding individual attitudes towards the adoption of new technologies. This model provides in-depth insights into the factors that influence a person's behavior, including trusts, attitudes, and intentions in accepting or rejecting the existence of a technology. In addition, TAM explains the relationship between the perception of the benefits and ease of use of technology or information systems and the actual behavior of users, which is ultimately influenced by the goals and needs of users in utilizing the system or technology (Rukayyah et al., 2024).

Unified Theory of Acceptance and Use of Technology (UTAUT2)

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) is a development of the UTAUT model developed by Venkatesh, Thong, and Xu in 2012 to explain technology adoption behavior in the context of consumers. According to Tamilmani et al. (2021), UTAUT2 improves on the previous model by adding constructs such as hedonic motivation, price value, and habit to increase predictability of technology usage intentions and behaviors. In the context of digital system adoption research, Perceived Risk and trust have an important role in influencing individual decisions. Perceived Risk relates to the potential losses perceived by users, while trust reflects confidence in the security and reliability of the system. These two variables are seen as in line with the UTAUT2 construct, because they can influence the actual intention and behavior in using technology, including in making decisions to adopt QRIS as a digital payment method.

Decisions to Use

According to Lestari & Ramadhan (2024), decisions to use are one of the aspects in consumer behavior theory that explains how individuals and groups make choices, make purchases, utilize, and evaluate a product, service, idea, or experience as an effort to meet their needs and desires. According to Rahmawati & Arief Arfiansyah (2023), a decision is the final outcome of an intricate cognitive process whereby individuals successfully recognize and critically assess a problem to arrive at the most suitable solution.Therefore, the decision taken reflects the final steps chosen from various alternatives that have previously gone through an evaluation process. In this context, consumers will make an assessment of the various options available and determine the options that are considered the most profitable or provide the greatest benefits.

Perception of Benefits

According to Davis (1989), Perceived Usefulness refers to an individual's trust that the use of a system can significantly improve their performance. In line with that, Jogiyanto (2019:933) in (N. A. Rahmawati & Murtanto, 2023) explained that the perception of benefits reflects a person's trust that the technology used is able to improve the effectiveness of completing work. In the context of using QRIS as a digital payment tool, the perception of these benefits includes user assessments of the efficiency of the transaction process, reduced dependence on cash, and convenience offered in daily financial activities. The greater the benefits felt, the higher the tendency of users to adopt the technology. Empirical evidence from prior research (Putri et al., 2025; N. A. Rahmawati & Murtanto, 2023; S. Rahmawati & Arief Arfiansyah, 2023; Ramdhani et al., 2024) indicates that perceived usefulness significantly contributes to the decision-making process regarding technology adoption or usage.

H1 :Perception of benefits have a positive and significant effect on the decision of use.

Perception of Ease

Venkatesh et al., (2003) interpreting perceived ease of use as the extent to which individuals believe that the use of a system can be done without requiring excessive effort. This means that the lower the level of difficulty in operating the system, the greater the tendency of a person to accept it and use it in daily activities. On the other hand, Pralytha et al. (2023) in (P. A. Putri et al., 2024) stated that the perception of ease refers to an individual's trust that QRIS is a technology that is designed simply, does not take much time and effort, and can be operated easily. In this case, the perception of convenience is an important aspect in encouraging the adoption of technology by users. Several studies (Ardana & Setyawan, 2023; Ningsih et al., 2021; P. A. Putri, Taufiqurrahman, & Novitasari, 2024; N. L. Rahmawati & Fahrullah A'rasy, 2024) have consistently shown that the perception of ease significantly contributes to the decision-making process regarding technology usage.

H2 :Perception Ease has a positive and significant effect on the decision to use.

Perceived Risk

Featherman and Pavlou (2003) explained that Perceived Risk is the extent to which consumers predict uncertainty and potential negative impacts that may arise when using technology-based products or services. According to Ningsih et al. (2021), Perceived Risk reflects how individuals evaluate potential uncertainties as well as negative impacts that may arise during the utilization of a system or service. The level of Perceived Risk is closely correlated with user trust, the lower the perceived risk, the higher the individual's confidence in the reliability of the service. On the other hand, if the risk is considered high, then the tendency to trust and use the service tends to decrease. Research conducted by (Anggraeni, Sulastri et al., 2023; Kirana, Mutia, Fielnanda, 2023; Ningsih et al., 2021) shows (Anggraeni, Sulastri et al., 2023; Kirana, Mutia, Fielnanda, 2023; Ningsih et al., 2021) have shown that Perceived Risk positively influences individuals' decisions to use a system or service, suggesting that users weigh potential risks as an important factor in the decision-making process.

