Analysis of Factors Influencing the Interest in Using QRIS as a Payment Method in Society

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Abstract

The development of technology increasingly demands that we transition to digital methods, including transaction activities. Nowadays, numerous digital-based transactions exist, one of which is the Quick Response Code Indonesia Standard, known as QRIS. QRIS is widely favored, especially among millennials, due to its effective and efficient usage. With just a single handheld smartphone, transactions can be conducted anywhere and anytime. Therefore, this study aims to determine the factors influencing consumer interest in using QRIS. This research is quantitative, utilizing primary data in the form of questionnaires. The analysis technique used is SEM PLS. The results of the study indicate that all hypotheses are supported: H1: the influence of Ease of Use on the interest in using QRIS as a payment medium, H2: the influence of Enjoyment on the interest in using QRIS as a payment medium, and H3: the influence of Trust on the interest in using QRIS as a payment medium, with respective values of 27%, 36%, and 37%. This proves that all hypotheses are supported. This study contributes by providing deeper insights into the benefits of using QRIS as a payment medium for society.

Keyword: QRIS; Payment; Society

Abstrak

Perkembangan teknologi semakin menuntut kita untuk beralih ke dalam metode digital termasuk dalam aktivitas transaksi. Kini sudah sangat banyak transaksi berbasis digital salah satunya adalah Quick Response Code Indonesia Standard atau yang dikenal dengan QRIS. QRIS banyak diminati terutama bagi kaum milenial mengingat penggunaannya yang sangat efektif dan efisien. Hanya dengan satu genggaman handphone kita dapat bertransaksi dimanapun dan kapanpun. Maka dari itu penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi minat konsumen dalam menggunakan QRIS. Penelitian ini merupakan penelitian kuantitatif dengan data primer berupa kuisioner. Teknik analisis menggunakan SEM PLS. Hasil dari penelitian menunjukkan bahwa semua hipotesis yaitu H1: pengaruh Ease of Use terhadap minat penggunaan QRIS sebagai media pembayaran, H2: pengaruh Enjoyment terhadap minat penggunaan QRIS sebagai media pembayaran, dan H3: pengaruh Trust terhadap minat penggunaan QRIS sebagai media pembayaran dengan masing-masing memiliki nilai 27%, 36%, 37%. Hal ini membuktikan bahwa semua hipotesis terdukung. Penelitian ini memiliki kontribusi yaitu untuk memberikan wawasan yang lebih mendalam terkait manfaat penggunaan QRIS sebagai media pembayaran terhadap masyarakat.

Kata kunci: QRIS; Pembayaran; Sosial

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PENDAHULUAN

A payment system is a system that includes regulations, agreements, operational facilities, and technical mechanisms used to deliver, verify, and accept payment instructions, as well as fulfill payment obligations through the exchange of "value" between individuals, banks, and other institutions, both domestically and internationally. The payment system is closely linked to the evolution of money, beginning with cash payments and progressing to electronic, cashless payments. The advancement of technology is an undeniable aspect of our lives. This progression requires us to continuously adapt to various innovations. These advancements inevitably intersect with our daily lives and activities, including buying and selling transactions. Transaction activities have experienced rapid development. In the past, transactions could only be conducted face-to-face between the seller and the buyer. However, now transactions can be carried out anytime and anywhere without the need for face-to-face interaction. Since 2014, the Indonesian government has been promoting the National Non-Cash Movement (GNNT) (D. K. Wardani & Sari, 2023). This program aims to raise awareness among all Indonesians about non-cash payments. The target audience for this movement includes the general public, business actors, SMEs, and government institutions. The increase in non-cash transactions reflects a less cash society (LSC) culture, characterized by a reduction in cash payments (Saputri & Setiawan, 2024). This LSC culture has taken shape, as evidenced by data from Bank Indonesia showing a continual rise in electronic transactions each year. Bank Indonesia recorded that as of April 2024, electronic money transactions increased by 33.99% from the previous period, reaching IDR 90.44 trillion (Kristianus, 2024).

