International Conference on Finance, Economics, Management, Accounting and Informatics

"Digital Transformation and Sustainable Business: Challenges and Opportunities for Higher Education Research and Development"

The Influence of Technology Readiness and Perceived Ease of Use on the Decision to Use QRIS as a Digital Payment through Perceived Utility

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Abstract

This study aims to test and analyze how technology readiness and perceived ease of use influence the decision to use QRIS as a digital payment through the perception of usefulness and benefits. The population in this study the people of are QRIS users for digital payments. The sampling technique in this study used a nonprobability sampling technique, namely the purposive sampling method with a sample size of 138 respondents via Google Form. This study is quantitative using Structural Equation Modeling (SEM) which is a technique used to analyze data with the help of AMOS software. The results showed that technological readiness had a significant positive effect on the decision to use, perceived ease of use had a positive but insignificant effect and there were two hypotheses mediated by perceived usefulness with significant positive results.

Keywords: perceived ease of use, utility, decision to use, digital payment system, QRIS

Introduction

A payment system is a system used to transfer funds from one party to another. In general, there are two types of payment methods: cash payments and non-cash payments. Cash payment refers to transactions that occur directly and typically involve face-to-face interactions. In contrast, non-cash payments are transactions conducted without the use of physical money (such as coins and banknotes), and instead utilize checks, giro transfers, credit cards, and various forms of electronic money. Non-cash payment methods are widely favored due to their ease and practicality in facilitating transactions Salim (2023).

QRIS users as digital payments bring many changes to Indonesian society such as cashless or payments from cash to digital payments that can make it easier to make transactions is a phenomenon of QRIS use. Although there are still several challenges and obstacles that need to be overcome, QRIS has the potential to continue to grow and encourage digital growth in Indonesia. The system's process is very simple and innovative, offering convenience and flexibility for efficient and effective payment transactions. However, many people have not yet adopted it, as QRIS is primarily used by younger generations and individuals who already understand digital payment systems.

Several key factors contribute to the use of QRIS, including decision to use, perceived utility, perceived ease of use, and technology readiness. The decision to use refers to consumer behavior in making the choice to accept and adopt digital payment technology through QRIS. Every user understands how easy it is and also knows the various benefits of using new technology Boonloy (2021). Someone who makes a decision to use QRIS because there are benefits from its use such as ease of transactions, speed and efficiency. The greater the benefits and usefulness felt, the more decisions to use QRIS as a new technology.

Perceived utility is an individual's assessment after using technology, meaning that the assessment is a behavior towards the attractiveness of the usefulness of new technology. When users feel comfortable using QRIS, they perceive the technology as not only useful but also easy to use.

Perceived ease of use refers to an individual's perception that a technology is easy to understand and can be used without difficulty A Philip dkk. (2021). The QRIS transaction process is fast, practical and time-saving, especially when shopping or making payments at stores that do not require carrying cash, debit or credit cards, simply with a QR code using a smartphone. When someone finds it easy and user friendly to use QRIS, they tend to have a positive experience. This positive experience can significantly encourage and recommend QRIS as a new technology to others as a digital payment, if individuals find it easy to use a technology they continue to use it.

Table 1.1 Research Gap The Influence of Technology Readiness on Decision to Use

Research Gap	Results	Researcher
There are differences in research results on the influence of technology readiness on the decision to use	Positif Significant	Jarrar dkk. (2020)
	Positive Not Significant	Gaziela (2023)

According to Jarrar dkk. (2020) regarding the readiness of new technology for usage decisions related to a mobile application in Dubai, the application seeks to digitize tourism experiences such as accessing relevant locations and functioning as a tour guide can make it easier and save consumers time to find places they want to visit. Meanwhile, according to Gaziela (2023) technological readiness does not affect the decision to use. This is because the company has provided technological facilities to use an application so that if there is new technology, it does not change the readiness to accept the technology.

