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Determinants Of Quick Response Code Indonesian Standard As Digital Payment Technology On Behavior Intention

A. Yaumil Mahsyar Hadmar*, Beny Susanti

[1]Accounting Information Systems, Master of Information Systems Management, Gunadarma University, Depok, Indonesia
Jl. Margonda Raya No. 100, 16421, Depok, Jawa Barat, Indonesia
E-mail: [1,*] yaumil.mahsyar@gmail.com, [2] bsusanti@yahoo.com
Corresponding Author Email: yaumil.mahsyar@gmail.com
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Abstract-The rapid growth of digital payments in Indonesia is marked by the increasing popularity of the Quick Response Code Indonesian Standard (QRIS). Generation Z, as a demographic group highly familiar with digital technology, plays a significant role in driving the adoption of QRIS. This study aims to identify the factors influencing Generation Z's intention to use QRIS as a digital payment method in Indonesia. Using the UTAUT2 model, this study analyzes the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit on behavior intention. Data was collected through an online questionnaire from 100 Generation Z respondents. Data analysis methods used include instrument testing, classical assumption testing, multiple linear regression, hypothesis testing, and coefficient of determination. The results showed that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit have a partial and simultaneous influence on behavior intention. The findings of this study have important implications for businesses and policymakers in promoting the adoption of QRIS among the younger generation.

Keywords: Performance Expectancy; Effort Expectancy; Social Influence; Facilitating Conditions; Hedonic Motivation; Price Value; Habit; Behavior Intention

1. INTRODUCTION

The digital revolution has brought significant changes to the financial sector, especially in payment methods. Various technological innovations have emerged, simplifying transactions and increasing efficiency. This convenience has not only changed the lifestyle of modern society, but also opened up new opportunities for economic growth. Furthermore, the digitalization of payments has the potential to expand financial access, reduce economic disparities, and encourage financial inclusion for previously underserved groups. Rapid technological developments have fundamentally changed the order of human life. The latest innovations, from artificial intelligence to the internet of things, have become an inseparable part of everyday life. Indonesia, as a country with a large population, has also felt the significant impact of this digital revolution. Increased internet penetration has encouraged the emergence of various digital platforms that facilitate access to information and services, while creating new economic opportunities. However, amidst the various conveniences offered, we are also faced with challenges such as the digital divide and cybersecurity. Therefore, Indonesia needs to take advantage of the momentum of digitalization to overcome various problems and open up new opportunities (Azzahroo & Estiningrum, 2021).

The rapid growth of the digital economy is currently driven by fintech innovation, especially in the payment sector. Visa data shows that non-cash transactions in Indonesia continue to increase, reaching 92% in 2023 (visa.co.id, 2024). This shows the high adoption of digital payment methods by the public that are more efficient and convenient. The increase in the use of non-cash transactions is in line with Bank Indonesia's initiative through the National Non-Cash Movement (GNNT) which aims to educate the public about the various benefits of digital transactions. Thus, fintech has succeeded in shifting the role of cash and encouraging the creation of a growing digital payment ecosystem in Indonesia. The development of digital technology has brought about various innovations in the payment system (Fandiyanto & Karnadi, 2019). The use of the QR (Quick Response) code payment system is a system that is currently popular. The payment mechanism is carried out through several simple stages, namely where the seller or merchant only needs to provide a Quick Response (QR) Code or QR code and the consumer only needs to scan/download the QR code. This digital payment mechanism only takes a short time to complete the transaction and is declared successful, as long as the funds available in the consumer's digital wallet application are sufficient and the internet connection is functioning properly. Furthermore, proof of the transaction will be automatically sent to the consumer's transaction history.

According to (Akbar et al., 2019) QR Code technology is considered an innovative way and facilitates various activities in the existing system, because it can speed up the data collection process. QR Code has various advantages in storing and using data, and has physical advantages that make it durable. Considering the advantages and efficiency offered by QR codes, Bank Indonesia has set the QR code standard as a technology used in payment methods. To simplify non-cash transactions and provide a better payment experience, Bank Indonesia launched QRIS on January 1, 2020. This payment standard allows consumers to make transactions with just one QR code, regardless of the digital wallet application they use. QRIS is not only efficient, but also encourages financial inclusion and supports the growth of the digital economy (Azzahroo & Estiningrum, 2021).

Ease of transaction is the main factor behind the high volume of QRIS transactions. By just scanning a QR code once, consumers can make payments through various digital wallet applications and mobile banking. This is in line with research findings (Wursan et al., 2021) and the 2022 Sharing Vision survey which showed that Indonesians really like

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the speed and practicality of QRIS. In fact, the Sharing Vision survey noted that 89% of respondents had made transactions using QRIS, making this payment method the main choice in Indonesia (Sharing Vision, 2022).

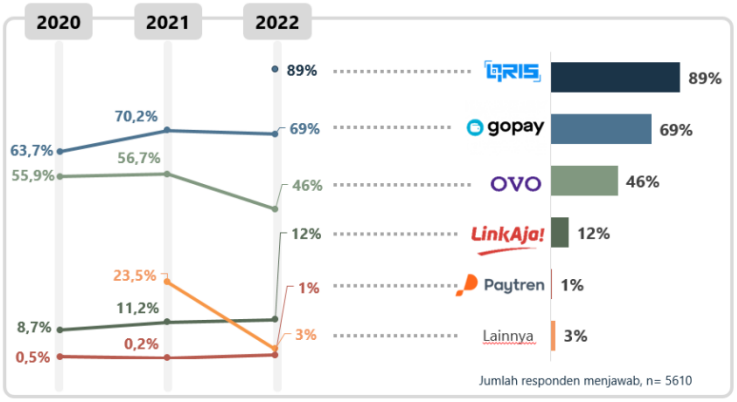

Figure 1. Digital Payment System Preferences in Indonesia
Source:(Sharing Vision, 2022)

Figure 1 shows the trend of digital payment method usage in Indonesia from 2020 to 2022. This graph presents the percentage of respondents who choose various digital payment methods such as QRIS, Gopay, OVO, LinkAja, and others. In 2022, 89% of respondents stated that they had used QRIS, making it the most popular digital payment method in Indonesia. This shows that QRIS has been well received by the public and has become a new standard in non-cash transactions.