The growth of digital technology is happening rapidly today, bringing various innovations that offer convenience and benefits across a wide range of activities. The advancement of digital technology has a significant impact on our lives, affecting various sectors such as agriculture, industry, information and communication technology, and financial systems. In Indonesia, the popularity

of digital payments through electronic money has increased significantly, along with the growth of the financial technology (fintech) business sector, which has also contributed to the rise of digital finance startups (Elsa & Hayati, 2024). Positive financial practices can be seen in the implementation of efficient financial planning, management, and control. Effective actions in managing finances lead to positive responses in various financial transactions. Today, shifts in lifestyle related to the use of money are driven by technological advancements and changing times. The current focus is on achieving satisfaction and pleasure, which are seen as important for well-being and social recognition. For example, consumers are increasingly directing their financial resources toward socializing and social interaction needs. The growth of online-based services, such as financial technology (fintech), has transformed payment methods by introducing online or mobile payment (m-payment) options via the internet. These platforms offer a variety of online products and services, such as food delivery, goods purchases, ticket bookings, and more, all accessible through mobile applications (Sari & Siregar, 2022).

Advancements in technology and information are driving the growth of the digital economy and accelerating financial inclusion in a country. With increased access to technology for digital payments, new services such as digital wallets (e-wallets) have emerged as successors to electronic money. These digital wallets allow users to store a specific amount of money within an app that can be accessed via mobile devices. In Indonesia, several e-wallet apps have gained popularity, including OVO, GoPay, Dana, Doku, and LinkAja (Shasanti & Bagana, 2024). The government, through Bank Indonesia as the central bank, continues to enhance the efficiency of the payment system to support the development of the digital economy and finance. Bank Indonesia also promotes the acceleration and expansion of electronic transaction programs for local government payments and encourages digital transformation in the financial sector (K. V. Wardani et al., 2024). In today's digital era, digital-based payment systems have introduced a variety of models and payment interactions, such as

QR codes used by e-wallet apps in Indonesia. The proliferation of QR codes issued by e-wallet applications requires merchants to provide multiple QR codes, each corresponding to a different app, for customers to scan. This has also led to the need for consumers to have various apps to complete digital payments, which is considered inefficient.

Financial Technology (Fintech) is an innovation in the financial services sector that leverages technology as its foundation. Fintech products are typically systems designed to facilitate specific financial transaction mechanisms. The advancement of payment technology is a result of innovations in the financial services industry, enabling payments to be made using non-physical or digital currency, such as e-wallets and e-money. This makes transactions more practical and efficient. Young people, particularly students, should understand the fundamentals of personal finance in order to manage their finances effectively in the future. A solid understanding of various financial aspects, products, and services will provide significant advantages for students, especially in managing their finances in an ever-evolving globalized world. Financial Technology (Fintech) is legally grounded through the issuance of the Financial Services Authority (OJK) Regulation No. 13/POJK.02/2018 on digital financial innovation in the financial services sector. This regulation serves as a framework for overseeing and regulating the fintech industry, ensuring that digital financial innovations are responsible, secure, consumer-centric, and well-managed in terms of risk. Additionally, Bank Indonesia Regulation No. 19/12/PBI/2017 on the Implementation of Financial Technology states that the ongoing development of technology and information systems continues to give rise to various innovations, particularly in financial technology, to meet the diverse needs of society, including access to financial services and transaction processing.

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in Indonesia's economy. MSMEs account for 99.99% of all businesses in the country, totaling 56.54 million units. These enterprises have proven their

resilience in the Indonesian economy. During the 1998 monetary crisis, small and medium-sized businesses were relatively more able to survive compared to large corporations. This was because small-scale businesses do not rely heavily on large capital or foreign currency loans. As a result, when exchange rates fluctuate, large companies, which typically deal with foreign currencies, are the most likely to be affected by the crisis. Electronic money (e-money) is a form of electronic payment obtained by depositing a certain amount of money with an issuer, either directly, through agents, or by debiting a bank account. The deposited value is then converted into an electronic money balance, expressed in Indonesian Rupiah, and used for transactions by directly deducting the value from the electronic money balance. Currently, there are many e-money issuers in Indonesia providing cashless payment solutions that can be used across various business sectors. The proliferation of cashless payment applications has made it challenging for merchants to accommodate multiple payment methods widely used by the public. Before the introduction of QRIS, numerous types of QR codes cluttered cashier counters, as merchants struggled to provide a range of payment systems to meet customer demands (Riyanto et al., 2024).

In response to this, Bank Indonesia established a standard for payment QR codes to facilitate digital payment transactions through a shared delivery channel called QRIS (Quick Response Indonesian Standard). QRIS was first launched at the Bank Indonesia headquarters and simultaneously rolled out at its regional offices on August 17, 2019. Starting January 1, 2020, QRIS became mandatory for all digital payment transactions in Indonesia that are facilitated by QR codes. The goal of QRIS's launch by Bank Indonesia and the Indonesian Payment Systems Association (ASPI) is to promote efficiency by simplifying digital payment transactions, streamline the payment system, and accelerate digital financial inclusion. QRIS can be used through server-based e-wallet applications or mobile banking. Previously, merchants were required to provide multiple QR codes for various digital payment applications, but now they only need to display one QR code—QRIS. With QRIS, all payment applications from

any provider, whether banks or non-banks, used by the public, can be used at any participating store, kiosk, parking lot, tourist ticket service, or donation platform (Amamilah et al., 2024).