Introduction section should present the background and the aim of the study. The introduction gives the reader a glimpse of what will be presented. It is to grab the reader's attention by stimulating attention, interest, desire, and action. Please explain why this article is important and/or interesting.

Literature Review

Technology Acceptance Model

The Technology Acceptance Model (TAM) is a model used to explain how users accept and use information technology systems Adi (2018). In today's modern era, the use of information and communication technology has evolved and expanded to cover various aspects of life. The TAM theory serves as an effective tool for analyzing the factors that influence the acceptance of a technology. In this model, perceived ease of use and perceived usefulness are key factors in the decision-making process to adopt and use the technology

Perceived ease of use measures a user's belief about how easy it is to implement a system, which in turn influences their usage of that system. Perceived utility refers to an individual's belief that using a particular system can enhance their performance and, as a result, impacts the level of system usage. The decision to use refers to the extent to which an individual is willing to adopt and utilize a technology.

Technology Readiness on Perceived Utility

Individuals with a high level of technology readiness tend to perceive that new technologies offer significant benefits for improving performance. These individuals are more likely to use mobile payments due to their ability to be accessed anytime and anywhere, offering useful services that help save time and effort Rahardja (2023). Perceived utility is defined as the degree to which a person believes that using a system can enhance their job performance. Therefore, the findings of Alhassan (2020) suggest that technology readiness is positively correlated with perceived usefulness. Individuals with high technology readiness tend to have a positive perception due to the benefits provided by mobile payment systems.

The research findings of Ardiyanti & Susilowati (2024) state that when people are capable of operating technology, they tend to accept and adopt its use in their daily lives. This is because users' knowledge and skills in operating technology can influence the level of usage in the adoption of a particular technology. However, when individuals feel less capable of operating technology, they become hesitant and may reject its implementation in their lives. There is a relationship between technology readiness and perceived utility among university students, indicating a positive attitude and belief in the benefits of technology, particularly in the form of software Cahyani (2024).

H_1 : Technology Readiness effect on Perceived Utility

Technology Readiness on Decision To Use

This study shows that technology readiness does not influence usage. This proves that even if the level of technology readiness increases, it does not necessarily lead to increased technology usage Gaziela (2023). Technology readiness refers to an individual's willingness to try new information technologies. Based on this definition, the research assumes that it is possible to measure the extent to which someone accepts and is willing to adopt new technology. Therefore, if acceptance and adaptability toward an application are high, there is a positive relationship with the perceived benefits Jarrar dkk. (2020)

The research by Nugroho & Andryzal Fajar (2017) found a positive relationship between technology readiness and the intention to use a web-based attendance system. When facing new technology, optimism leads individuals to think positively about the outcomes and avoid concerns about potential negative results Aisyah dkk.(2014). According to Ekawarti & Agustini (2019) their study aimed to determine the influence of technology readiness on the decision to use technology in UMKM. The findings concluded that technology readiness has a significant effect on usage decisions in UMKM.

The development of a technology is a form of readiness of UMKM in using e-commerce. Research according to Kala'lembang (2020) that many UMKM that have used e-commerce is a decision to use technology that is ready with technological readiness to support success in business and prepare steps in compiling technological readiness with the latest innovations.

H_2 : Technology Readiness effect on Decision To Use

Perceived Ease of Use on Perceived Utility

Perceived utility is defined as the level of user confidence that a particular information technology will enhance the performance of the system itself. Perceived utility is believed to be influenced by perceived ease of use. This is supported by research conducted by Prabawa dkk. (2024), which found that perceived ease of use has a positive and significant effect on perceived utility. Perceived ease of use focuses on consumers' perception of the effort required to use mobile systems. When perceived ease of use is connected to perceived utility, the easier a system is to use, the more likely users are to find it useful. This shows that perceived ease of use is a significant factor in explaining perceived utility, as stated in the study by Mollick dkk. (2023).