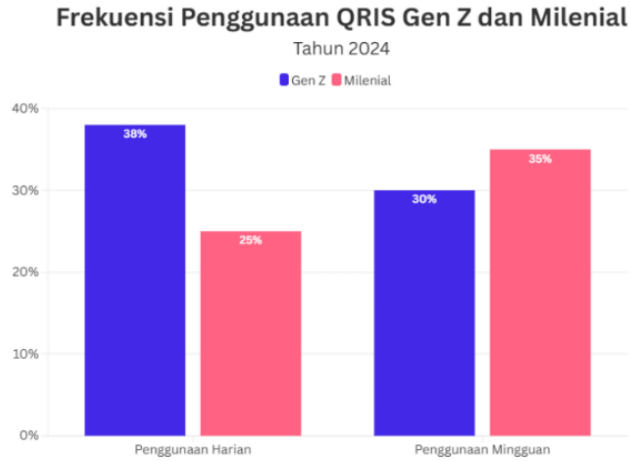

Figure 2. Comparison of Frequency of QRIS Usage by Gen Z and Millennials

The popularity of QRIS among Gen Z and Millennials is increasingly undeniable. Although both show high levels of QRIS adoption, Gen Z appears slightly more dominant, especially in daily use. As many as 38% of Gen Z use QRIS every day, compared to only 25% of Millennials. On the other hand, in weekly use, Millennials are slightly ahead with 35%. This shows that both generations have made QRIS an integral part of daily transactions. Ease of use, security, and integration with various digital platforms are the main reasons behind the high adoption of QRIS (goodstats.id, 2024).

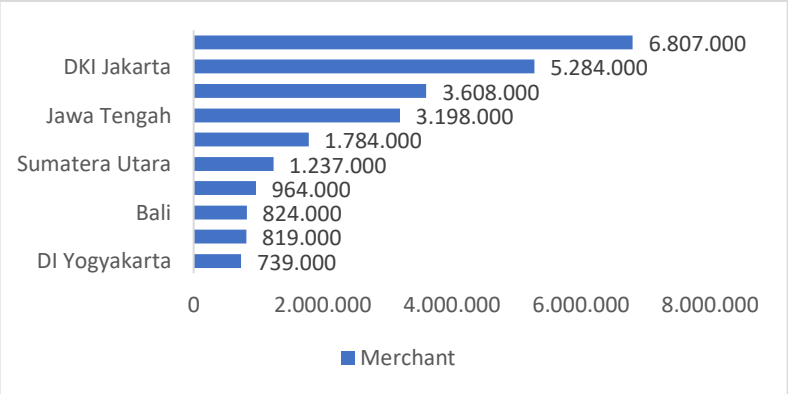

Figure 3. Provinces with the Most QRIS Merchants in March 2024

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Based on data from provinces with the largest number of QRIS merchants in March 2024, West Java has succeeded in becoming a pioneer in adopting QRIS in Indonesia, with the number of merchants reaching 6.8 million in March 2024. West Java's dominance is inseparable from the support of the local government, population density, and high economic activity in this region. This rapid growth shows that business actors in West Java are very enthusiastic about adopting digital payment technology. This not only provides convenience for consumers, but also encourages the growth of the digital economy and financial inclusion in the region.

Transactions using the Quick Response Code Indonesian Standard (QRIS) in West Java reached the highest number in all of Indonesia. The total QRIS transactions in West Java have reached IDR 90.86 trillion with a transaction volume of 873.36 million until September 2024. In addition, the number of QRIS users in West Java has now reached 11.8 million people, which is around 22 percent of the total national users of 53 million (Nurcahyo, 2024). The increasingly widespread use of QRIS in Indonesia, especially in urban centers, shows rapid development in society. In the city of Depok, digital transformation through digital payment systems continues to increase. The growth of digital transactions in the city of Depok continues to show a positive trend. The Head of the Regional Finance Agency (BKD) Mr. Wahid Suryono said that throughout 2023, there were 22.4 million transactions recorded, showing the enthusiasm of the community in adopting digital payments (Rama, 2023).

Generation Z is expected to be able to understand the digital payment system that uses standardized QR codes, as well as to become supporters in promoting QRIS to the wider community. Generation Z (1997–2010) or also known as the digital generation is the main target of the target of QRIS use, because gen-Z is a generation that has been connected to technology and digital since birth (Lanier, 2017) in a journal presented by (Adinda, 2022). As digital natives, generation Z has a high level of technological adaptation, so they are quicker to adopt innovations such as QRIS. In addition, the strong influence of social media on this generation allows them to easily spread information about QRIS to their peers and online communities, thus potentially accelerating the adoption of QRIS more widely in society.

This study focuses on the use of Quick Response Code Indonesian Standard (QRIS) as a digital payment method that is increasingly popular among Generation Z, especially amidst rapid technological developments. QRIS, introduced by Bank Indonesia, provides convenience and speed in conducting non-cash transactions, in line with Gen Z's preferences that prioritize efficiency and convenience in shopping. Therefore, it is important to understand the determinants that influence the behavioral intention of QRIS users, considering that this generation is very open to new technologies and has great potential to drive the growth of the digital economy.