The Quick Response Code Indonesian Standard (QRIS) is a digital payment solution introduced by Bank Indonesia (BI). QRIS is one of the most popular digital payment methods across all demographics, especially among millennials. Nearly all millennials now prefer using QRIS over cash payments. This preference is due to the ease and effectiveness offered by QRIS. Without the hassle of carrying cash, transactions can be completed with just a single handheld smartphone. Transactions using QRIS continue to experience significant growth. Bank Indonesia recorded that by April 2024, QRIS transactions grew by 194.06% year-on-year (yoy), with the number of users reaching 48.90 million and the number of merchants at 31.86 million (Masitoh, 2024). The increasing number of people switching to and preferring QRIS is due to the ease and security it guarantees. QRIS can reduce various risks that might occur with cash payments, such as losing money, among others. Additionally, QRIS transactions can be completed quickly, eliminating the need for change as QRIS payments always use exact amounts. Before the introduction of transactions using QRIS, merchants were required to provide multiple payment applications. Buyers had to ensure that the store supported the specific payment app they intended to use for cashless transactions. However, with the implementation of QRIS, merchants no longer need to offer multiple payment options. They only need to provide a single QR code at their store, which can be scanned by customers using their smartphones, allowing payment through various digital payment applications (Rangkuti, 2021).

The implementation of payment methods through QRIS offers advantages in terms of speed, efficiency, and transaction security. Furthermore, its use supports the shift towards a more digital and cashless payment ecosystem. From an Islamic perspective, cashless payment approaches are considered permissible, as Islam allows for innovation in financial matters in

line with human needs. The application of QRIS also aligns with the DSN MUI Fatwa No. /DSNMUI/I/ regarding sharia-compliant electronic money, which states that the use of electronic money in financial transactions is permissible, provided it brings mutual benefits (Oktavia et al., 2023). Quick Response Code Indonesian Standard (QRIS) is the result of the integration of various types of QR codes from different Payment System Service Providers (PJSPs) through a single QR code. The development of QRIS was carried out collaboratively between the payment system industry and Bank Indonesia, with the aim of simplifying, accelerating, and enhancing the security of QR code-based transactions. QRIS serves as the national standard for QR codes for payments, established by Bank Indonesia, with the goal of streamlining digital payment transactions through server-based electronic money applications, digital wallets, and mobile banking services.

Figure 1. QRIS Transaction Volume in Indonesia (2021-2024).
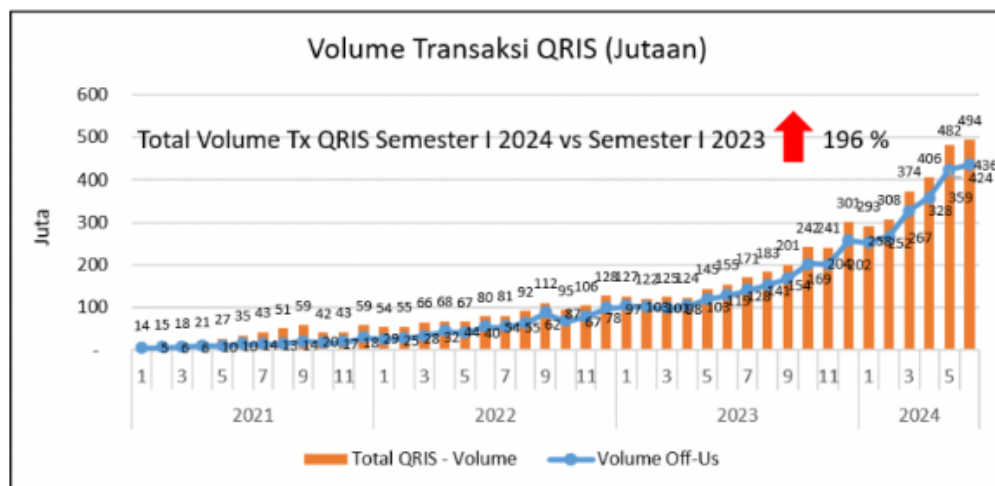
Source: Indonesian Payment Systems Association (ASPI).