Further research by Michaela Louisa M (2021) also confirms that perceived ease of use positively influences perceived utility, where the ease experienced by individuals significantly affects the benefits they receive. Perceived ease of use and perceived utility are key variables that influence user acceptance or rejection of technology, which ultimately impacts job performance Abdullah dkk. (2016). This study shows that ease of use has a significantly positive impact on perceived utility. The ease experienced by users affects both the perceived benefits and usefulness of a music player application Sindarta dkk. (2022). Additionally, Raza dkk. (2017) state that technology that is easy to learn enables users to more easily apply it in their daily lives. The simplicity of using and downloading the application provides benefits for users to fulfill their music entertainment needs.

H_3: Perceived Ease of Use affects on Perceived Utility

Perceived Ease of Use on Decision to Use

Perceived ease of use of technology refers to how simple it is to carry out tasks or transactions, which in this context makes activities easier for consumers and ultimately influences their online purchasing decisions. In this study, perceived ease of use is measured using four indicators: clarity and ease of understanding, low cost, ease of use, and the ability to accomplish what consumers want, based on the research by Yessi dkk. (2019). The advancement of the internet has made payments easier, and this convenience encourages consumers to continue using applications to fulfill their needs, as supported by research from Randy dkk. (2019).

Subsequent research shows that the decision to use QRIS is significantly influenced by perceived ease of use, suggesting that easier-to-use technology leads to a higher level of acceptance Ardian dkk. (2024). Perceived usefulness also has a positive and significant effect on the decision to use, indicating that the

perceived benefits significantly impact user decisions. The importance of ease of use in encouraging users is aligned with the findings of Fitria (2024). New technology adoption is more evident when consumers expect the technology to be easy to learn and adopt in everyday life, as shown in the findings Lie dkk. (2022).

However, other studies suggest that perceived ease of use does not influence the intention to use. In this context, ease of use does not have a significant effect on the intention to use. Users need to feel that the system is easier to use than other payment methods, even though this perception does not directly drive the adoption of a new payment system. Therefore, perceived ease of use must be built or improved in e-wallet services like GoPay to provide convenience comparable to other payment methods Elizabeth (2015). The study Maulana dkk. (2024) shows that perceived ease of use in using QRIS on BSI Mobile does not have a significant effect. Although the service is easy to learn, understand, and operate, these factors do not directly influence the decision to use it. Moreover, perceived ease of use has also been shown not to influence the use of marketplace technologies, indicating that the ease offered does not align with the needs and characteristics of UMKM Uke (2021)

H_4: Perceived Ease of Use affects on Decision to Use

Technology Readiness and Decision to Use Through Perceived Utility as a Mediating Variable

This study explores the concept of technology readiness, focusing on the level of readiness and the extent to which individuals adopt technology. The research concludes that the technology readiness variable has an impact on the utilization of technology in the teaching and learning process. The most significant factor is the perceived usefulness of the technology, such as increased productivity and improved work performance. Interest acts as an important motivator for technology use, as it drives the desire to enhance skills and create innovative learning materials Nafia (2023).

Research Lin dkk. (2017) stated that technology readiness is theorized as the cause of perceived usefulness, which subsequently influences consumers' intentions to use electronic services. Perceived usefulness has a mediating effect between technology readiness and consumer decision to use.

According to research Fauziyah & Prajawati (2023), the perception of usefulness in QRIS creates a strong desire to use QRIS because it offers real benefits or value.

The findings of Purwianti & Maggie (2024) showed that this relationship is significant because consumers believe their perceived usefulness is influenced by their level of technology readiness in using an application. Thus, the moderation test results for this variable indicate a significant influence, as individuals' perceptions of usefulness play a role in determining the decision to adopt new technology.

However, Wulandari dkk. (2023) found that technology readiness is not significantly related to perceived usefulness. This is due to UMKM actors still feeling uncomfortable and insecure about their personal data when transitioning to digital platforms to manage their businesses, even though they recognize potential benefits.