There are several models that can be used as a reference for research on technology acceptance. One of them is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. The UTAUT2 model is a further development of the UTAUT model. The UTAUT model is a model of acceptance and use of technology proposed by(Venkatesh et al., 2003). Composed of basic theories on technology acceptance and behavior, UTAUT combines the best characteristics derived from eight other technology acceptance theories. UTAUT is composed of four direct determinants that are significant to the interest in utilizing and using information systems, namely: performance expectancy, effort expectancy, social influence and facilitating conditions (Venkatesh et al., 2003). UTAUT has been shown to be up to 70% more successful in explaining variance in intention to use technology than the other eight theories (Venkatesh et al., 2003).

The UTAUT2 model studies the acceptance and use of a technology in a consumer context.(Venkatesh et al., 2012). The purpose of the UTAUT2 model is to identify three important constructs from research on technology acceptance and use for both the general public and consumers, modify some of the existing relationships in the UTAUT model concepts, and introduce new relationships (Venkatesh et al., 2012). Three constructs were added, namely hedonic motivation, price value, and habit, extending UTAUT to UTAUT2.

Previous research related to behavioral intention still shows a gap, including research conducted (Ridwan, 2022)entitled Analysis of Factors Affecting the Use of Quick Response Code Indonesian Standard (QRIS) with the Unified Theory of Acceptance and Use of Technology Model. The results of the study indicate that performance expectancy, effort expectancy and facilitating conditions have a positive and significant effect on behavioral intention, while social influence has a positive but insignificant effect on behavioral intention in the use of QRIS in MSMEs. The study conducted by (Azzahroo & Estiningrum, 2021) entitled Student Preferences in Using Quick Response Code Indonesia Standard (QRIS) as a Payment Technology. The results of the study indicate that performance expectations and facilitating conditions have an influence on the interest in using QRIS as a payment technology. Effort expectations and social influence are not significant predictors that influence the interest in using QRIS.

Other previous research is research conducted by (Utami & Anistia, 2024) entitled Adaptation of the UTAUT2 Model on the Use of QRIS Technology in Samarinda. The results of the study indicate that the positive influence of performance expectancy, effort expectancy, social influence, hedonic motivation, price value, and behavioral intention on use behavior. However, there is one hypothesis that has a positive but insignificant influence, namely social influence on behavioral intention. In addition, research conducted by (Audita & Meiranto, 2024) entitled Analysis of Factors Influencing Behavioral Intentions of E-wallet Users in Generation Z in Semarang City Using the UTAUT 2 Framework. The results of the study indicate that social influence, habits, price values, and hedonic motivation have a significant positive effect on the behavioral intentions of digital wallet users. However, performance expectations, effort expectations, and facilitating conditions do not affect the behavioral intentions of digital wallet users. In addition, it is known that hedonic motivation is the factor that has the strongest influence compared to other UTAUT 2 factors in increasing behavioral intentions to adopt digital wallets.

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2. RESEARCH METHODS

In this study, the research subject has a very strategic role because it is data about the variables observed in the study. In this study, the research subjects were Generation Z users of the Quick Response Indonesia Standard (QRIS) in Depok City, West Java. The type of data used in this study uses quantitative research methods. According to (Sugiyono, 2022) quantitative approach is a method based on concrete data and applied in conducting sample and population research. The research data is in the form of numbers that can be calculated with statistical analysis for calculation test tools that aim to test the hypothesis.

The data used in this study is primary data. Primary data is a source of data that directly provides data for researchers, such as interview results and questionnaires (Sugiyono, 2022). According to (Sugiyono, 2022) a questionnaire is a data collection method used by researchers by providing respondents with a list of written questions or statements to be answered by the respondents. In this study, the data obtained directly from respondents in the distribution of online questionnaires in the form of a google form with a linkhttps://forms.gle/NC1dr7ByvRgH5eNr7to respondents using the Quick Response Indonesia Standard (QRIS) among Gen-Z in Depok City.

According to Sugiyono (2022), population is a generalization concept that includes objects or subjects that have certain qualities and characteristics that have been determined by researchers for the object of study and then used to draw conclusions. The population in this study is all Gen Z who make purchases using QRIS. According to (Sugiyono, 2022), the sample is part of the number and characteristics possessed by the population. The sample in this study was Gen Z who made purchases using QRIS and were domiciled in the Depok City area, West Java. The sampling technique used was the nonprobability sampling technique. Nonprobability sampling is a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample. The type of sampling technique for research is Purposive sampling. Purposive sampling is a sampling determination technique with certain considerations.

Because the population in this study is unknown, the researcher describes the sampling method determined by using the Rao Purba formula in the journal (Sompie et al., 2022) that is:

$$n = \frac{Z^2}{4(Moe)^2} \quad (1)$$

Where :
n : Number of samples
Z : The normal distribution level, 95% then the Z value is 1.96
Moe : Margin Of Error Max, which is the maximum level of sampling error that can still be tolerated or accepted. By using a margin of error max of 10%. Then the minimum number of samples that can be taken is:

$$n = \frac{1{,}96^2}{4(0{,}10)^2}$$
$$n = \frac{3{,}8416}{0{,}04}$$
$$n = 96{,}04 \approx 100$$

From the calculation using the formula, the result is 96.04. In order for the research to be easy to process, the result is rounded to 100, so that the number of samples in this study is 100 respondents.