According to the data shown in Figure 1, the use of QRIS in transaction processes has demonstrated a significant and consistent increase year over year. Based on statistics from the Indonesian Payment Systems Association (ASPI), it is estimated that the use of QRIS in Indonesia reached approximately 494 million transactions by June 2024, with a total transaction value of IDR 52 trillion. These figures represent the highest recorded levels, both in terms of

transaction volume and actual transaction value. With QRIS, the payment process becomes simpler and more beneficial for both buyers and sellers. Transactions can be efficiently conducted using a single QR code that can be applied across various payment platforms on smartphones. The ability to use a smartphone enables us to make transactions and payments in different locations while on the go. QRIS is the national standard for QR codes that facilitates digital payments through server-based electronic money applications, digital wallets, and mobile banking. The presence of QRIS offers advantages to consumers by eliminating concerns about receiving the correct change during transactions. This study aims to explore the extent to which the use of digital payment methods, particularly QRIS, influences public interest in adopting QRIS as a payment option.

Interest refers to a consumer's tendency to purchase or use a product or service, which is often measured by the likelihood of making a purchase. A person is said to be interested when there is a sense of attraction to an object, which can also be observed through participation in an activity. Interest has a significant impact on an individual's behavior because it drives them to engage in activities they are interested in. The interest in using cashless payments is often influenced by the advantages the cashless system offers. The benefits of cashless payment systems include greater ease in making payments, as the system is more practical and secure. Users no longer need to worry about carrying large amounts of cash in their wallets, reducing the risk of theft. Additionally, cashless payments eliminate concerns about receiving incorrect change, as payments are made based on the exact amount due, without the need to deal with small change such as coins or low-denomination bills.

The continued increase in the national QRIS transaction volume can be attributed to several factors. This study employs three independent variables: ease of use, enjoyment, and trust, to examine their influence on the interest in using QRIS, similar to the research conducted (Sitohang et al., 2024) and (Zusrony et al., 2023). These studies indicate that all three variables impact the interest in

using QRIS. Based on this background, the research aims to identify the factors influencing consumer interest in using QRIS. This is a quantitative study utilizing primary data in the form of questionnaires. The analysis technique used is SEM-PLS to test the correlation between the three independent variables—ease of use, enjoyment, and trust—and the dependent variable, which is the interest in usage, using statistical methods. C.

LITERARTUR REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior aims to predict individual behavior in detail. This theory seeks to understand the motivations behind a person's actions that are not entirely under their personal control. It provides a useful conceptual framework for addressing the complexities of human social behavior, combining several central concepts from social and behavioral sciences and defining these concepts in a way that enables the prediction and understanding of specific behaviors in particular contexts (Valenty, 2022). The Theory of Planned Behavior, in addition to considering attitudes toward behavior and subjective norms, also emphasizes perceived behavioral control—an individual's belief in their ability to perform the behavior. This theory asserts that the decision to engage in a specific behavior is a rational process directed toward a particular goal, following a sequential thought process (Putri & Setiawan, 2017). The Theory of Planned Behavior is based on three factors:

1. Attitude Toward the Behavior

   This refers to an individual's positive or negative evaluation of performing the behavior. It reflects how favorable or unfavorable they feel about engaging in the specific action.

2. Subjective Norms

   These involve the perceived social pressure to perform or not perform the behavior. It considers the influence of others, such as family, friends, or societal norms, on the individual's decision-making.

3. Perceived Behavioral Control

This pertains to the individual's perception of their ability to execute the behavior, which includes the presence of resources, opportunities, or obstacles that might influence their capability to perform the action (Afriyanti, 2023).

Understanding these factors helps explain why individuals engage in certain behaviors and can be particularly useful in research contexts, such as identifying the factors influencing interest in using QRIS as a payment medium. This can be analyzed through attitudes, subjective norms, and perceived behavioral control. Additionally, it can be used to develop more effective marketing strategies.

2.1 Qris

The Quick Response Code Indonesian Standard (QRIS) is a standardized code used for digital payments via electronic money or mobile banking. It enables seamless and efficient transactions by unifying various payment systems into a single QR code format, promoting interoperability among different service providers and enhancing convenience for users and merchants (Azzahroo & Estiningrum, 2021). QRIS is a QR Code payment standard in Indonesia developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). The QR code in QRIS consists of a function pattern to make it easy to read the system and the area where the data is stored. The aim of QRIS is to simplify the payment process for the public by enabling online transactions with supervision. QRIS aims to facilitate bill payments and other transactions efficiently and seamlessly through an integrated digital payment platform. Payment using QRIS involves scanning a barcode, inputting the nominal payment amount, entering coins and finally completing the transaction (Sabila, 2023).

