

## Determinants of the Use of QRIS Application-Based Non-Cash Transactions for Consumers in Mataram City: An Application of the UTAUT 2 Model



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**ABSTRACT:** Technological developments bring enormous changes to the transformation in digital finance, one of which is the change in the payment system, from cash to noncash. This change has an impact on the pattern of behavioral changes in both interactions between economic actors, as consumers and production factors. This change in consumer behavior needs to be studied to be able to find out the factors that influence the use of noncash transactions based on the QRIS application for consumers in Mataram City: An Application of the UTAUT 2 Model (Unified Theory of Acceptance And Use of Technology) so that policy makers can make interventions that can ultimately improve development performance. The type of research used is explanatory research with the data collection method used is the sample survey method and data collection techniques through the stages of literature study, observation and direct interviews. Based on the results of the study, it is known that variable performance expectations, social influence, and habits affect the use of QRIS, while variable business expectations, facilitating conditions, hedonic motivation, and price value have no effect on the use of QRIS transactions. It is recommended that Bank Indonesia together with Bank financial institutions must continuously ensure through monitoring and evaluation that the use of QRIS as a non-cash payment instrument can accelerate transactions made by consumers in addition to the need for continuous dissemination carried out by Bank Indonesia to be able to change consumer behavior related to the use of non-cash transactions through the QRIS application.

**KEYWORDS:** Consumer; Payment System; Cashless, QRIS, UTAUT 2

### INTRODUCTION

Technological developments bring enormous changes to digital transformation in the form of financial technology (Fintech), one of which is digital payment. Digital payment is a combination of network infrastructure (online) and payment methods as a means of exchanging monetary value through internet services (Rahadi, 2021). Digital payment refers to chip-based electronic money payment channels that are shared delivery channels such as: ATM machines, EDC machines, and CR codes. Meanwhile, payment channels on server-based electronic money are proprietary delivery channels such as: mobile banking and internet banking services (Rahadi, 2021).

According to (Fabris, 2019) technological developments have brought enormous changes to the payment system, this is indicated by the increasing use of non-cash payments. The enormous development of technology also has an impact on behavioral change patterns, both interactions between economic actors, as consumers and production factors (Bank Indonesia, 2019).

Two major categories can be used to classify payment systems, cash payment systems and non-cash payment systems. The instruments that are employed make a fundamental difference. Currency, including paper and metal money, is used in the cash payment system to make payments. However, payment instruments using cards (APMK), checks, bilyet giro, debit notes, or electronic money, or e-money (card based and server based), are utilized in noncash payment systems. In non-cash payments using chip-based electronic money, merchants must provide EDC machines for transactions while the use of server-based electronic money is done by installing payment applications on smartphones so that there are lots of digital wallets, for instance, OVO, Dana, LinkAja, Gopay, and so forth, requiring merchants to offer a variety of payment applications. Additionally, customers making non-cash payments must guarantee that the payment application they possess is accessible at the merchant.

To overcome the difficulties of so many applications that must be prepared by both merchants and consumers, Bank Indonesia in January 2020 implemented the national Quick Response Code Indonesian Standard or commonly abbreviated as

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QRIS. QRIS is the unification of various QRs from various Payment System Service Providers (PJSP) using the QR Code. The payment system industry and Bank Indonesia collaborated to develop QRIS, a tool that makes using QR codes for transactions simpler, quicker, and safer. QRIS must be implemented by all Payment System Service Providers that plan to use QR codes, this if every entrepreneur or consumer can use QRIS transactions will be faster, easier and ultimately have an impact on increasing economic growth (Marginingsih, 2019)

Acceptance of a technology by consumers can be measured by a model, namely the Unified Theory of Acceptance and Use of Technology (UTAUT). The goal of the user acceptance research model UTAUT is to explain users' behavioral intentions to use a system and their use behavior after doing so. (Venkatesh et al., 2003). UTAUT has now evolved into UTAUT 2 with several additional variables so that it now has 7 variables, including performance expectations, effort expectations, social influences, facilitating conditions, hedonic motivation, price value, and habits. UTAUT evolved into UTAUT 2 because several variables in UTAUT have not been able to explain the factors that determine consumers' intention to use technology.

