

## The Influence Of Perceived Ease Of Use And Perceived Usefulness On The Decision To Use Of Qris As A Digital Payment In Generation Z In The City Of Bandung

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**Abstract** : The investigation in this study pertains to analyzing the impact of perceived ease of utilization and perceived utility on the decision-making process concerning the adoption of Quick Response Code Indonesian Standard (QRIS) as a digital payment mechanism among Generation Z residing in Bandung City.

In economic transactions, currency, whether in physical or metal form, holds a significant function. Nonetheless, the advancement of financial technology (fintech) has prompted a transition from traditional cash transactions to digital payment methods.

**Objective** : QRIS, a standardized QR code in Indonesia, has been introduced to streamline digital payments in the country. The primary aim of this research is to scrutinize the influence of perceived ease of use and perceived usefulness on the adoption of QRIS as a digital payment tool by Generation Z individuals in Bandung City.

**Methodology** : Employing a quantitative methodology with a descriptive approach, data has been gathered through questionnaires distributed to QRIS users from Generation Z residing in Bandung City.

**Research results** : Analysis of the findings reveals a positive and noteworthy impact of perceived ease of use and perceived usefulness on the decision to utilize QRIS.

The efficiency and convenience offered by QRIS have made it a favored choice among Generation Z , who prioritize convenience and advantages in financial transactions.

These outcomes underscore the significance of perceived convenience and benefits in shaping the decision to embrace digital payment technologies. Currency plays a pivotal role in all economic endeavors, serving as the recognized medium of exchange globally. In the economic sphere, money not only serves as a means of exchange for trading goods and services but also aids in determining the value of these commodities. Every economic transaction, whether it involves purchasing, vending, investing, or expenditure, necessitates the involvement of money as the primary instrument.

**Keywords : QRIS, Digital Payment, Generation Z, Perceived Ease of Use, Perceived Usefulness, Decision to Use.**

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## 1. Introduction

Money in circulation can be categorized into two forms based on material composition: banknotes and coins. As stipulated in the Law of the Republic of Indonesia Number 23 Year 1999 on Bank Indonesia, banknotes are paper or alternative material sheets utilized as money, while metal money comprises coins made from materials like aluminum, aluminum bronze, and kupronickel. Initially, physical currency was the primary mode of transaction in Indonesia.

However, with the rapid progression of information and communication technology, particularly in the fintech sector, individuals have transitioned towards more sophisticated and efficient payment modes, such as the shift from cash-based transactions to digital payment systems. Fintech, as described by (Bank Indonesia 2018), represents the fusion of financial services and technology, resulting in a transformation from traditional to contemporary business models. This evolution has enabled remote transactions with swift payment processing, contrasting the previous requirement of in-person interactions and physical cash handling.

The development of fintech itself has been stated by Deputy Minister of SOEs Rosan Roeslani that the development and change of digital finance in ASEAN has made the

economy and economic opportunities grow. Indonesia has also experienced something similar in recent years, as the country has become one of the most advanced in terms of digital financial transformation. By 2021, 33% of Indonesians use e-wallets as their primary means of payment, which puts Indonesia in the same position as some developed countries in Asia (Saputra et al. 2019).