2.2 Effect of Ease of Use on Intention to Use QRIS

Ease of use is defined as the degree to which a person believes that

using a particular technological system will help them complete a task. Based on research (Agustin, 2023) Ease is defined as a person's confidence when using a technology or information system that is clear and easy to understand. According to Lee & Wan indicators in (Rangkuti, 2021) which can be said to be a perception of convenience, there are 3 indicators, namely:

a. Easily skilled in using information technology

b. Information technology is very easy to learn

c. Information technology is very easy to operate

Meanwhile, according to (Siregar et al., 2023) Perception of convenience is assessed based on several perspectives, including:

a. Easiness, namely the ease of the system to use, this refers to how easy the website can be run by individuals

b. Clear and understandable, namely the degree to which a system has clarity. This refers to a website that has content that is easy to understand

c. Easy to learn, namely the degree to which a system is easy to learn and adopted by an individual. This refers to the extent to which a website can be learned and later used as daily media.

d. Overall ease, namely the level of ease of everything a system has. This refers to the overall ease felt in using the website.

Ease of use can be measured by how easy the system is to understand, how practical it is to use, and its overall practicality (Rifa'i & Triana, 2024). When a system is easy to understand and use, individuals are more likely to choose it. This is in line with research (Agustin, 2023) When a user has confidence in the usefulness of information technology, the system will be more attractive and used more often in everyday life. Research by Putri et al. (2022) stated that a system that is simple and does not require physical contact can increase someone's interest in making virtual payments. The theory of planned behavior is relevant for the convenience variable because an individual has a perception of behavioral control, when they feel that QRIS is easy to use they will have a high perception of behavioral control, thereby encouraging their

confidence in

being able to use QRIS effectively. Based on this research, the following hypothesis can be formulated:

H1: Ease of use has a positive effect on interest in using QRIS as a payment method

2.3 The Influence of Convenience on Interest in Using QRIS

Comfort is defined as a condition where someone feels happy when using a particular system (Juniwati, 2015). When someone carries out digital payment activities, this can create a sense of comfort, which ultimately encourages them to continue using the system if it is deemed safe. If a service provides ease of use through its features and benefits and is supported by system security, individuals tend to feel more comfortable using the service. In research (Kurniati & Fanani, 2022), Comfort can arise because it is influenced by several factors, namely; environmental physical condition factors which include supporting infrastructure, and psychological comfort factors based on the comfort of each individual in the sense of a state of mind that expresses a person's level of satisfaction with their environment. So efforts to collect information about comfort quality will involve a comfort sensing process. Apart from that, a sense of comfort is formed due to the fulfillment of basic human needs, namely the need for peace, relief and transcendence. Thus, comfort arises when someone feels happy when doing an activity and continues to repeat it because of the feeling of comfort they feel. The relationship between Planned Behavior theory and comfort lies in their own intentions when they feel comfortable and confident that they can use QRIS and the pleasant experience they have when using QRIS will form a positive attitude and strengthen their intention to continue using QRIS. Based on this understanding, the hypothesis formulated is:

H2: Convenience has a positive effect on interest in using QRIS.

2.4 The Influence of Trust on Intention to Use QRIS

Trust occurs when there are two or more parties who trust each other, which is formed through shared experience and supported by evidence such as consumer satisfaction (Juniwati, 2015). Trust arises when a party has confidence that the other party involved in the exchange has reliability and integrity, then it can be said that there is trust. Beliefs, attitudes and behavior are formed by two different events. In the direct formulation, beliefs, attitudes, and behavior are created without any other previous circumstances occurring. So, as shown by the behavioral influence perspective, behavior can occur without the formation of strong initial consumer attitudes or beliefs about the object at which the behavior is directed (Asiva Noor Rachmayani, 2015). In research (Sabila, 2023) Trust is an attitude shown by humans when they feel they know and conclude things and conclude that they have reached the truth. This means when humans use something and feel that what is good to use is trustworthy and beyond doubt. Trust is an important factor in building long-term relationships with consumers. Consumer trust is defined as the willingness of a party to accept the risk of the actions of another party based on the expectation that the other party will take actions that are important to the party who trusts him, regardless of the ability to monitor and control the actions of the trusted party (Asiva Noor Rachmayani, 2015).