The focus of this research is to analyze the determinants of the use of non-cash transactions based on the QRIS application for consumers in Mataram City. This study is important to do considering that the use of QRIS only started in 2020 and studies on factors that influence the use of QRIS by consumers in non-cash payment transactions have not been carried out so much. In addition, the use of non-cash transactions with QRIS really needs to be supported because this application is very easy to use and has a good security system so it is very necessary to know the factors that cause consumers to use QRIS so that policy makers, especially Bank Indonesia, can set policies in accordance with consumer expectations.

This study uses the UTAUT 2 model with variables of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habits. The object of research is people in Mataram City who use QRIS-based non-cash transactions.

## LITERATURE REVIEW

Pohan (2011) defines a payment system as one that governs agreements, infrastructure, and technical systems used to send, receive, and validate payment instructions and to fulfill payment obligations obtained through the exchange of "value" between people, banks, and other organizations both nationally and internationally (cross border). A payment system is a collection of institutions, policies, and procedures that are used to transmit money in order to satisfy financial obligations that result from economic activity (Bank Indonesia, 2019). The idea of "money" as a medium of exchange (medium of change) or an intermediary in transactions involving commodities, services, and money was created concurrently with the development of the payment system.

QR Code Payment is a mechanism for transferring non-cash payments and only needs to scan the QR code of the merchant and transfer the payment. QR Code can be scanned or scanned from various directions, both horizontally and vertically, (Sagayarani, 2018). The QR Code Indonesia Standard, or QRIS, is a payment system designed to standardize QR Code-based transactions by using a common delivery route. The Indonesian Payment System Association (ASPI) and Bank Indonesia developed the system. QRIS was created by Bank Indonesia and the payment system industry to make using QR codes for transactions simpler, quicker, and safer (Bank Indonesia, 2019).

An explanation of users' intention to utilize a system and their subsequent usage behavior is the goal of the user acceptance research model UTAUT (Venkatesh et al., 2003). Venkatesh and a few other academics transformed the original UTAUT model into UTAUT 2 in 2013. UTAUT 2 is an extension of the first UTAUT model that adds three new constructs namely price value, hedonic motivation, and habit. It focuses on the context of individual customers.

Performance expectancy is the level of belief that using the system will increase one's capacity to complete tasks. (Venkatesh et al., 2003). One can deduce that someone who already believes an information system can aid his job will tend to utilize it for a longer period of time since performance expectations are a major limitation on intention to use. Based on research conducted by (Christiono & Brahmana, 2018) and (Shafly, 2020) performance expectations affect behavioral intention. H1: Performance Expectancy affects Behavioral Intention

Social influence are the degree to which a person feels that other people think he ought to implement a new system (Venkatesh et al., 2003). Mandatory use of the system will have a greater effect on behavioral intention from social influence; however, this effect is only significant during the initial stages of a user's experience with the technology or system and eventually becomes negligible with continued use. According to research conducted by (Hammouri et al., 2023) and (Audina et al., 2021), shows that social influence affects behavioral intention.

H2: Social Influence affects Behavioral Intention

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Effort expectancy is a measure of system users' ease of use. (Venkatesh et al., 2003). Information technology that is easy to use can provide the impression that the user finds the system comfortable and helpful. On the other hand, if the system is thought to be difficult to use, users won't feel comfortable using it, and their intention to use it will decline. Based on research conducted by (Hoque & Sorwar, 2017) and (Suntara et al., 2023) shows that effort expectancy affects behavioral intention.

H3: Effort Expectancy affects Behavioral Intention

The degree to which a person believes that the technological and organizational framework is in place to facilitate system use is known as the facilitating condition. (Venkatesh et al, 2003). Research conducted by (Mayanti, 2020) and (Sedana & Wijaya, 2009), shows that facilitating conditions affect behavioral intention.