H_5 : Technology Readiness affects Decision to Use through Attitude as a mediating variable

Perceived Ease of Use and Decision to Use Through Perceived Utility as a Mediating Variable

Perceived usefulness has a positive and significant influence as a mediating factor between electronic systems and behavior to use them. This means that perceived usefulness can mediate the effect of an electronic system on the behavioral intention to use it the higher the perceived usefulness in transactions, the more it influences the behavioral intention to use it. This study states that the higher the perceived ease of use in transactions, the greater the impact on the behavioral intention to use a digital wallet Winata & Permana (2020). Further research shows that perceived ease of use indicates that the ease of using the GoPay payment system received the highest score. GoPay is considered to have successfully delivered a user friendly experience, especially in terms of balance top-ups using various methods, thus increasing user flexibility and convenience Elizabeth (2015).

The research Aditya dkk. (2016) explains that the perceived usefulness of application features encourages users to continue using the service and even recommend it to others. Subsequent research Monica dkk. (2022) stated that the intention to use a technology may arise from factors such as ease of use and

usefulness. Consistent with Edwin dkk. (2020), if components of an online shopping site are difficult to learn, users tend to abandon their intention to shop online. The perception of ease of use influences perceived usefulness because users will use a system if it provides benefits whether the system is easy or difficult to use. Even if the system is difficult, users may still use it if it is useful Aziziyah (2021).

H_6 : Perceived Ease of Use affects Decision to Use through Perceived Utility as a mediating variable

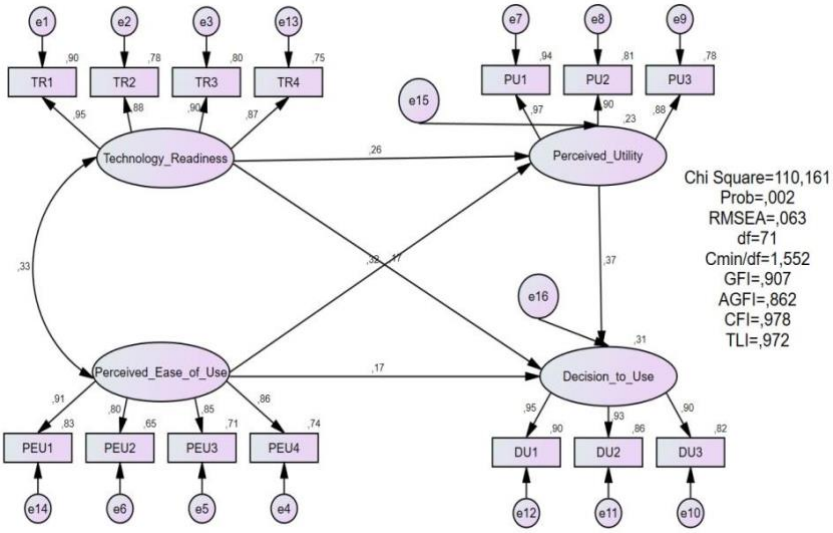
Methods

A sample is a portion of the total number and characteristics possessed by a population. Sampling was carried out using a non-probability sampling technique, specifically the purposive sampling method. Non-probability sampling is a sampling technique that does not provide equal opportunity for each element or member of the population to be selected as a sample. The purposive sampling method was used. Purposive sampling is a method of selecting samples based on specific criteria Sugiyono (2015). The sample in this study was selected based on the following criteria: QRIS users aged over 17 years and individuals who have used QRIS more than once. It can be seen that the number of samples used in this study was 140 respondents.

The method used to analyze the data is the Structural Equation Modeling approach or commonly abbreviated as SEM. According to Sugiyono (2015) explains that SEM is a multivariate analysis technique that combines factor analysis and regression analysis (correlation), with the aim of testing the relationship between variables so that the results obtained approach a high level of accuracy. Data were analyzed using SEM through the AMOS (Analysis of Moment Structure) software. According to Hair et.al. (2014) AMOS is statistical software used to analyze multivariate data, especially those related to structural equation models. The purpose of AMOS is to facilitate the calculation and analysis process for researchers.