According to the Theory of Planned Behavior, individual behavior can be influenced by the surrounding environment and their own intentions. When the majority of people in an individual's environment use a particular service, the individual is more likely to have the intention to use that same service. Therefore, the trust that arises from positive reviews and widespread usage in the neighborhood can encourage others to trust and use the service. Based on this, the hypothesis formulated is:

H3: Trust has a positive effect on interest in using QRIS

RESEARCH METHODS

The approach in this research uses a quantitative approach with descriptive methods. Quantitative methods can be defined as research methods based on positivist philosophy to examine certain populations and samples (sugiyono, 2010) and the analysis used is SEM (Structural Equation Modeling). Quantitative methods are used to analyze numerical data processed using statistical methods (Priadana & Sunarsi, 2021). This research utilizes three independent variables, namely Ease of Use, Enjoyment and Trust, while the dependent variable is interest in using QRIS.

The subjects of this research are all users of the QRIS payment system. Data was obtained by distributing questionnaires using Google Forms to all users of the QRIS payment system. A questionnaire is an information gathering technique that focuses on analyzing the attitudes, behavior and characteristics of several people based on statements provided by the researcher. The questionnaire was obtained based on variable indicators described in the form of the statement. Each indicator is measured using a 1-5 Likert scale. This Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people towards social phenomena (Machali, 2021). Each statement on the Likert scale is measured with a score of 1-5 which means:

Measurement Scale	Scor
Strongly disagree	1
Don't agree	2
Neutral	3
Agree	4
Strongly agree	5

Population is defined by several figures, in research (Sulistiyowati, 2017) Population is defined as all elements in research including objects and subjects with certain characteristics and characteristics. So in principle, the

population is all members of a group of humans, animals, events or objects who live together in a place in a planned manner and are the target for conclusions

from the final research results. The research population consists of users of the QRIS payment system. Furthermore, the sample is part of the population which is the actual source of data in a study. The research sample involves individuals who have used and have an interest in using the QRIS payment system. The sampling method used is non-probability sampling, specifically purposive sampling. Purposive sampling is a technique for determining samples by considering certain criteria. In this research, the criteria referred to are people who have used and have an interest in using the QRIS payment system.

According to Joseph in (Faizani & Indriyanti, 2021), The formula used to determine the sample size is to multiply 5-10 times the total number of indicators in the study, considering that the exact sample size is unknown. The data analysis method used is PLS-SEM (Partial Least Squares-Structural Equation Modeling), which is used to predict the relationship between the variables involved in the research. In this research, data management uses the PLS program using the partial least squares method which is carried out in three stages, namely outer model analysis, inner model and hypothesis testing. The underlying reasons for using SEM are: SEM has the ability to estimate relationships between variables that are multiple relationships. This relationship is formed in the structural model (the relationship between dependent and independent constructs), SEM has the ability to describe the pattern of relationships between latent constructs and manifest variables or indicator variables.

Table 3. 1 Questionnaire Statement

Source: (Sitohang & Sembiring, 2024)

NO	Statement	STS		TS	N	S	SS
	Easy Of Use						
1	QRIS is easy to understand and simple to use						

2	QRIS has become a familiar payment tool						

	easily						
4	By using QRIS as a payment method, I don't have to worry about handling change						
	Enjoyment						
1	I often use QRIS as a payment method						
2	I am satisfied using QRIS as a payment method						
3	I tend to use QRIS rather than cash						
	Trust						
1	I believe the security of QRIS users is well-maintained						
2	QRIS has adequate protocols to protect against digital threats						
3	The information provided by QRIS regarding transactions is reliable						
4	I trust QRIS as a payment method						
	Interest in Using QRIS						
1	I am interested in using QRIS.						
2	I want to use QRIS because it is simple and convenient.						
3	I enjoy using QRIS because it ensures security.						
4	I also intend to recommend QRIS to others.						

RESULTS AND DISCUSSION

Table 1 provides an overview of the demographic profile of the study's respondents. The largest group of respondents falls within the 17-25 age range, accounting for 73.6% of the total, while 19.8% are over 25 years old, and 6.6% are younger than 17 years. In terms of occupation, the majority are students (54.9%), followed by 16.5% working as private employees, 14.3% as

entrepreneurs, 8.8% in other occupations, 4.4% as civil servants, and 1.1% as housewives. When it comes to educational background, most respondents have completed high school (60.4%), with 29.7% holding a bachelor's degree, 6.6% having finished junior high school, 2.2% holding a master's degree, and 1.1% with no formal education.