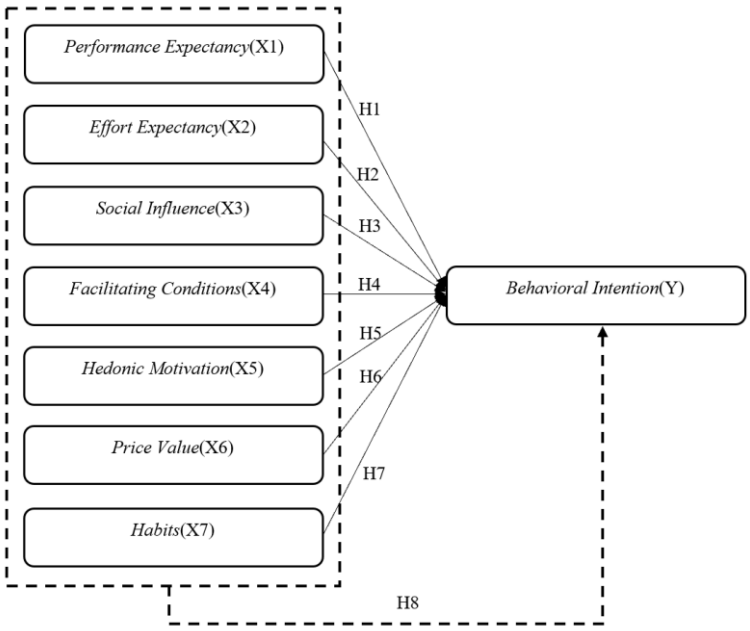

Figure 4. Conceptual Framework

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Based on the conceptual framework above, it has been explained that this research involves seven independent variables, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value and habit, as well as one dependent variable, namely behavioral intention. According to (Venkatesh et al., 2012) It can be said that Performance Expectancy is an individual's belief and trust that the use of technology can improve performance in a particular workplace. Effort Expectancy can be interpreted as the level or degree of ease associated with the use of a technology by consumers (Venkatesh et al., 2012). Social Influence is the extent to which a person can feel the importance of other people believing that he should adopt a new system (Venkatesh et al., 2012). Facilitating Conditions are external factors that include resources such as instructions on how to use a system or a group of helpers, because instructions are considered to be available to individuals when using a system.(Venkatesh et al., 2012). Hedonic Motivation according to (Venkatesh et al., 2012) said that Hedonic Motivation is related to an individual's emotions in order to obtain a sense of satisfaction, hedonic motivation is closely connected to consumer needs in order to determine what kind of desires consumers want. Price Value can be defined as a consumer's cognitive trade-off between the perceived benefits of an application and the monetary cost of using it (Venkatesh et al., 2012). According to (Venkatesh et al., 2012) habit is something that is measured as the extent to which an individual believes that the behavior occurs by itself. Behavioral intention is defined as the consumer's desire to behave in a certain way in order to own, dispose of and use a product or service.

This study adopted various data analysis methods, starting from instrument testing (validity and reliability) to ensure the quality of quantitative data obtained from the questionnaire. Multiple linear regression analysis was then applied to identify the linear relationship between the research variables. The t-test (partial), F-test (simultaneous), and coefficient of determination will provide further information on the unique contribution of each independent variable to the dependent variable, as well as how well the regression model built can explain data variations.

3. RESULTS AND DISCUSSION

3.1 Research result

3.1.1 Research Instrument Test Results

First, This validity test is used to measure the validity of a questionnaire (Ghozali, 2018). A questionnaire is said to be valid if the statements in the questionnaire are worthy of being included in the next reliability test. If r count > r table then the instrument is declared valid. If r count < r table then the instrument is declared invalid.

Table 1. Validity Test Results

Variables	Question	R Count	R Table	Information
Performance Expectancy (X1)	X1.1	0.800	0.361	Valid
	X1.2	0.781	0.361	Valid
	X1.3	0.861	0.361	Valid
Effort Expectancy(X2)	X2.1	0.858	0.361	Valid
	X2.2	0.889	0.361	Valid
	X2.3	0.707	0.361	Valid
Social Influence (X3)	X3.1	0.779	0.361	Valid
	X3.2	0.805	0.361	Valid
	X3.3	0.767	0.361	Valid
	X3.4	0.706	0.361	Valid
	X3.5	0.749	0.361	Valid
	X3.6	0.846	0.361	Valid
Facilitating Conditions(X4)	X4.1	0.627	0.361	Valid
	X4.2	0.806	0.361	Valid
	X4.3	0.837	0.361	Valid
	X4.4	0.870	0.361	Valid
	X4.5	0.601	0.361	Valid
Hedonic Motivation(X5)	X5.1	0.778	0.361	Valid
	X5.2	0.900	0.361	Valid
	X5.3	0.858	0.361	Valid
	X5.4	0.827	0.361	Valid
	X5.5	0.872	0.361	Valid
Price Value	X6.1	0.869	0.361	Valid
	X6.2	0.868	0.361	Valid
	X6.3	0.767	0.361	Valid
Habits	X7.1	0.905	0.361	Valid
	X7.2	0.929	0.361	Valid

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Variables	Question	R Count	R Table	Information
	X7.3	0.917	0.361	Valid
	X7.4	0.909	0.361	Valid
	Y1.1	0.738	0.361	Valid
Behavioral Intention	Y1.2	0.815	0.361	Valid
	Y1.3	0.815	0.361	Valid

Based on Table 1. it can be seen that the calculation results of each variable have a value of r-count > 0.361 r-table. So it can be said that all the items of the variable statements in the instrument in this study are declared valid.
Second, Reliability testing is used to measure the degree of consistency and stability of data or findings so that it can be known whether a questionnaire is reliable or can be relied upon. To test reliability, you can use the Cronbach's Alpha method. If the Cronbach's Alpha value is greater than 0.60 or 60%, then the question is considered reliable or can be relied upon. If the Cronbach's Alpha value is less than 0.60 or 60%, then the question is considered unreliable or cannot be relied upon.