H4: Facilitating Condition affects Behavioral Intention

Hedonic Motivation, or the pleasurable experience one has when utilizing technology, has been demonstrated to be a significant factor in influencing the adoption and use of that technology (Brown & Venkatesh, 2005). Hedonic motivation is a motivation for enjoyment brought on by utilizing a system or technological (Venkatesh et al., 2012). Research by (Van Der Heijden, 2004) and (Thong et al., 2006), among others, revealed that Hedonic Motivation has a direct impact on people's acceptance and usage of technology..

H5: Hedonic Motivation affects Behavioral Intention

Price value is the evaluation of the cost to an individual compared to the advantages of utilizing technology (Venkatesh et al., 2012). Price value is considered favorable if users see more benefits from utilizing technology than costs. The behavioral intention variable in technology use can be predicted by price value. (Venkatesh et al., 2012). Research conducted by (Shafly, 2020) and (Hammouri et al., 2023) shows that price value affects behavioral intention.

H6: Price Value affects Behavioral Intention

Habit explains how someone uses a system in their daily life (Harsono, 2014). According to (Limayem et al., 2007) in (Venkatesh et al., 2012), habit is defined as the extent to which a person tends to behave automatically due to prior learning. Previous research conducted by (Hidayat et al., 2020) and (Saragih & Rikumahu, 2022) showed that habit affects behavioral intention.

H7: Habit affects Behavioral Intention

The degree to which users intend to utilize the system consistently on the presumption that they have access to information is known as their behavioral intention (Laksito, 2012). If someone is interested in using new technology if he believes that using this technology will improve performance in his work, using this technology is easy, he gets influence from the surrounding environment and the facilities for this technology are fulfilled. According to research conducted by (Damayanti et al., 2022) and (Mayanti, 2020), shows that behavioral intention affects use behavior.

H8: Behavioral Intention affects Use Behavior

The intensity with which users utilize new technology is known as use behavior (Laksito, 2012). So that a person's factors in using technology are motivated by a person's intention to use technology that is driven based on the perception that using this technology can improve performance, ease of operation, social and environmental factors that influence and conditions that facilitate the technology.

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The framework of this research is describe as follows:

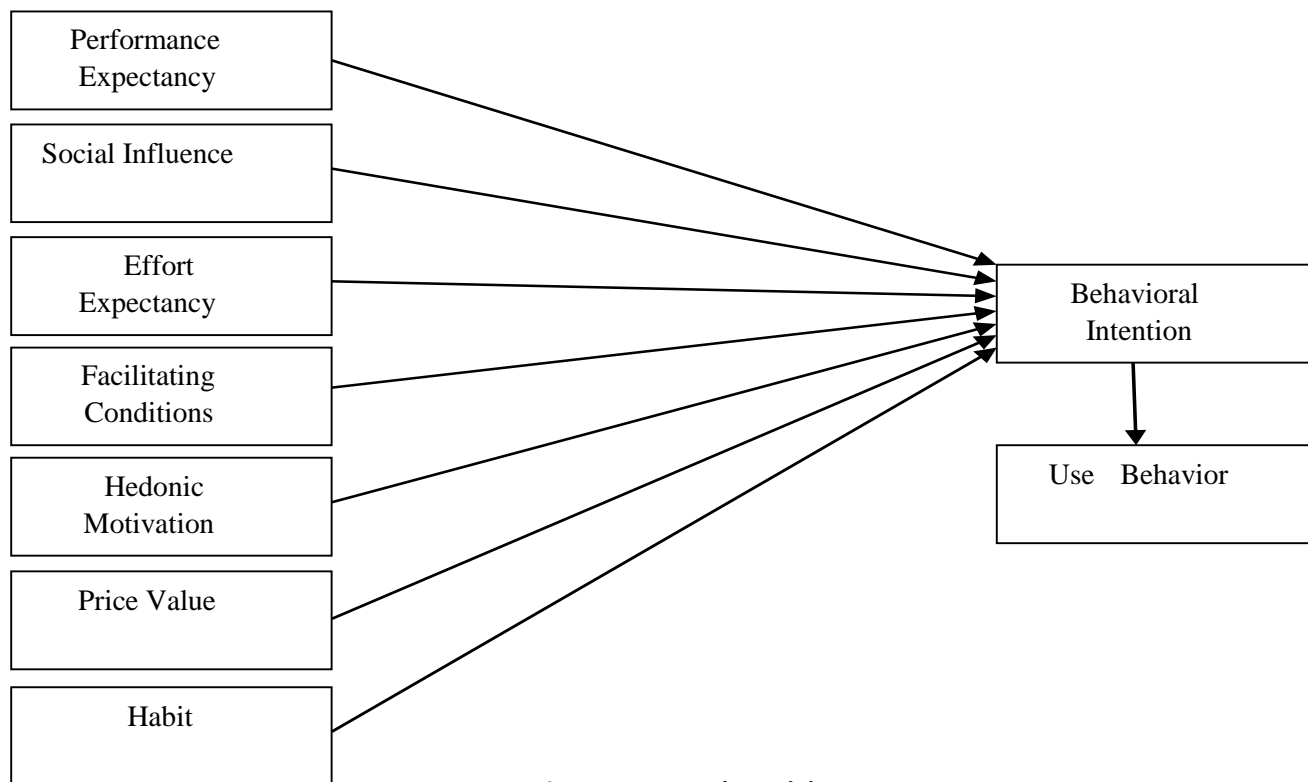


Figure 1. Research Model

## METHOD

This quantitative research uses the UTAUT2 model to analyze consumer intentions in using QRISbased non-cash transactions by testing the variables of performance expectancy, social influence, effort expectancy, facilitating conditions, hedonic motivation, price value, and habit on the dependent variables, namely behavioral intention and use behavior. The location of this research is in Mataram City, with the sampling technique using probability random sampling. The population in this study were consumers in Mataram City who were spread across 6 sub-districts.

The sample survey approach was utilized in this study to obtain data, which entails selecting samples from a subset of the Mataram City area's QRIS users. Methods for gathering data include observation, literature review, and in-person interviews with respondents who are led by a set of questions or surveys that researchers have created. The research instruments used are shown in Table 1.

Table 1. Variable Indicators

Variable	Definition	Indicators
Performance Expectancy	Performance expectancy is the evel of belief that using the system will increase one's capacity to complete tasks. (Venkatesh et al., 2003).	Relative Advantage Perceived Usefulness Job Suitability
Social Influence	Social influence is the degree to which a person feels that other people think he ought to adopt a new system. (Venkatesh et al., 2003).	Status Social Factors Subjective Norms
Effort Expectancy	Effort Expectancy is the degree of system usability that one can expect. (Venkatesh et al., 2003).	Complexity Ease of Use Perceived Ease of Use
Facilitating Conditions	Facilitating Conditions is how much a person believes that the technological and organizational framework is in place to enable system use. (Venkatesh et al., 2003).	Perceived Behavioral Control Facilitating Conditions Compatibility

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Hedonic Motivation	Hedonic Motivation is the enjoyment one gets from using technology and has been demonstrated to be a significant factor in determining people's adoption and usage of it. (Brown & Venkatesh, 2005).	Fun Entertain Interest
Price Value	Price value is the evaluation of the cost to an individual compared to the advantages of utilizing technology. (Venkatesh et al., 2012).	Quality Price Value
Habit	Habit explains how someone uses a system in their daily life. (Harsono, 2014).	Prior Use Addiction Behavior to be automatic
Behavioral Intention	Behavioral intention refers to how much a user wants or intends to utilize the system consistently under the presumption that they have access to information. (Laksito, 2012).	Repurchase Intention Positive word of mouth communication Service quality
Use Behavior	User behavior is the intensity of users in using a new technology (Jati, 2012).	Usage Time Usage Frequency Use Variety