### Bisnis Fintech Di Indonesia

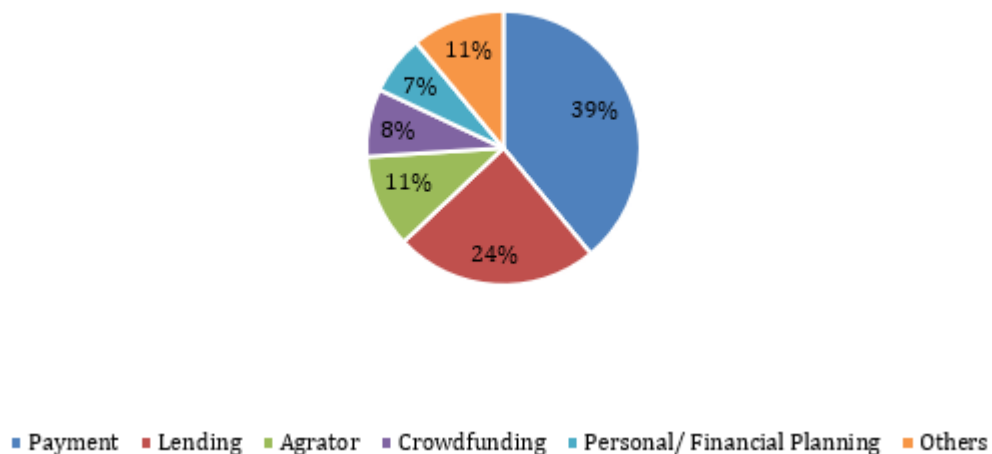


Figure 1. Percentage of fintech use by category

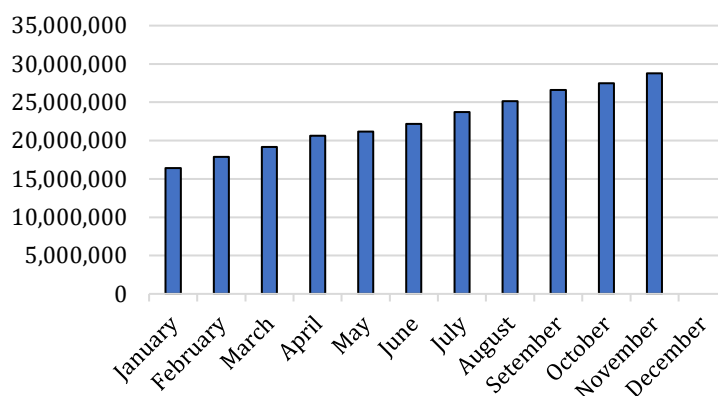
Source : CNBC Indonesia (2018)

Figure 1. illustrates that the predominant fintech category, comprising 39%, is payment services. This indicates a prevalent usage of fintech for facilitating digital transactions. Digital payment, often termed as electronic payment, encompasses various methods utilizing electronic platforms such as SMS banking, internet banking, mobile banking, and electronic wallets. These transactions can be conducted conveniently through electronic devices, primarily smartphones (Saputra et al. 2019).

One form of digital payment is known as an electronic wallet (e-wallet). The e-wallet serves as a platform enabling users to securely store payment details digitally, encompassing credit/debit card information along with reloadable electronic monetary balances. The essential payment tool associated with an e-wallet takes the form of electronic currency, commonly referred to as e-money. As defined by (OJK 2019), electronic money represents a digital payment mechanism where monetary

value is contained within specific electronic mediums, necessitating users to make an initial deposit to the issuer, subsequently preserved as a balance.

The current integration of e-wallets and e-money incorporates the utilization of QRIS. QRIS, denoting the Quick Response Code Indonesian Standard, signifies a standardized QR code employed for transactions within electronic money platforms, e-wallets, or mobile banking applications. All providers of QR-based payment services, including international entities, are mandated to adopt QRIS, a standard stipulated by Bank Indonesia under the regulations of Board of Governors Regulation Number 23/8/2021. QRIS functions as a consolidation of diverse QR codes from multiple Payment System Service Providers (PJSP) employing QR codes. Presently, with QRIS, all payment applications from diverse providers, encompassing both financial institutions and non-banking entities accessible to the general public, are accepted by various establishments such as stores, vendors, kiosks, parking facilities, and tourist attractions (Bank Indonesia 2018). The ensuing data reflects the quantity of QRIS users in Indonesia for the period spanning January to December 2022.



**Figure 2. Total Number of QRIS Users in Indonesia by 2022**

**Source : Databoks (2023)**

Based on data from the Indonesian Payment System Association (ASPI), by December 2022 QRIS had been used by around 27.76 million users. This figure increased by 4.6% compared to November, and grew by 92.5% compared to the beginning of 2022. This growth was also accompanied by an increase in the number of QRIS merchants (Databoks 2023). PricewaterhouseCoopers' (PwC) Global Consumer Insights survey

shows that 47% of respondents in Indonesia currently use digital payments. This figure is much higher than in 2018 which was only 38%. In this case, it is known that 68% of digital payment users are Generation Z (Sari, Aminah, and Redyanita 2020).

With this significant growth, the use of QRIS is increasingly widespread and increases usage decisions in society. According to Sumarwan in Iliyin & Widiartanto (2019), a usage decision is a choice of action from two or more alternatives. Several factors that are thought to influence consumers in using QRIS are perceived convenience. (Dewi, Jayawarsa, and Wulandari 2022), The concept of perceived convenience entails the degree to which an individual perceives the utilization of technology to be devoid of exertion. The ease of system operation is directly correlated with decision-making processes. transaction so that they no longer need to carry cash or physical cards, which makes transactions faster and more efficient. This practicality is what Generation Z likes in fulfilling daily financial transactions. So this convenience makes people decide to use QRIS to make transactions easier.

Another influential factor impacting decision-making processes is the perceived benefits. As posited by (Dewi, Jayawarsa, and Wulandari 2022), perceived benefits represent the extent to which an individual believes that technology implementation will enhance their efficiency. The introduction of QRIS yields numerous advantages for both consumers and vendors alike.. Some of these benefits include QRIS can be accessed anytime when needed, can minimize fraud, reduce the risk of errors in the payment process, and others.