Table 2. Reliability Test Results

Variables	Cronbach's Alpha if Item Deleted
Performance Expectancy	0.732
Effort Expectancy	0.756
Social Influence	0.878
Facilitating Conditions	0.715
Hedonic Motivation	0.900
Price Value	0.768
Habits	0.930

Based on Table 2. shows Cronbach's Alpha for the Performance Expectancy variable of 0.732, Effort Expectancy of 0.756, Social Influence of 0.878, Facilitating Conditions of 0.715, Hedonic Motivation of 0.900, Price Value of 0.768, Habit of 0.930 and Behavior Intention of 0.658. Thus it can be concluded that the statements in this questionnaire are reliable because they have a Cronbach's Alpha value greater than 0.60. This shows that each statement item used will be able to obtain consistent data which means that if the statement is submitted again, it will be obtained relatively the same as the previous answer.

3.1.2 Classical Assumption Test

First, Normality Test**,** The normality test is used to test whether data is normally distributed or not, which can be determined using the One-Sample Kolmogorov-Smirnov test.(Latan & Ghozali, 2015). Data is normally distributed if the significance value is > 0.05. The following are the results of the One-Sample Kolmogorov-Smirnov Test normality test.

Table 3. Kolmogorov – Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	1.39397200
Most Extreme Differences2	Absolute	.149
	Positive	.149
	Negative	-.094
Test Statistics		.149
Asymp. Sig. (2-tailed)		.083c

Based on the results of the normality test, it can be seen that the Asymp. Sig. (2-tailed) value is 0.083. This shows that the value meets the requirements with a value above the significance level of 5% or 0.05, so it is stated that the distribution of residual data is normal. Thus, based on the normality test carried out with the Kolmogorov-Smirnov test, the results show that the distribution of this research data is normal.
Second, Heteroscedasticity Test, Heteroscedasticity test is used to determine whether or not there is inequality of residual variance in the regression model. Heteroscedasticity testing in this study was carried out using the Glejser Test presented in Table 4.

Table 4. Results of Heteroscedasticity Test

Coefficientsa					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.

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1	(Constant)	-.560	.810		-.691	.492
	Performance_Expectancy	-.126	.124	-.316	1,016	.312
	Effort_Expectancy	.106	.096	.282	1.105	.272
	Social_Influence	.057	.069	.275	.816	.416
	Facilitating_Condition	-.003	.068	-.015	.051	.960
	Hedonic_Motivation	-.001	.022	-.002	.024	.981
	Price Value	.438	.152	.981	2.875	.065
	Habits	-.302	.102	-1.075	2.956	.074

Based on Table 4 the results of the Glejser Test clearly show that all variables have a significance value above 0.05 or 5% so that this regression model does not contain heteroscedasticity. This means that there is an inequality of error variance for all observations of each variable Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit and Behavior Intention in the Regression model.
Third, Multicollinearity Test**, t**he multicollinearity test aims to test whether a regression model finds a significant relationship between independent variables. A good regression model is one where there is no correlation between independent variables.

Table 5. Multicollinearity Test Results

Coefficientsa			
		Collinearity Statistics	
	Model	Tolerance	VIF
1	(Constant)		
	Performance_Expectancy	.198	5.249
	Effort_Expectancy	.145	6,890
	Social_Influence	.283	2,035
	Facilitating_Condition	.214	8,763
	Hedonic_Motivation	.908	1.101
	Price Value	.181	2,344
	Habits	.371	4.030

Based on the Table 5, it shows that the VIF or Variance Inflation Factor value of the Performance Expectancy variable (X1) is 5.249, the Effort Expectancy variable (X2) is 6.890, the Social Influence variable (X3) is 2.035, the Facilitating Condition variable (X4) is 8.763, the Hedonic Motivation variable (X5) is 1.101, the Price Value variable (X6) is 2.344 and the Habit variable (X7) is 4.030. These values are all less than 10. While the tolerance value for the Performance Expectancy (X1) variable is 0.198, the Effort Expectancy (X2) variable is 0.145, the Social Influence (X3) variable is 0.283, the Facilitating Condition (X4) variable is 0.214, the Hedonic Motivation (X5) variable is 0.908, the Price Value (X6) variable is 0.181 and the Habit (X7) variable is 0.371 which means that these values are more than 10% or 0.10. It can be concluded that in the regression model there is no correlation between the independent variables and can be used in this study.

3.1.3 Multiple Linear Regression Analysis

Multiple Linear Regression is testing the influence of two or more independent variables on one dependent variable. The purpose of this analysis is to determine the relationship between the independent variable and the dependent variable whether it has increased or decreased. The Multiple Linear Regression Model is as follows:

Table 6. Results of Multiple Linear Regression Analysis

Coefficientsa				
		Unstandardized Coefficients		Standardized Coefficients
	Model	B	Std. Error	Beta
1	*(Constant)*	1,496	1.223	
	Performance_Expectancy	.194	.188	-.164
	Effort_Expectancy	.114	.144	.103
	Social_Influence	.365	.105	.107
	Facilitating_Condition	.241	.103	-.058
	Hedonic_Motivation	.573	.034	.887
	Price Value	.471	.230	.357
	Habits	.328	.154	-.396

Based on the results of the multiple linear regression analysis presented, the following regression equation model can be obtained:

$$Y = a + \beta 1\ X1 + \beta 2X2 + \beta 3X3 + \beta 4\ X4 + \beta 5X5 + \beta 6X6 + \beta 7X7 + e \quad (2)$$