### RESULTS AND DISCUSSION

Based on gender, it is known that the composition of male respondents amounted to 54 people (40.30%) and 80 women (59.70%). When viewed based on age, it is known that the age of respondents ranges from 15 years to 69 years. The age of respondents with the largest number is between 15-25 years old, namely 76 people. At that age a person is in the category of productive age, innovative, high work enthusiasm, accompanied by an interest in using digital technology relatively high so that it will affect the use of non-cash payment systems to increase. In addition, it is known that the level of education of respondents is quite high, 44.78% of respondents (60 people) have S1 education and only 1 person (0.75%) has elementary school education. Higher education is expected to respond more quickly to changes in economic digitalization so that non-cash payments will increase. In terms of occupation, it is known that 76 respondents who work, the largest number of 33 people (43.42%) are working as employees in photo copy shops, drivers, tutors, chefs, receptionists, pharmacists and 5.26% as lecturers. While respondents who did not work amounted to 58 people, (43.28%) of the total respondents, 45 people (45.78%) who had activities as students / students and as many as 3 people (3.50%) as retirees while the rest were housewives and unemployed.

**Table 2. Outer Loading Value**

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic	P Values
Habit (Z) <- Habit (X7)	1.000	1.000	0.000		
Price Value (X6) <- Price Value (X6)	1.000	1.000	0.000		
X1.1 <- Performance Expectancy (X1)	0.830	0.826	0.037	22.663	0.000
X1.2 <- Performance Expectancy (X1)	0.775	0.763	0.071	10.944	0.000
X1.3 <- Performance Expectancy (X1)	0.880	0.876	0.029	30.780	0.000
X2.1 <- Social Influence (X2)	0.747	0.741	0.077	9.751	0.000
X2.2 <- Social Influence (X2)	0.793	0.784	0.056	14.184	0.000
X2.3 <- Social Influence (X2)	0.809	0.804	0.074	10.999	0.000
X3.1 <- Effort Expectancy (X3)	0.784	0.782	0.071	11.010	0.000
X3.2 <- Effort Expectancy (X3)	0.809	0.809	0.048	16.966	0.000
X3.3 <- Effort Expectancy (X3)	0.933	0.935	0.010	95.752	0.000
X4.1 <- Facilitating Conditions (X4)	0.915	0.914	0.026	35.711	0.000
X4.2 <- Facilitating Conditions (X4)	0.914	0.912	0.030	30.821	0.000
X5.1 <- Hedonic Motivation (X5)	0.914	0.913	0.026	34.896	0.000
X5.2 <- Hedonic Motivation (X5)	0.881	0.876	0.038	22.984	0.000
Y1.1 <- Behavioral Intention (Y1)	0.736	0.733	0.044	16.584	0.000

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Y1.2 <- Behavioral Intention (Y1)	0.810	0.808	0.050	16.208	0.000
Y1.3 <- Behavioral Intention (Y1)	0.783	0.787	0.044	17.956	0.000
Y2.1 <- Use Behavior (Y2)	0.902	0.904	0.020	44.483	0.000
Y2.2 <- Use Behavior (Y2)	0.788	0.779	0.073	10.766	0.000

Source: primary data, processed

A correlation with a loading value larger than 0.5 is considered to satisfy convergent validity, according to (Chin, 1998). The result demonstrates that the loading factor offers a value greater than the suggested value of 0.5. in order for the study's indicators to meet the requirements of convergent validity.

**Table 3. AVE (Average Variance Extracted)**

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Performance Expectancy (X1)	0.688	0.680	0.048	14.221	0.000
Social Influence (X2)	0.613	0.608	0.042	14.579	0.000
Effort Expectancy (X3)	0.713	0.716	0.033	21.496	0.000
Facilitating Conditions (X4)	0.836	0.834	0.034	24.519	0.000
Hedonic Motivation (X5)	0.806	0.801	0.039	20.459	0.000
Price Value (X6)	1.000	1.000	0.000		
Habit (X7)	1.000	1.000	0.000		
Behavior Intention (Y1)	0.604	0.605	0.038	15.724	0.000
Use Behavior (Y2)	0.717	0.715	0.049	14.752	0.000

Source: Primary data processed

The table above demonstrates that every construct or variable has an AVE value greater than 0.5, with the Behavioral Intention construct having the lowest AVE value at 0.604 (Y1), while the highest AVE value is 0.836 in the facilitating conditions construct (X4).