## 2. Theoretical review

### 2.1 Digital Payment Methods

Payment, in its general sense, denotes the act of transferring funds from one party to another. Digital payments signify a technology-driven form of transaction. Within this payment modality, money is conceptualized, processed, and transmitted in digital form, with transfer initiation feasible through physical currency, checks, or credit cards. The execution of digital payments necessitates specialized software, transactional cards, or digital currencies. The fundamental components of a digital

payment framework encompass money transfer applications, network infrastructure, along with regulations and protocols governing system utilization. (Tarantang et al. 2019) (Amamilah, Mulyadi, and Sandi 2024). Digital payments represent all forms of cashless payments, which are also defined as digital payment transactions between buyers and sellers over the internet or electronic networks. Types of digital payments include ATMs, electronic money, internet banking, credit cards, debit cards, mobile payments, mobile banking, and QR codes (Akhyar and Sisilia 2023).

## 2.2 Quick Response Code Indonesian Standard (QRIS)

(Amamilah, Mulyadi, and Sandi 2024) Indicating that QRIS serves as a national standard for QR codes with the objective of facilitating digital transactions within Indonesia. The inauguration of QRIS took place on August 17, 2019, orchestrated by Bank Indonesia (BI) in partnership with the Indonesian Payment System Association (ASPI), under the banner of Universal, Easy, Profitable, and Direct principles. QRIS functions as a consolidation of diverse QR codes offered by various Payment System Service Providers (PJSP) through the utilization of QR Code technology. In contrast, as stated by (Akhyar and Sisilia 2023) QRIS stands as a digital payment mechanism represented by a code on a shared platform that enhances the efficiency and speed of transactions for users. This initiative was jointly developed by the payment industry in collaboration with Bank Indonesia to streamline and secure the process of transactions through QR Code.

## 2.3 Perception

2.4 Etymologically, the term 'perception' originates from the Latin word 'percipere', signifying the act of receiving or grasping. Defined by Robbins & Timothy A. Judge, perception embodies the comprehension acquired through deducing information and interpreting messages pertaining to events or connections. Perception stands as the cognitive process through which individuals structure and rationalize the impressions stored in their memory to assign significance to their surroundings according to the insights of (Amamilah, Mulyadi, and Sandi 2024). Contrarily, as

espoused by Kotler, perception represents the cognitive mechanism wherein incoming information is sieved, structured, and decoded to construct a coherent representation of the world (Ernawati and Noersanti 2020).

#### 2.4 Perceived Ease of Use

(Amamilah, Mulyadi, and Sandi 2024) Assert that perceived ease of use encapsulates an individual's conviction that technology will streamline their tasks, thus shaping their perception of the technology's user-friendliness. Conversely, if an individual anticipates that the upcoming technology will solely marginally enhance their user experience or minimally affect their efforts, their perception may differ. Key metrics employed to gauge perceived ease of use encompass: ease of learning, customization, and operation. In accordance with the findings of Jimenez et al. as cited in the study by (Lalu Agustino, Ujianto, and Yousida 2021) three criteria are utilized to evaluate perceived ease of use, namely simplicity in learning, accessibility, and usability.

#### 2.5 Perceived Usefulness

Perceived utility stands as a critical determinant influencing user behavior. When a user perceives technology as beneficial for their tasks and capable of enhancing their performance, they are more inclined to adopt the technology (Akhyar and Sisilia 2023). Perceived advantages, as defined by Bailey A in the research of (Dewi, Jayawarsa, and Wulandari 2022) refer to the extent to which consumers believe that the benefits derived, such as convenience or streamlining of payments, from mobile transactions are comparable to other payment modalities.

According to (Amamilah, Mulyadi, and Sandi 2024), the assessment of perceived benefits can be quantified through indicators such as enhancing performance, elevating productivity, and improving effectiveness. As indicated by David et al. in (Ernawati and Noersanti 2020), study, perceived benefits can be gauged using five indicators, namely simplifying payment transactions, establishing trust in payments, offering additional advantages during transactions, instilling a sense of security in payments, and enhancing efficiency in transactions. Jugiyanto in (Lalu Agustino,

[Ujjianto, and Yousida 2021](#)), research discusses four dimensions of perceived benefits which include productivity, work performance or effectiveness, significance for work, and overall utility.