H3 : Perceived Risk has a positive effect on the decision to use.

Trust

According to Mowen et al., (2002) in (Nurhaliza & Sugianto, 2022), trust is the result of consumer trusts and their assessment of an object, attribute, and benefit offered, whether it is in the form of products, individuals, companies, or other entities that are the basis of the trust. Meanwhile, Kotler and Keller (2016:231) in (Anggraeni et al., 2023) stated that trust is related to the readiness of a company to rely on its business partners, which is influenced by the perception of the ability, honesty, integrity, and attention of the party. When it comes to using QRIS, the level of consumer trust greatly determines the adoption decision. When users judge that QRIS service providers are able to maintain data integrity and security and have high capabilities, the desire to use this service will increase. Therefore, trust is a crucial factor that can bridge the relationship between Perceived Risk and the decision to use QRIS. Research by (Chusnah et

al., 2024; Nurhaliza & Sugianto, 2022; Rahman, 2020; Wardani & Masdiantini, 2022) states that trust has a positive effect on the decision to use.

H4 : Trust has a positive and significant effect on the decision to use.

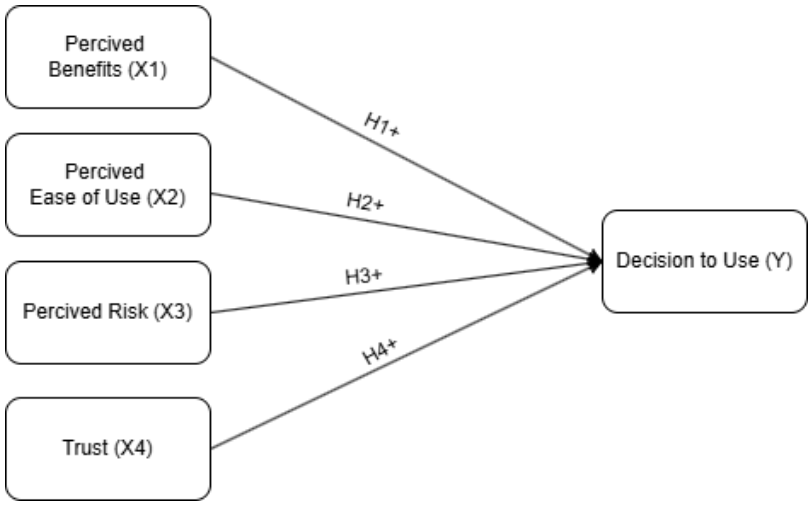

Figure 2. Conceptual Framework

METHODOLOGY

This research applies quantitative methods based on scientific principles such as concrete or empirical data-based, objective, structured, rational, and systematic (Sugiyono, 2019). According to (Sugiyono, 2016), the purpose of quantitative research is to obtain up-to-date data regarding beliefs, opinions, characteristics, behaviors, relationships among variables, as well as hypotheses related to sociological and psychological variables. Such data are collected from a specific population sample.

In this study, the sampling technique employed was purposive sampling, by establishing specific criteria (Sugiyono, 2016). The criteria for this research included: (a) individuals aged 18 years and above, (b) ownership and usage of digital payment applications such as e-wallets, and (c) prior usage of QRIS at least once in a transaction.

The collected data were analyzed quantitatively or statistically, with the primary objective of testing the previously formulated hypotheses (Sugiyono, 2016). The population refers to the generalization scope that includes objects or subjects possessing specific characteristics and qualities, which are the focus of the researcher's analysis and serve as the basis for drawing conclusions (Sugiyono, 2016).

The population in this study consisted of individuals residing in the Purwokerto area (East, West, North, and South) who had used QRIS at least once in a transaction via digital payment applications, such as e-wallets or mobile banking. The determination of the sample size refers to Roscoe's guideline for multivariate studies, which recommends a minimum of 10 times the number of variables (Sugiyono, 2016). Since there are five variables in this study, the total sample size is set at 50 respondents. Primary data were collected by distributing an online questionnaire administered by the researcher.