**Table 4. Cronbach's alpha Reliability Test Results**

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Performance Expectancy (X1)	0.776	0.765	0.051	15.183	0.000
Social Influence (X2)	0.686	0.681	0.055	12.397	0.000
Effort Expectancy (X3)	0.798	0.799	0.034	23.146	0.000
Facilitating Conditions (X4)	0.804	0.801	0.049	16.551	0.000
Hedonic Motivation (X5)	0.760	0.753	0.061	12.472	0.000
Price Value (X6)	1.000	1.000			
Habit (X7)	1.000	1.000			
Behavioral Intention (Y1)	0.671	0.669	0.053	12.591	0.000
Use Behavior (Y2)	0.615	0.610	0.088	7.021	0.000

Source: Primary data processed

As the following table shows, the latent variables investigated in this study have values more than 0.5 based on the Cronbach's Alpha value. This, it may be concluded that every hidden variable is trustworthy.

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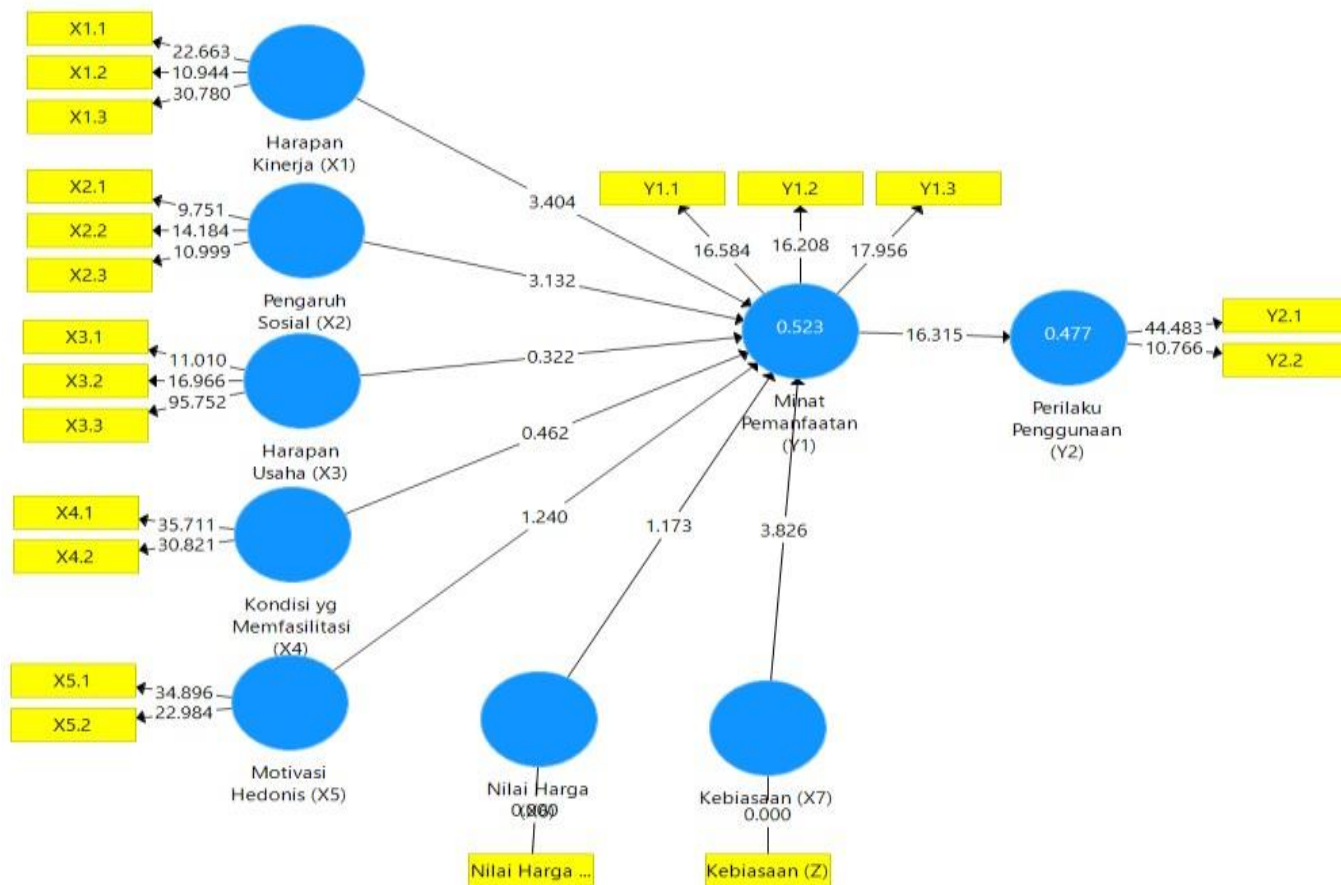