The methodology must be clearly stated and described in sufficient details. Research methods are designed to describe the nature of the data. Methods should be well elaborated and improved, including models, approaches to analysis, and steps taken. The research method should include the following: A brief description of the prevalence of this research method; the reasons for choosing a particular method are well explained; the accuracy of the research design is appropriate; the research sample is suitable; the data collection process is carried out correctly; and the relevance of data analysis methods is demonstrated.

Results and Discussion (Times New Roman; font 11; bold; sentence case, left



Hypothesis Test

The hypothesis test conducted aims to answer the research questions and analyze the relationships within the structural model. The data analysis for the hypotheses can be seen from the standardized regression weight values, which indicate the coefficient of influence between variables, as shown in the following table :

No.	Hypothesis	Estimate	S.E.	C.R.	P	Results
H1	Technology Readiness → Perceived Utility	0.290	0.094	3.092	0.002	Positif Sig
H2	Technology Readiness → Decision to Use	0.165	0.081	2.033	0.042	Positif Sig
H3	Perceived Ease of Use → Perceived Utility	0.413	0.114	3.619	0.000	Positif Sig
H4	Perceived Ease of Use → Decision to Use	0.195	0.100	1.949	0.051	Tidak Sig

Hypothesis 1

The estimated coefficient for the standardized regression weight is 0.290 with a C.R. (Critical Ratio) value of 3.092, indicating a positive relationship between Technology Readiness and Perceived Utility. This means that the better the Technology Readiness, the higher the Perceived Utility. The relationship test between these two variables shows a probability value of 0.002 ($p < 0.05$), which indicates a significant effect. Therefore, (H_1), which states "Technology Readiness has a positive and significant effect on Perceived Utility for QRIS digital payment," is accepted

Hypothesis 2

The estimated coefficient for the standardized regression weight is 0.165 with a C.R. value of 2.033, indicating a positive relationship between Technology Readiness and Decision to Use. This means that the better the Technology Readiness, the higher the Decision to Use. The relationship test between these two variables shows a probability value of 0.042 ($p < 0.05$), which indicates a significant effect. Therefore, (H_2), which states "Technology Readiness has a positive and significant effect on Decision to Use for QRIS digital payment," is accepted.

Hypothesis 3

The estimated coefficient for the standardized regression weight is 0.413 with a C.R. value of 3.619, indicating a positive relationship between Perceived Ease of Use and Perceived Utility. This means that the easier a system is to use, the greater the Perceived Utility. The relationship test between these two variables shows a probability value of 0.000 ($p < 0.05$), indicating a significant effect. Therefore, (H_3), which states "Perceived Ease of Use has a positive and significant effect on Perceived Utility for QRIS digital payment," is accepted.

Hypothesis 4

The estimated coefficient for the standardized regression weight is 0.195 with a C.R. value of 1.949, indicating a positive relationship between Perceived Ease of Use and Decision to Use. This suggests that better Perceived Ease of Use may lead to a higher Decision to Use. However, the probability value is 0.051 ($p > 0.05$), indicating no significant effect. Therefore, (H_4), which states "Perceived Ease of Use has a positive and significant effect on Decision to Use for QRIS digital payment," is rejected.

Hypothesis 5

Hypothesis	Koefisien Estimate	Test Statistics	Std. Error	P value	Results
Technology Readiness → Perceived Utility → Decision to Use	0,290	2,479	0,094	0,013	Sig
	0,321		0,077		

Based on the results of the Sobel test, the p-value was found to be 0.013 (p-value 0.013 < 0.05), indicating a significant effect. Therefore, it can be concluded that (H_5), which states that "Perceived Utility is able to mediate the effect of Technology Readiness on Decision to Use for QRIS digital payment," is accepted.