Table 1. Respondent Data

Karakteristik	Kategori	Total	Presentase
Age	<17 years	5	6,6%
	17-25 years	60	73,6%
	>25 years	18	19,8%
Occupation	Civil Servant	4	4,4%
	Private Employee	15	16,5%
		13	14,3%
	Entrepreneur	42	54,9%
	Student	8	8,8%
	Other Jobs	1	1,1%
	Housewife		
Last Education	Junior High School	6	6,6%
	High School	47	60,4%
	Bachelor's Degree	27	29,7%
	Master's Degree	2	2,2%
	No Education	1	1,1%

Source: Data Analysis

Measurement Model Testing

The results from the discriminant and convergent validity assessments confirm that all items in this study are valid. As illustrated in Table 2, the cross-loading values for all indicators exceed 0.7, suggesting strong convergent validity. Additionally, the reliability tests show Cronbach's Alpha values greater than 0.7, Rho_A values above 0.7, composite reliability scores exceeding 0.8, and

Average Variance Extracted (AVE) values above 0.6, all indicating acceptable levels of internal consistency and reliability. Therefore, it can be concluded that all constructs in this study demonstrate both reliability and validity.

Table 2. Convergent Validity and Reliability Test Results

Variabel	Indikator	Cross loading	Cronbach"s Alpha	Rho_A	Composite Reliability	AVE
Enjoyment	E1	0.860	0.801	0.805	0.883	0.716
	E2	0.867				
	E3	0.810				
Ease of Use	EO1	0.847	0.790	0.797	0.864	0.615
	EO2	0.742				
	EO3	0.736				
	EO4	0.806				
Interest of Use	MP1	0.856	0.813	0.817	0.877	0.642
	MP2	0.776				
	MP3	0.764				
	MP4	0.805				
Trust	TRUST1	0.816	0.856	0.863	0.902	0.698
	TRUST2	0.876				
	TRUST3	0.833				
	TRUST4	0.816				

Source: Data Analysis

The results in Table 3 indicate that all constructs in this study satisfy the necessary criteria for discriminant validity, as the Average Variance Extracted (AVE) values for each construct exceed the correlation values between the constructs. In particular, the diagonal values, which represent the AVE, are higher than the off-diagonal correlation values, confirming that each construct is distinct and does not excessively overlap with the others. Therefore, it can be concluded that discriminant validity has been successfully established in this study.

Table 3. Discriminant Validity Test Results

Variabel	EO	E	MP	TRUST
EO	0.784			
E	0.559	0.846		
MP	0.764	0.661	0.801	
TRUST	0.789	0.606	0.793	0.836

Source: Data Analysis

Structural Model Testing

The hypothesis testing results presented in Table 4 reveal strong support for all three hypotheses. Specifically, Hypothesis 1 (H1) shows that Ease of Use (EO) has a positive and significant effect on the intention to use QRIS as a payment method, with a T-statistic of 2.750 and a p-value of 0.006. Hypothesis 2 (H2) further demonstrates that Enjoyment (E) positively influences the intention to use QRIS, as evidenced by a T-statistic of 3.696 and a p-value of 0.000. Lastly, Hypothesis 3 (H3) indicates that Trust significantly enhances the intention to use QRIS, with a T-statistic of 3.703 and a p-value of 0.000. These results collectively confirm that Ease of Use, Enjoyment, and Trust are key factors in influencing the adoption of QRIS as a payment medium.

Table 4. Hypothesis Testing

Hipotesis	Original	T Statictics	P-values	Information

	Sample				
HI: EO → MP	0.313	2.750	0.006	Supported
H1: E → MP	0.245	3.696	0.000	Supported
H3: TRUST → MP	0.397	3.703	0.000	Supported

Source: Data Analysis

This study aims to explore the relationship between the intention to use QRIS (Quick Response Code Indonesian Standard) as a payment method and three key factors: Ease of Use, Enjoyment, and Trust. QRIS, developed to streamline and standardize digital payment transactions throughout Indonesia, serves as an innovative solution that enables individuals to make payments by simply scanning a standardized QR code. As digital payment systems become increasingly important, QRIS provides an efficient and user-friendly platform for conducting transactions, aligning with the government's broader initiative to advance the digital economy. Therefore, understanding the factors that drive QRIS adoption is essential for both consumers and businesses seeking to utilize this technology for smooth financial transactions. The study examines the extent to which Ease of Use, Enjoyment, and Trust influence the public's intention to adopt QRIS as a preferred payment method. These factors are crucial in shaping individuals' willingness to adopt new technologies, especially in a dynamic and diverse market like Indonesia. The analysis identifies three key findings that provide insight into the motivations for adopting QRIS. These findings highlight how factors such as convenience, enjoyment, and trust in the system contribute to greater acceptance of QRIS, thereby supporting broader objectives of digital payment integration and financial inclusion across the nation. Based on the analysis conducted, this study presents three key findings that provide a clearer understanding of the factors driving public adoption of QRIS for payment purposes.