## 2.6 Decision to Use

There are three concepts included in the definition of a decision, namely a choice based on logic or consideration, a number of options that must be selected to provide an optimal choice, and a goal that must be achieved as a result of the decision. According to Siagian in, decision making involves a methodical approach to the nature of the problem, careful collection of information and data in considering available options, and choosing the most reasonable course of action. Meanwhile, according to [\(Rahmawati and Murtanto 2023\)](#), decision making is a method for recognizing problems and opportunities, then solving them. According to [\(Aprianti, Alhadi, and Badri 2023\)](#), the decision to use arises because of an emotional urge from within the user or is influenced by others. The decision to use can be interpreted as the process of exploring a problem, identifying it, reaching a conclusion to take action in choosing the best step.

## 2.7 Relationship Between Perceived Ease Of Use and Decision To Use

Based on the research findings by [\(Ramadhan et al. 2023\)](#), it is asserted that the perceived ease of use positively and significantly influences the decision to adopt QRIS. Individuals who perceive QRIS usage as convenient tend to opt for it as an alternative. The positive perception of QRIS ease of use can enhance its adoption among Generation Z, thereby indicating that the higher the level of perceived convenience associated with the technology's use, the greater its impact on adoption decisions. Similarly, [\(Akhyar and Sisilia 2023\)](#) findings affirm that perceived convenience significantly influences decisions to adopt QRIS digital payments.

[\(Alfani and Ariani 2023\)](#) study, on the other hand, suggests that perceived convenience negatively impacts the decision to adopt QRIS among students of Muhammadiyah Surakarta University's Accounting Department. This implies that

although QRIS electronic money providers offer convenience as a non-cash payment solution, it doesn't necessarily translate into an increased inclination to adopt the service. Likewise, ([Rahmawati and Murtanto 2023](#)) research results indicate that the absence of a significant effect of perceived convenience on QRIS adoption decisions.

## 2.8 Relationship Between Perceived Usefulness and Decision To Use

The influence of perceived usefulness on usage decisions is contingent upon the tangible benefits experienced by QRIS users. As evidenced by ([Ramadhan et al. 2023](#)), findings, perceived usefulness positively and significantly impacts usage decisions. Additionally, QRIS usage carries positive environmental implications. Physical currency transactions involving banknotes entail adverse environmental effects stemming from the production process and extensive paper usage. With the growing adoption of QRIS, users contribute to reducing reliance on physical currency, thereby mitigating carbon footprint and other environmental consequences. Given the manifold advantages of QRIS, the inclination to adopt it as a payment method strengthens.

In another study by ([Alfani and Ariani 2023](#)), it was found that perceived benefits exert a positive and significant influence on the decision to use QRIS electronic money among students of Muhammadiyah Surakarta University's Accounting Department. This suggests that the more beneficial the system is perceived to be by consumers, the greater the likelihood of utilizing QRIS electronic money as a payment system. Among the benefits experienced by QRIS electronic money users are expedited payment processes, reduced potential for change errors, and access to discounts and promotional offers. Similarly, ([Akhyar and Sisilia 2023](#)) findings indicate that perceived benefits positively and significantly affect decisions to adopt QRIS digital payments. Likewise, research conducted by ([Rahmawati and Murtanto 2023](#)) demonstrates a positive and significant influence on the decision to use QRIS.

## 2.9 Thinking Framework

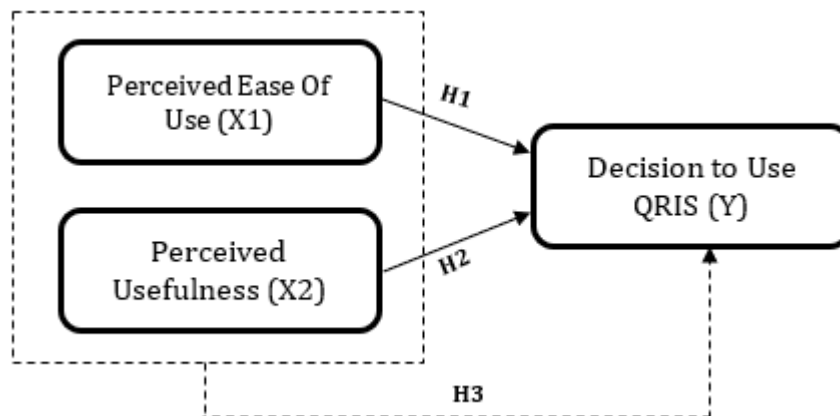


Figure 3. Thinking Framework

The hypotheses to be examined in this study based on the provided figure are as follows :

Hypothesis 1: The influence of the perceived ease of use (X1) on the decision of Generation Z to utilize QRIS as a digital payment method in Bandung City is examined.