Figure 2. Structural Model

Finding out how one variable affects another—in this case, exogenous variables on endogenous variables—is the goal of the PLS model's significance test. Testing hypotheses by adhering to the guidelines based on the t-table value at a 95% confidence level ( $\alpha$  of 5%). The following table displays the findings from evaluating the impact of exogenous variables on endogenous variables.

Table 5. Path Coefficient

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic	P Values
Performance Expectancy (X1) -> Behavioral Intention (Y1)	0.219	0.225	0.064	3.404	0.001
Social Influence (X2) -> Intention Behavioral (Y1)	0.211	0.223	0.067	3.132	0.002
Effort Expecancy (X3) ->Intention Behavioral (Y1)	0.029	0.033	0.089	0.322	0.747
Facilittaing Conditions Behavioral (X4) -> Intention (Y1)	-0.049	-0.056	0.106	0.462	0.644
Hedonic Motivation (X5) -> Behavioral Intention (Y1)	0.122	0.127	0.098	1.240	0.215
Price Value (X6) -> Behavioral Intention (Y1)	0.102	0.083	0.087	1.173	0.241
Habit (X7) -> Behavioral Intention (Y1)	0.381	0.386	0.099	3.826	0.000
Behavioral Intention (Y1) -> Use Behavior (Y2)	0.690	0.700	0.042	16.315	0.000

Source: Primary data processed

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The importance of the calculated parameters provides important information about the relationship between the research variables.

Table 4.8 serves as the foundation for the understanding of each latent variable association, and the explanation is provided below.

Drawing from table 4.8, the statistical t-value for the performance expectation's impact on behavioral intention is 3.404. When this value is juxtaposed with the t-table at  $\alpha$  5 percent, it comes out to 1.96. This indicates that the t value exceeds the t-table value, indicating that the performance expectation variable either rejects H0 or accepts Ha. In other words, the behavioral intention QRIS is impacted by the performance expectation with three indicators.

The aforementioned table indicates that the t count for social effect on behavioral intention is 3.132. When the t value is compared to the t table at  $\pm$  5 percent, or 1.96, the t value is higher ( $3.132 > 1.96$ ). It is determined that, with its signs, social influence has an impact on behavioral intention to utilize QRIS; that is, H0 is rejected and Ha is accepted.

The effort expectancy on the QRIS behavioral intention has a t-statistic value of 0.322 based on the same table. When the t-statistic value is compared to the t-table at  $\alpha$  5 percent, which is 1.96, the calculated t value is less than the t table value. In other words, the effort expectancy and associated signs have no bearing on the behavioral intention QRIS, and it may be concluded that either H0 is accepted and Ha is rejected.

The facilitating conditions on the behavioral intention QRIS have a t-statistic of 0.462 based on the table above. When this number is compared to the t-table at  $\alpha$  5 percent, which has a value of 1.96, the calculated t value is less than the t table value ( $0.462 < 1.96$ ). Thus, it may be said that either H0 is accepted and Ha is rejected, indicating that the facilitating conditions and their indicators have no bearing on the QRIS for behavioral intention.