The Influence of Ease of Use on the Intention to Use QRIS

The first finding of this study reveals a significant positive relationship between Ease of Use and the intention to use QRIS as a payment method. This indicates that the easier QRIS is to use, the greater the public's interest in adopting it. The simplicity of QRIS, in terms of accessibility and

transaction speed, has been shown to make users feel more comfortable and confident when making payments. By eliminating the burden of complex or time-consuming processes, QRIS facilitates a quicker adoption rate among the public. Additionally, the findings suggest that ease of use plays a vital role in enhancing public trust in this digital payment technology. Individuals who find QRIS easy to use are more likely to adopt it regularly, which in turn strengthens their trust in the system. Ease of use not only increases convenience but also fosters a sense of security and confidence during each transaction. Consequently, Hypothesis 1, which posits that the ease of use of QRIS positively influences the intention to use it, is supported by these findings.

The Influence of Enjoyment on the Intention to Use QRIS

The second finding of this study highlights that Enjoyment also has a significant positive relationship with the intention to use QRIS as a payment method. Enjoyment refers to the positive experiences users have while utilizing QRIS, encompassing aspects such as convenience, ease of use, and transaction speed. Users who find QRIS enjoyable and satisfying are more likely to develop a stronger interest in continuing to use it. The study reveals that the enjoyment derived from using QRIS extends beyond ease of use; it is also linked to how efficient and fast the transactions are. Users who experience a seamless interface and swift payment process are more inclined to adopt QRIS as a regular payment tool in their daily lives. Moreover, the enjoyment experienced strengthens user commitment and loyalty to this technology. Satisfied and delighted users are more likely to continue using QRIS and recommend it to others, ultimately accelerating its adoption across society. These findings support, Hypothesis 2, which posits that the factor of enjoyment positively influences the intention to use QRIS.

The Influence of Trust on the Intention to Use QRIS

The third key finding of this study reveals that Trust has a significant positive relationship with the public's intention to use QRIS as a payment method. Trust is a critical factor in adopting new technologies, particularly in digital payment systems that involve financial transactions. The study indicates that the higher the public's trust in the performance and security of QRIS, the greater their interest in using it. High trust in QRIS—encompassing both its ease of use and system security—affects how frequently and extensively people rely on it for daily transactions. This trust encompasses multiple aspects, including personal data security, financial transaction protection, and reliable system performance free from errors or disruptions. When users perceive QRIS as safe and dependable, they are more likely to use it repeatedly and recommend it to others. Thus, Hypothesis 3, which posits that trust in QRIS positively influences the intention to use it, is supported by these findings.

Conclusion

This study seeks to contribute to the expanding literature on the adoption of QRIS (Quick Response Code Indonesian Standard) as a payment method by examining three key factors: Ease of Use, Enjoyment, and Trust. The findings demonstrate that all three factors significantly influence the public's intention to use QRIS for payment transactions. Specifically, individuals who view QRIS as user-friendly, enjoyable, and trustworthy are more inclined to adopt it for their daily financial activities. These results emphasize the need for ongoing improvements in these areas to foster wider adoption of QRIS. By enhancing its ease of use, optimizing user experience, and ensuring trustworthiness, QRIS can become a more attractive payment option, supporting its broader acceptance as a standardized solution in Indonesia.

The study also reveals that the combination of ease, enjoyment, and trust is critical in driving QRIS adoption. Users who find QRIS simple to use, enjoyable for its speed and convenience, and reliable in terms of security are more likely to adopt it for routine transactions, reinforcing its role in

Indonesia's digital economy. Based on these insights, digital payment providers should prioritize continuous improvements to the QRIS platform, including refining its interface, ensuring robust security measures, and addressing public concerns regarding trust. Additionally, awareness campaigns emphasizing these factors can further promote QRIS adoption and solidify its position as the preferred digital payment method in Indonesia.

While the study provides valuable insights, it also has limitations. The relatively small sample size, which is predominantly composed of students, may affect the generalizability of the findings to a broader population. Moreover, the study focused solely on three variables—Ease of Use, Enjoyment, and Trust—without considering other potentially influential factors such as cultural, social, or religious elements that may impact QRIS adoption. Future research should explore these additional variables to offer a more holistic understanding of the factors influencing QRIS usage. Expanding the scope of investigation will strengthen the findings and offer a deeper insight into the dynamics of digital payment adoption in Indonesia

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