Hypothesis 6

Hypothesis	Koefisien Estimate	Test Statistics	Std. Error	P value	Results
Perceived Ease of Use → Perceived Utility → Decision to Use	0,413	2,734	0,114	0,006	Sig
	0.321		0.077		

Based on the results of the Sobel test, the p-value was found to be 0.006 (p-value 0.006 < 0.05), indicating a significant effect. Therefore, it can be concluded that (H_6), which states that "Perceived Utility is able to mediate the effect of Perceived Ease of Use on Decision to Use for QRIS digital payment," is accepted.

The research results show that technology readiness has a positive and significant effect on perceived utility in using QRIS as a digital payment method. Users who are optimistic about technology are more likely to accept that QRIS can reduce dependency on cash. Innovative users tend to quickly understand and adopt new technologies, including QRIS features such as interbank payments and e-wallet integrations, which further reinforce the perception that QRIS is highly useful. Users with high discomfort may feel confused or fearful of making mistakes while using QRIS, making it difficult for them to see its full benefits. Conversely, low discomfort leads to more confidence in using QRIS, ultimately increasing their perception of its utility as a practical and efficient payment tool. The findings align with Rahardja (2023), who stated that individuals with high technology readiness perceive new technologies as highly useful for improving performance, thus saving time and effort. Similarly, Alhassan (2020) argued that technology readiness correlates positively with perceived benefits.

The research results show that technology readiness has a positive and significant effect on the decision to use QRIS. Optimistic users are more likely to trust and adopt QRIS quickly for daily transactions. The higher the technology readiness, the more likely users are to adopt QRIS as a primary payment method. This finding is supported by Nugroho & Andryzal Fajar, (2017), who found a positive relationship between technology readiness and technology adoption. Optimism helps individuals focus on positive outcomes rather than potential risks, a notion echoed by Aisyah dkk. (2014).

The study shows that perceived ease of use has a positive and significant effect on perceived utility. According to the TAM theory, the easier a technology is to use, the greater the perceived benefit. QRIS's simplicity scanning a QR code without extensive input enables quick, convenient transactions, making it more useful compared to manual bank transfers or cash payments. This ease of use helps users save time in stores, e-commerce, or transportation services. Users see QRIS as not only easy to use but also beneficial in reducing queue times and expediting payments. As such, the more user-friendly QRIS is, the greater the perceived benefit. This finding is consistent with Mollick. (2023), who stated that ease of use significantly influences perceived utility. Michaela Louisa M (2021) also found that individual perceptions of ease of use significantly affect perceived usefulness.

The results indicate that perceived ease of use does not significantly influence the decision to use QRIS. This contradicts TAM theory, which asserts that ease of use influences technology adoption. In this case, users' decisions to use QRIS are not driven by ease of use alone. Other factors such as perceived utility, trust, security, and user habits may play more critical roles. Moreover, external factors like merchants

exclusively accepting QRIS or promotional offers from banks also influence the decision to use QRIS, rather than just its simplicity. This finding aligns with Maulana (2024) who found that familiarity with BSI Mobile QRIS led users to downplay ease of use as a primary factor. Similarly, Uke (2021) found that ease of use was not a significant factor for UMKM using marketplace technologies due to misalignment with their needs and characteristics.

The findings show that technology readiness affects decision to use through perceived utility. Indirectly, technology readiness enhances user decisions via perceived utility. Users who are tech-savvy better understand QRIS advantages over other payment methods. Perceived utility becomes a key determinant in adoption decisions. If users perceive real benefits, they are more inclined to adopt QRIS. Thus, perceived utility significantly mediates the relationship between technology readiness and decision to use. High technology readiness enhances the perception of QRIS as beneficial, which in turn strengthens the decision to adopt it.
This supports Lin (2017), who theorized that technology readiness leads to perceived usefulness, which then influences user decisions. It also aligns with Fauziyah & Prajawati (2023), who found that perceived usefulness fosters a strong intention to use QRIS.