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$$Y = 1.496 + 0.194\ X1 + 0.114\ X2 + 0.365\ X3 + 0.241$$

Information:

Y	=*Behavioral Intention*
α	=Constants
βn	=Regression Coefficient
X1	=*Performance Expectancy*
X2	=*Effort Expectancy*
X3	=*Social Influence*
X4	=*Facilitating Conditions*
X5	=*Hedonic Motivation*
X6	=*Price Value*
X7	=*Habits*
E	= Error (variableother independent variables outside the regression model)

From the equation above it can be seen that:

a. The constant value (a) is 1.496 and has a positive sign. This means that if the independent variables such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit are equal to zero (0). Then, Behavior Intention (Y) will remain at 1.496.
b. The value of β1 or regression coefficient for the Performance Expectancy (X1) variable is 0.194 and has a positive value. This means that if the Performance Expectancy (X1) variable increases by one unit, the Behavior Intention (Y) variable will also increase by 0.194 assuming that the other independent variables remain constant.
c. The β2 value or regression coefficient for the Effort Expectancy (X2) variable is 0.114 and has a positive value. This means that if the Effort Expectancy (X2) variable increases by one unit, the Behavior Intention (Y) variable will also increase by 0.114 assuming that the other independent variables remain constant.
d. The value of β3 or regression coefficient for the Social Influence variable (X3) is 0.365 and has a positive value. This means that if the Social Influence variable (X3) increases by one unit, the Behavior Intention variable (Y) will also increase by 0.365 assuming that the other independent variables remain constant.
e. The value of β4 or the regression coefficient for the Facilitating Conditions (X4) variable is 0.241 and has a positive value. This means that if the Facilitating Conditions (X4) variable increases by one unit, then the Behavior Intention (Y) variable will also increase by 0.241 assuming that the other independent variables remain constant.
f. The β5 value or regression coefficient for the Hedonic Motivation variable (X5) is 0.573 and has a positive value. This means that if the Hedonic Motivation variable (X5) increases by one unit, then the Behavior Intention variable (Y) will also increase by 0.573 assuming that the other independent variables remain constant.
g. The value of β6 or the regression coefficient for the Price Value variable (X6) is 0.471 and has a positive value. This means that if the Price Value variable (X6) increases by one unit, the Behavior Intention variable (Y) will also increase by 0.471 assuming that the other independent variables remain constant.
h. The value of β7 or the regression coefficient for the Habit variable (X7) is 0.328 and has a positive value. This means that if the Habit variable (X7) increases by one unit, the Behavior Intention variable (Y) will also increase by 0.328 assuming that the other independent variables remain constant.

3.1.4 Hypothesis Testing

First, t-Test (Partial), the t-statistic test basically shows how far the independent variables individually influence the dependent variable. Here are the results of the t-statistic test:

Table 7. t-Test Results (Partial)

Coefficientsa			
1	(Constant)	.406	.686
	Performance_Expectancy	2,031	.005
	Effort_Expectancy	2,791	.031
	Social_Influence	3.624	.034
	Facilitating_Condition	2.396	.003
	Hedonic_Motivation	17,032	.000
	Price Value	2,047	.044
	Habits	2.131	.036

Based on the t-test results Table 7:

a. The results of the Performance Expectancy (X1) test show that the calculated t value is > t table, which is 2.031 > 1.984, so Ho is accepted and Ha is rejected based on the sig level > 0.05, which is 0.005 < 0.05, so Ha is accepted. It can be concluded that there is a partial influence on Performance Expectancy with Behavior Intention.
b. The results of the Effort Expectancy (X2) test show that the calculated t value is > t table, which is 2.791 > 1.984, so Ho is accepted and Ha is rejected based on the sig level > 0.05, which is 0.031 < 0.05, so Ha is accepted. It can be concluded that there is a partial influence on Effort Expectancy with Behavior Intention.

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c. The results of the Social Influence (X3) test show that the calculated t value is > t table, which is 3.624 > 1.984, so Ho is accepted and Ha is rejected based on the sig level > 0.05, which is 0.034 < 0.05, so Ha is accepted. It can be concluded that there is a partial influence on Social Influence with Behavior Intention.
d. The results of the Facilitating Conditions (X4) test show that the calculated t value is > t table, which is 2.396 > 1.984, so Ho is accepted and Ha is rejected based on the sig level > 0.05, which is 0.003 < 0.05, so Ha is accepted. It can be concluded that there is a partial influence on Facilitating Conditions with Behavior Intention.
e. The results of the Hedonic Motivation test (X5) show a calculated t value > t table, which is 17.032 > 1.984, so Ho is accepted and Ha is rejected based on the sig level > 0.05, which is 0.000 < 0.05, so Ha is accepted. It can be concluded that there is a partial influence on Hedonic Motivation with Behavior Intention.
f. The results of the Price Value (X6) test show that the calculated t value is > t table, which is 2.047 > 1.984, so Ho is accepted and Ha is rejected based on the sig level > 0.05, which is 0.044 < 0.05, so Ha is accepted. It can be concluded that there is a partial influence on Price Value with Behavior Intention.
g. The results of the Habit test (X7) show a calculated t value > t table, which is 2.131 > 1.984, so Ho is accepted and Ha is rejected based on the sig level > 0.05, which is 0.036 < 0.05, so Ha is accepted. It can be concluded that there is a partial influence on Habit with Behavior Intention.