The indicators for usage decision are based on Davis (1989) as cited in (Salsabila et al., 2021), which include: (1) ease of operation, (2) perceived benefits, (3) suitability to needs, and (4) cost-efficiency. Perceived usefulness is measured using indicators from Davis (1989) as cited in (Salsabila et al., 2021), namely: (1) improvement in job performance, (2) increased productivity, (3) greater work effectiveness, and (4) overall usefulness in task execution. Perceived ease of use is also measured based on Davis (1989) in (Salsabila et al., 2021), who identifies several key indicators: (1) ease of learning the system, (2) controllability, (3) flexibility in usage, and (4) overall ease of operation. Perceived risk is assessed based on Amijaya (2010) as cited in (Pribadi & Gunawan, 2020), including: (1) users' perceived level of risk, (2) the system's capability to ensure transaction security, (3) transaction relevance and urgency, and (4) security guarantees provided by the service provider. The indicators of trust are adopted from (Susanti dan Putra, 2023), which represent users' trust in a digital system through four main aspects: (1) ease of use, (2) perceived benefits, (3) the system's ability to meet user needs, and (4) cost-efficiency.

During the data collection process, the researcher utilized a questionnaire instrument with a Likert scale ranging from 1 to 5 (Sugiyono, 2016). To analyze the collected data, multiple linear regression analysis was employed to determine the extent of the relationship between independent variables and the dependent variable (Sugiyono, 2016).

RESEARCH RESULT

Based on data from 121 respondents who have all used QRIS in financial transactions, the majority of users come from women (66.1%) compared to men (33.9%). In terms of age, the most users were in the age range of 21–23 years (44.6%), followed by 18–20 years old (29.8%) and over 31 years old (25.6%), indicating that QRIS is in great demand by young adult age groups. When viewed by type of work, the majority of respondents were students (49.6%), followed by employees (33.1%) and students (17.4%). Based on monthly income or allowance, respondents were most in the group with an income below IDR 1,000,000 (38.8%), followed by the income group of IDR 1,000,000–IDR 2,000,000 (31.4%) and above IDR 2,000,000 (29.8%).

These findings show that QRIS as a digital payment method has strong penetration among the younger generation, especially students, who have high mobility and tend to be open to technological innovation. Therefore, QRIS's development and education strategy can be focused on the young age and student segments, with an approach that emphasizes ease of use, transaction efficiency, and system security.

Validity Test and Reliability Test

Validity testing aims to evaluate the extent to which a questionnaire instrument accurately measures the intended construct. A questionnaire is considered valid if its items effectively represent the variable being studied. An indicator is deemed valid if the resulting correlation coefficient is greater than the critical value of r table and is positive. Conversely, if the correlation

coefficient is equal to or less than the r table value, the indicator is considered invalid (Ghozali, 2018).

Table 1. Validity and Reliability Test

Variable	Indicators	Correlation Total	Sig.	Crocbach's Alpha
Perceived Benefits (X1) (Salsabila et al., 2021)	Using QRIS helped me to complete transactions better.	0,827	0,000	**0,769**
	With QRIS, I can complete more transactions in a short time.	0,797	0,000	
	QRIS makes it easier for me to make payments accurately and quickly.	0,737	0,000	
	Overall, the use of QRIS provides real benefits in supporting my transaction activities.	0,728	0,000	
Perceived Ease of Use (X2) (Salsabila et al., 2021)	I found it easy to learn how to use QRIS.	0,762	0,000	**0,744**
	I can set up the use of QRIS according to my own needs.	0,769	0,000	
	QRIS transactions are flexible to use anytime and anywhere.	0,728	0,000	
	The display and menu on QRIS are easy to understand and use.	0,729	0,000	
Perceived Risk (X3) (Priadi & Gunawan, 2020)	I feel that the risk of using QRIS is very small.	0,815	0,000	**0,758**
	I believe transactions using QRIS are safe to do.	0,748	0,000	
	I can use QRIS for various types of transactions that I need.	0,748	0,000	
	I believe that the QRIS provider provides good protection for my transactions.	0,731	0,000	
Trust (X4) (Susanti and Putra, 2023)	I believe that QRIS providers pay attention to the interests and convenience of their users.	0,786	0,000	**0,788**
	I believe QRIS has a reliable system and is able to facilitate transactions effectively.	0,785	0,000	
	I believe that QRIS maintains its commitment in providing services as promised.	0,808	0,000	