The results show that perceived ease of use influences the decision to use through perceived utility. Users find that simple transaction processes enhance their overall experience. As ease of use increases, so does the perceived utility, which is a critical factor in making the decision to use. Without perceived utility, ease of use alone does not drive user decisions. Although QRIS may be easy to use, users need to see tangible benefits before committing to regular use. Thus, ease of use has a stronger effect when mediated by perceived utility. This finding supports Aditya (2016) who noted that perceived benefits of app features attract users to continue using and recommending them. It also aligns with Monica et al. (2022) and Edwin et al. (2020) who found that ease of use significantly affects usage decisions through the benefits perceived by users.

Conclusion

Based on the results of the research conducted, technology readiness has a positive and significant influence on perceived utility in the use of QRIS as a digital payment method (H_1). Technology readiness is an important factor in increasing the use of technology in digital payments such as QRIS. This also means that users who are already familiar with technology will more easily accept and experience the benefits of using QRIS. Thus, technology readiness and trust in digital payment technology can enhance the perceived utility of QRIS, ultimately encouraging users to be more active in using this payment system.

Based on the results of the research conducted, technology readiness has a positive and significant effect on the decision to use QRIS as a digital payment method (H_2). Technology readiness includes factors such as self-confidence in using technology and comfort with it, as users are already accustomed to technological developments and do not experience obstacles in its use. This means that the higher a person's readiness to accept and use technology, the more likely they are to use QRIS as a digital payment method.

Based on the research results, perceived ease of use has a positive and significant influence on perceived utility in the use of QRIS as a digital payment (H_3). When users find that QRIS is easy to understand, easy to operate, and not complicated, they perceive benefits such as time efficiency, transaction ease, and practicality. In other words, the easier it is for someone to understand and use QRIS, the greater the benefits they will feel from using it.

Based on the results of the research conducted, perceived ease of use does not influence the decision to use QRIS as a digital payment method (H_4). This may be due to the level of familiarity and technological maturity among respondents regarding digital payments. If respondents already have sufficient experience with various digital payment apps and understand QR code-based transaction flows, then the perceived ease of use of QRIS may no longer be a determining factor in their decision to use it.

Based on the results of the research conducted, technology readiness has a positive and significant effect on the decision to use QRIS through perceived utility as a mediating variable (H_5). An individual's technology readiness which includes confidence, optimism, innovativeness, and discomfort directly influences

their perception of QRIS's usefulness. Those who feel technologically ready are more likely to see QRIS as a helpful and beneficial tool. Perceived utility acts as a mediator between technology readiness and the decision to use QRIS, meaning that technology readiness does not directly affect usage decisions, but does so through perceived utility.

Based on the research results, perceived ease of use has a positive and significant effect on the decision to use QRIS through perceived utility as a mediating variable (H_6). Users who find QRIS easy to use will perceive its benefits, which in turn increases their confidence in using QRIS as a digital payment method. Perceived utility serves as a mediator between perceived ease of use and the decision to use QRIS. This means that perceived ease of use indirectly influences the decision to use, through perceived utility.

Contribution and Implications

Organize digital education programs for the public to enhance their understanding and confidence in digital payment technology.Simplify the registration and transaction process to make QRIS user-friendly for all levels of society, including those less familiar with technology. Improve customer service by providing accessible help centers available at all times to promptly and effectively address user complaints and issues. Offer cashback or discounts to QRIS users to boost its attractiveness. Expand QRIS usage to various sectors, including transportation, education, healthcare, and traditional markets, so users can directly experience its benefits in everyday life. By implementing these strategies, it is expected to improve technology readiness, ease of use, and perceived utility of QRIS, thereby encouraging more people to choose QRIS as their digital payment method.

This study has not yet produced optimal results and future research is expected to explore new variables that may influence the decision to use QRIS, thereby expanding knowledge in the field of marketing. Future researchers could investigate mediating variables such as age, education level, or technology experience, or compare QRIS usage with other digital payment methods to better understand the strengths and challenges of each system. It is hoped that this will provide insight into the factors that influence QRIS usage and identify the best strategies to broaden its adoption as a mainstream digital payment method.

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