Second, F Test (Simultaneous), **t**he F test aims to determine the influence of independent variables simultaneously. Simultaneous Test (F Test), is useful for conducting hypothesis tests of regression coefficients (slopes) simultaneously and ensuring that the selected model is feasible or not to interpret the influence between independent variables on dependent variables. This test is very important because if it does not pass the F test, the t test results are irrelevant. The decision is:

a. If the significance value is < 0.05 and the calculated F > F table, then the independent variable simultaneously influences the dependent variable.
b. If the significance value > 0.05 and the calculated F < F table, then simultaneously the independent variable does not affect the dependent variable.

Table 8. F Test Results (Simultaneous)

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	112,967	7	51,852	32,019	.001b
Residual	184,396	92	1,917		
Total	297,363	99			

Based on the Table 8 obtained F value can be seen that the level of significance is 0.001 <0.05 then Ho is rejected and Ha is accepted. This can explain that there is a simultaneous influence of independent variables, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit on the dependent variable, namely Behavior Intention.

Third, Determination Coefficient Test (**R^2**), **t**he determination coefficient test aims to measure how far the model's ability to explain the variation of the dependent variable. The value of the determination coefficient is between zero and one. To calculate the determination coefficient (R^2). If the determination coefficient value (R^2) approaches 0, then the weaker the influence of the independent variable on the dependent variable and vice versa, the closer it is to one, the better the regression results are because the independent variables as a whole are able to explain the dependent variable.

Table 9. Results of the Determination Coefficient Test (**R^2**)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.365a	.133	.667	.95778

Based on the Table 9 of determination coefficient test results (R^2), it can be seen that the correlation coefficient value (Adjusted R Square) is 0.667, which means that 66.7% of Behavior Intention is influenced by the variables Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit. The remaining 0.333 or 33.3% of usage decisions are influenced by other variables outside the variables studied.

3.2 Discussion

a. The Influence of Performance Expectancy on Behavior Intention
The results of the Performance Expectancy (X1) test show that the calculated t value > t table is 2.031 > 1.984, so it is concluded that there is a partial influence of Performance Expectancy on Behavior Intention. The results of the study indicate that the higher a person's perception of the benefits or ease of use of a system (Performance Expectancy), the greater the person's intention to use the system (Behavioral Intention). According to (Anwar, RN, & Alviayatun, 2022) Performance Expectancy refers to an individual's decision to carry out a behavior because of its instrumental

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value. Performance Expectancy also refers to an individual's belief that using technology will improve their performance and efficiency Sampat & Sabat, (2020). The results of this study are in line with research conducted by (Ridwan, 2022), (Azzahroo, RA, & Estiningrum, 2021), (Permatasari, R.P., & Sari, 2024) and (Ariyanto, ASS, Yuttama, FR, 2023) shows that performance expectancy has a positive and significant effect on behavioral intention. Thus, the performance of QRIS will increase the behavioral intention of Gen Z in using QRIS itself. So that in order to increase the behavioral intention of Gen Z in using QRIS, it needs to be supported by improving the performance of QRIS to make it easier for its users.

b. The Influence of Effort Expectancy on Behavior Intention
The results of the Effort Expectancy (X2) test show that the calculated t value > t table is 2.791 > 1.984, so it is concluded that there is a partial influence of Effort Expectancy on Behavior Intention. The results of the study show that the easier or lighter the effort required to use a system (Effort Expectancy), the greater a person's intention to use the system (Behavioral Intention). The results of this study are in line with research conducted by (Ridwan, 2022), (Utami, RA, & Anistia, 2024) and (Pangestu, MG, & Pasaribu, 2022) shows that effort expectancy has a positive and significant effect on behavioral intention. Thus, in designing and developing systems, especially information systems that involve user interaction, it is important to prioritize ease of use. The easier a system is to use, the more likely users are to adopt it.

c. The Influence of Social Influence on Behavior Intention.
The results of the Social Influence (X3) test show a calculated t value > t table, which is 3.624 > 1.984, so it is concluded that there is a partial influence of Social Influence on Behavioral Intention. The results of the study show that the greater the social influence felt by someone, the greater the person's intention to use the system (Behavioral Intention). In other words, recommendations or opinions from other people, social groups, or influencers can greatly influence a person's decision to use a product or service. This study indicates that user perceptions of social influence are a key factor in driving technology adoption. The results of this study are in line with research conducted by (Audita, L., & Meiranto, 2024) and (Saibil, DI, Sodik, F., & Mardiah, 2022) shows that Social Influence has a positive and significant effect on behavioral intention. However, the results of the study differ from the study conducted by (Ridwan, 2022) and (Utami, RA, & Anistia, 2024) which states that Social Influence has no significant effect on behavioral intention. Marketing strategies that leverage social influence, such as customer testimonials, influencer recommendations, or viral marketing campaigns, can be a very effective approach to increasing product or service adoption. In addition, building a strong user community can strengthen social influence and increase customer loyalty. These results also have broad implications for the development of other information systems, where social aspects should be an important consideration in system design and implementation.

d. The Influence of Facilitating Conditions on Behavior Intention.
The results of the Facilitating Conditions (X4) test show a calculated t value > t table, which is 2.396 > 1.984, so it is concluded that facilitating conditions have a significant influence on user intention to use the system. This study indicates that the availability of adequate infrastructure, good technical support, and effective training are key factors in encouraging technology adoption. According to(Venkatesh et al., 2012), Facilitating Conditions represents the level of individual confidence that the necessary infrastructure is available to support system use. Thus, companies need to ensure that the conditions that facilitate system use are met to increase technology adoption and user satisfaction. The results of this study are in line with research conducted by (Ridwan, 2022), (Azzahroo, RA, & Estiningrum, 2021), (Permatasari, R.P., & Sari, 2024), and (Ariyanto, ASS, Yuttama, FR, 2023) shows that Facilitating Conditions have a positive and significant effect on behavioral intention. Thus, in developing information systems, companies need to pay serious attention to factors that facilitate the use of the system, such as the availability of adequate infrastructure, responsive technical support, and ease of access. In addition, the results of this study also have important implications for business strategy, where companies can use these findings to design effective training programs, improve the quality of customer service, and ensure the availability of infrastructure that supports the use of their products or services.