The hedonic motivation t-statistic on the behavioral intention QRIS, as indicated by the above table, is 1.240. When the t-statistic value is compared to the t-table at  $\alpha$  5 percent, which is 1.96, the computed t value is less than the t table value. It follows that either H0 is accepted or Ha is rejected, indicating that the behavioral intention QRIS is unaffected by the hedonic incentive and its indications.

The statistical t-value for the price value on the intention to use QRIS, as indicated by the preceding table, is 1.173. When this value is compared to the t-table at  $\alpha$  5 percent, which comes out to be 1.96, the computed t-value is less than the value in the t-table. The pricing value and associated indicators have no bearing on the behavioral intention of QRIS, therefore it may be stated that either H0 is accepted or Ha is rejected.

The habit variable on the behavioral intention variable has a t-statistic value of 3.826 based on the table above. The computed t value is greater than the t table value when the t-statistic value and the t-table are compared at  $\alpha$  5 percent, or 1.96. Thus, it can be said that the Habit variable and its indications have an impact on the behavioral intention QRIS, with H0 being rejected and Ha being accepted.

The t-value at  $\alpha$  5 percent, or 1.96, indicates that the calculated t-value is bigger than the t-table value. Based on the preceding table, the statistical t-value for the behavioral intention variable on the QRIS usage behavior variable is 16.315. The behavioral intention variable and its indicators have an impact on the use behavior QRIS, as evidenced by the rejection of H0 or acceptance of Ha.

**Table 6. Coefficient of Determination (R<sup>2</sup>)**

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic ( O/STDEV )	P Values
Behavioral Intention (Y1)	0.523	0.557	0.049	10.709	0.000
Use Behavior (Y2)	0.477	0.492	0.059	8.140	0.000

Source: Primary data processed

The QRIS usage behavior construct (Y2) is 0.477, as can be observed from the data testing results shown in Table 4.9 above. Based on these findings, the analysis is rated as moderate. Accordingly, performance expectations, social influence, effort expectancy, condition facilitation, and behavioral intention influence the QRIS use behavior construct by 47.70 percent. Other variables outside the model that influence the remaining 52.30 percent include business scale, business promotion, and innovation in business development.



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## CONCLUSIONS

Based on the analysis's findings, which were produced using the structural equation model of partial least squares (PLS-SEM), the results show that of the 7 variables, namely: performance expectations, social influence, business expectations, facilitating conditions, hedonic motivation, price value and habits used as determinants of QRIS behavioral intention variables for consumers in Mataram City, only 3 variables, namely: performance expectations, social influence and habit variables that affect QRIS behavioral intention while 4 variables, namely effort expectancy, facilitating conditions, hedonic motivation, price value have no effect on behavioral intention of QRIS transactions.

Test results for the behavioral intention variable on QRIS usage behavior are 16.315; if the calculated t value is more than the t table value, the t-statistic value is greater than the t-table value at  $\alpha$  5 percent, or 1.96. The behavioral intention variable and its signs are found to have an impact on the QRIS user's behavior, leading to the conclusion that either  $H_0$  is rejected or  $H_a$  is accepted. For the QRIS use behavior construct, the coefficient of determination ( $R^2$ ), which indicates the degree of variation in changes in the independent variable on the dependent variable, is 0.477. Based on these findings, the analysis is rated as moderate. This means that the QRIS use behavior construct is influenced by performance expectations, social influence, effort expectancy, facilitating conditions, and behavioral intention by 47.70 percent and the remaining 52.30 percent is influenced by other variables outside the model.

Bank Indonesia together with Bank financial institutions must continuously ensure through monitoring and evaluation that the use of QRIS as a non-cash payment instrument can accelerate transactions made by consumers and there needs to be continuous dissemination carried out by Bank Indonesia in order to influence customer behavior about the utilization of the QRIS application for non-cash transactions.

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