	I am willing to use QRIS as a means of payment because I believe in its security.	0,749	0,000	
Decision to Use (Y) (Putri et al., 2024)	I feel that QRIS is easy to use when shopping or paying for something.	0,547	0,000	**0,817**
	I feel that using QRIS provides faster and more practical benefits than other payment methods.	0,688	0,000	
	QRIS is in accordance with my needs in making digital payments	0,384	0,000	
	The transaction fee using QRIS is relatively economical, so I am interested in using it regularly.	0,490	0,000	

Source: Data has been processed by the author (2025)

Based on the results in Table 1, the entire correlation value of each variable shows a number greater than the r of the table (0.1786). Therefore, all statement items can be categorized as valid. Furthermore, the results of the reliability test showed that the *Cronbach's Alpha* on all variables exceeding the number 0.70, so it can be concluded that all statement items have a good and consistent level of reliability.

Classic Assumption Test

Normality Test

Normality tests are performed to find out whether residual values or errors from the regression model are spread normally. This test is crucial because the validity of statistical tests t and f depends heavily on the assumption that the residual is normally distributed. If this assumption is not met, especially in studies with small sample sizes, then the results of statistical testing can be misleading. One commonly used approach is the Kolmogorov-Smirnov nonparametric method. In its interpretation, residual is said to be normally distributed if the significance value is ≥ 0.05. Conversely, if the significance value < 0.05, then the residual is considered not to follow the normal distribution (Ghozali, 2018).

Table 2 Normality Test

One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
N	121
Asymp. Sig. (2-tailed)	.166c

Source: data has been processed by the author (2025)

Referring to the results in Table 2, normality testing using the Kolmogorov-Smirnov method shows that the residual data is normally distributed. This is evidenced by a significance value greater than 0.05, so that the assumption of normality is fulfilled in the regression model used.

Glejser Heteroscedasticity Test

Heteroscedasticity testing aims to determine whether there is inconsistency in the variance of residuals across observations within a regression model. When the variance of the residuals remains constant, the condition is referred to as homoscedasticity; conversely, if the variance differs across observations, it is referred to as heteroscedasticity (Ghozali, 2018). The Glejser test is conducted by regressing the absolute values of the residuals against the independent variables to identify any indications of heteroscedasticity in the data (Ghozali, 2018).

Table 3. Glejser Test

Type	***Sig***	***criterion***	***Information***
Perception of Benefits	.200	>0.05	Not Happening
Perception of Ease	.905	>0.05	Not Happening
Perceived Risk	.604	>0.05	Not Happening
Trust	.435	>0.05	Not Happening

Source: Data processed by researchers (2025)

Table 3, the results can be concluded that there are no symptoms of heteroscedasticity because the significance value is greater than 0.05.

Multicollinearity Test

Multicollinearity testing is conducted to determine whether there is a high linear correlation among the independent variables in a regression model. A model is considered free from multicollinearity issues if the tolerance value for each variable is equal to or greater than 0.1, and the Variance Inflation Factor (VIF) does not exceed 10 (Ghozali, 2018). If both criteria are met, the regression model is deemed suitable for further analysis.

Table 4. Multicollinearity Test

Type	Tolerance	VIVID
Perception of Benefits	0.126	7.967
Perception of convenience	0.203	4.919
Perceived Risk	0.127	7.894
Trust	0.125	7.984

Source: Data processed by researchers (2025)

From table 4, it can be concluded that in this regression model there is no indication of multicollinearity between independent variables.

Multiple Linear Regression Analysis

Multiple linear regression analysis was applied to assess the extent to which independent variables affect dependent variables, either individually (partially) or collectively (simultaneously). The multiple linear regression model used in this study is formulated as follows:

Table 5. Multiple Linear Regression Analysis & t-Test

Coefficient			
Type	Unstandardized Coefficients	t	Sig.
	B		
(Constant)	0,822	1,115	0,267
Perception of Benefits	0,371	3,061	0,003
Perception of Ease	0,557	5,612	0,000
Perceived Risk	0,074	0,622	0,535
Trust	-0,057	-0,470	0,639

Source: data has been processed by the author (2025)

The analysis from Table 5 results of multiple linear regression analysis is then compiled through regression functions/equations:

Y = 0.822 + 0.371X1 + 0.557X2 + 0.074X3 – 0.057X4

Model Feasibility Test

Determination Coefficient Test

To estimate how much the model is able to apply variable variations to dependent variables, a determination coefficient test is used (Ghozali, 2018).