e. The Influence of Hedonic Motivation on Behavioral Intention
The results of the Hedonic Motivation test (X5) show a calculated t value > t table, which is 17.032 > 1.984, so it is concluded that there is a partial influence of Hedonic Motivation on Behavior Intention. The results of the study indicate that the higher the level of pleasure or emotional satisfaction obtained by users from a system, the more likely they are to continue using the system. Thus, to increase the adoption and use of a product or service, developers and marketers need to pay attention to hedonic aspects in product design and marketing strategies. The results of the study are in accordance with the TAM and TPB theories which state that intrinsic motivation such as hedonic motivation plays an important role in influencing human behavior, including in the context of technology adoption. The results of this study are in line with research conducted by (Audita, L., & Meiranto, 2024), (Saibil, DI, Sodik, F., & Mardiah, 2022) and (Utami, RA, & Anistia, 2024) shows that hedonic motivation has a positive and significant effect on behavioral intention. Thus, companies need to pay more attention to aspects that can provide emotional satisfaction to users, such as attractive design, interactive user experience, and personalization. This will not only increase product or service adoption but also build long-term customer loyalty.

f. The Influence of Price Value on Behavioral Intention

g. The results of the Price Value (X6) test show that the calculated t value> t table is 2.047> 1.984, so it is concluded that there is a partial influence of Price Value on Behavior Intention. The results of the study show that when

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consumers feel that the price they pay is comparable to the benefits they get, they are more likely to use the product or service. Thus, companies need to set competitive prices and communicate the value offered by their products effectively to increase customer adoption and loyalty. The results of the study are in accordance with the TAM and TPB theories which state that perceived value is a key factor influencing consumer purchasing decisions. The results of this study are in line with research conducted by(Audita, L., & Meiranto, 2024), (Saibil, DI, Sodik, F., & Mardiah, 2022) and (Utami, RA, & Anistia, 2024)shows that Price Value has a positive and significant effect on behavioral intention. Thus, companies need to pay more attention to pricing strategies that are in accordance with customer value perceptions, so that they can increase product competitiveness in the market. In addition, companies need to communicate the unique added value of their products or services effectively to differentiate themselves from competitors.

h. The Influence of Habit on Behavior Intention
The results of the Habit test (X7) show a calculated t value > t table, which is 2.131 > 1.984, so it is concluded that there is a partial influence of Habit on Behavior Intention. The results of the study show that the stronger a person's habit of using a system, the more likely they are to continue using the system. Thus, to increase the adoption and use of a product or service, companies need to focus on efforts to form positive habits in users. This can be done in various ways, such as providing initial incentives, creating a pleasant user experience, or offering loyalty programs. The results of the study are in accordance with the TAM and TPB theories which state that habits are important factors that influence human behavior, especially in the context of technology adoption. The results of this study are in line with research conducted by (Audita, L., & Meiranto, 2024), (Lianto, F., & Dewi, 2024) and (Saibil, DI, Sodik, F., & Mardiah, 2022) shows that Habit has a positive and significant effect on behavioral intention. Thus, companies need to build positive habits in users from the beginning of using a product or service to increase long-term loyalty. This can be done in various ways, such as providing initial incentives, creating a pleasant user experience, or offering loyalty programs. By forming positive habits, companies can create a loyal customer base and reduce churn rates.

i. The Influence of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit on Behavior Intention
The test results show that the level of significance is 0.001 <0.05 so that there is a simultaneous influence of independent variables, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit on the dependent variable, namely Behavior Intention. The results of the study indicate that to increase the adoption of a product or service, companies need to pay attention not only to the aspects of functionality and ease of use, but also aspects related to emotions, social, and user habits. The results of the study are in accordance with the TAM and TPB theories which state that consumer behavior is the result of a complex interaction between cognitive, affective, and social factors. Thus, companies need to adopt a holistic approach in designing and marketing products or services to meet the diverse needs and desires of consumers. Further research can delve deeper into the interaction between variables and the moderating influence of contextual factors. The results of this study are in line with research conducted by (Lianto, F., & Dewi, 2024) and (Saibil, DI, Sodik, F., & Mardiah, 2022) shows that Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit have a positive and significant effect on behavioral intention. Thus, companies need to build a comprehensive customer profile to understand their needs and desires more deeply. This allows companies to design products and services that not only meet functional needs but also provide a satisfying experience for customers.

4. CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value and Habit partially or simultaneously have a significant effect on Behavior Intention to use QRIS in Generation Z. This shows that the behavior of using QRIS in Generation Z is influenced by various interrelated factors, both rational and emotional factors. Based on the results of the study, there are several suggestions that can be put forward. For Generation Z, it is advisable to actively take advantage of promos, invite friends, increase digital literacy, and be aware of fraud. For QRIS developers, it is necessary to focus on improving security, simplifying the transaction process, developing attractive features, as well as collaborating with merchants and educational campaigns. For further researchers, research can be expanded with cross-cultural analysis, in-depth studies of user behavior, the impact of the COVID-19 pandemic, developing predictive models, and analyzing interactions between variables. Thus, understanding of QRIS use in Gen Z can be deeper and more comprehensive.

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