Table 6. Coefficient of Determination and Coefficient F

R Square	F	Sig.
.789	108.339	.000

Source: data has been processed by the author (2025)

Based on the results of table 6, the rest, which is 21.8%, is influenced by other factors that are not discussed in this study.

F Test

Based on table 6, it can be concluded that the regression model is considered appropriate to analyze the influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and trust that the model is feasible or fit.

Hypothesis Test

Based on Table 5, it can be seen that:

1. The Perceived Usefulness variable obtained a calculated t value of 3.061 > 1.658 (t table) and a significance level of less than 0.05, which is 0.003, so this

means that there is a positive and significant influence of Perceived Usefulness on the decision to use.

2. The Ease Perception variable obtained a calculated t value of 5.612 > 1.658 (t table) and a significance level of less than 0.05, which is 0.000, so this means that there is a positive and significant influence of the perception of convenience on the decision to use.
3. The Perceived Risk variable obtained a calculated t value of 0.622 ≤ 1.658 (t table) and a significance level of more than 0.05, which is 0.535, so this means that the Perceived Risk variable has no effect on the decision to use.

The Trust variable obtained a calculated t value of -0.470 ≤ 1.658 (t table) and a significance level of more than 0.05, which is 0.639, so this means that the trust variable has no effect on the decision to use.

DISCUSSION

Based on the results of data analysis, not all variables in this study showed a strong influence on the decision to use QRIS as a digital means of payment. The perception of benefits has been shown to have a positive and significant effect, which shows that the greater the perceived benefits, such as efficiency and convenience of transactions, the higher the individual's tendency to use QRIS. These findings are in line with the Technology Acceptance Model (TAM), which emphasizes the importance of benefits in driving technology adoption. Implicitly, the development of QRIS features needs to be focused on increasing real use value for users.

The perception of ease also showed a positive and significant influence, indicating that ease of use was an important driver in adoption decisions. These findings reinforce the position of Perceived Ease of Uses within the TAM framework, which not only directly impacts intent to use, but also strengthens the perception of benefits. Therefore, simplifying the interface and educating the user is an important step to increase adoption.

Perceived Risk has no effect on the decision to use, these findings show that in the current digital era, especially among the younger generation who are the majority of QRIS users, the level of technological literacy and adaptation to digital systems has increased rapidly. This causes users to be less concerned about risk, because they feel quite used to and confident in using technology. In addition, the support of the security system from official institutions such as Bank Indonesia has also created the perception that QRIS is relatively safe, so risk is not the main consideration.

Meanwhile, weak trust in service providers does not necessarily hinder usage, as users may be more driven by functional factors such as convenience and benefits that are directly felt in daily activities. In other words, practical experience and system efficiency influence usage decisions more than emotional aspects such as trust, especially when users are used to using similar technology.

CONCLUSIONS AND RECOMMENDATIONS

The results showed that of the four variables tested, only the perception of benefits and the perception of convenience had a positive and significant effect on the decision to use QRIS. This means that the greater the benefits and convenience felt, the higher the individual's tendency to adopt QRIS. On the other hand, Perceived Risk and trust do not have a significant effect, so they are not the main factors in the use of QRIS.

These findings affirm the importance of increasing the perception of benefits and convenience through education and promotion of QRIS features. For further research, it is recommended to add variables such as system security, social support, or infrastructure access, as well as expand demographic segmentation and number of respondents to improve the generalization of results

ADVANCED RESEARCH

This research has a number of limitations, so it is hoped that the next research can expand the scope of the research object. Further research is suggested to include additional variables such as system security, digital literacy, and social support to enrich the model. The use of mixed methods (quantitative and qualitative) is also recommended so that the understanding of QRIS user behavior becomes more in-depth. In addition, future studies may consider segmentation by location, age, or level of technology adoption to expand the scope and generalization of findings.

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