Hypothesis 2: The decision of Generation Z to adopt QRIS as a digital payment method in Bandung City is affected by the perceived usefulness (X2).

Hypothesis 3: The decision of Generation Z to use QRIS as a digital payment method in Bandung City is jointly impacted by both the perceived ease of use (X1) and perceived usefulness (X2).

## 3 Research methodology

This research employs quantitative research methodologies as it involves the analysis of data through statistical methods. It is primarily descriptive in nature. The study focuses on Generation Z individuals in Bandung City who utilize QRIS for digital payment transactions. The sampling technique utilized is Non-Probability Sampling, specifically purposive sampling, wherein respondents are selected based on predetermined criteria set by the researcher. The sample size determination follows the Cochran Formula with a 5% margin of error, resulting in a total of 385 respondents. The data collected is primary, gathered through the distribution of questionnaires employing the Likert scale as a measurement tool. Data processing

involves several statistical tests including Instrument Test (Validity Test and Reliability Test) and Hypothesis Test (T-Test, F-Test, and Coefficient of Determination).

#### 4 Results of the study

##### 4.4 Research Results And Discussion

The participants involved in this investigation consist of Generation Z individuals residing in Bandung City, characterized by their productivity and falling within the age range of 16 to 28 years, who employ QRIS for digital transactions. A total of 439 eligible respondents meeting the established criteria were included in the study. Among them, 151 were male (34.4%) and 288 were female (65.6%). The predominant age group among the respondents was 21 to 25 years, comprising 303 individuals (69%), as depicted in the accompanying graph.

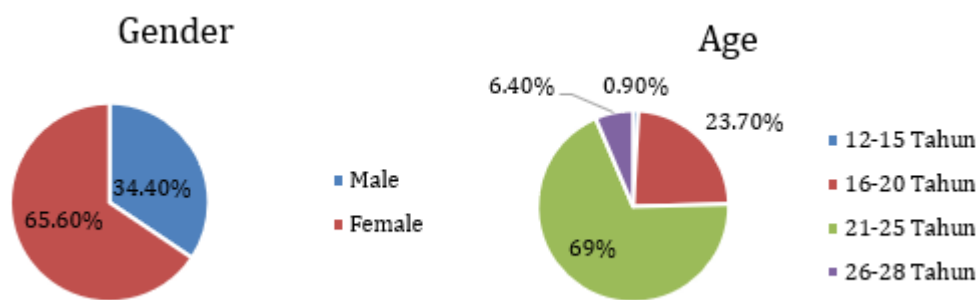


Figure 4. Gender Diagram and Age Diagram

##### 4.5 Research Instrument Test

###### Validity Test

The validity test serves to ascertain the validity of each question item within respective variables. In this study, the validity test is conducted using the Pearson correlation method. The criterion for decision-making in this method is that if the computed correlation coefficient (r count) is equal to or greater than the critical value (r table), then the question item is deemed valid; otherwise, it is considered invalid. With the critical value of r table (df) calculated as  $400 - 2 = 398$ , resulting in a value of 0.098. Presented below are the outcomes of the validity test conducted for each variable in this research.

**Table 1. Validity Test Results**

Variabel	Statement Item	Pearson Correlation	Sig. (2-tailed)	Description
Perceived Ease Of Use (X1)	X1.1	0.654	0.000	Valid
	X1.2	0.637	0.000	Valid
	X1.3	0.641	0.000	Valid
	X1.4	0.613	0.000	Valid
	X1.5	0.665	0.000	Valid
	X1.6	0.639	0.000	Valid
	X1.7	0.609	0.000	Valid
Perceived Usefulness (X2)	X2.1	0.626	0.000	Valid
	X2.2	0.674	0.000	Valid
	X2.3	0.613	0.000	Valid
	X2.4	0.703	0.000	Valid
	X2.5	0.659	0.000	Valid
	X2.6	0.684	0.000	Valid
	X2.7	0.649	0.000	Valid
Decision to Use QRIS (Y)	Y1	0.747	0.000	Valid
	Y2	0.743	0.000	Valid
	Y3	0.796	0.000	Valid
	Y4	0.610	0.000	Valid
	Y5	0.584	0.000	Valid
	Y6	0.825	0.000	Valid
	Y7	0.802	0.000	Valid
	Y8	0.833	0.000	Valid
	Y9	0.792	0.000	Valid
	Y10	0.763	0.000	Valid

The data analysis outcomes indicate that both the independent variable (and) and all statement items of the dependent variable exhibit validity, as evidenced by r count surpassing the critical threshold (0.098) and significance levels below 0.05. Hence, all elements of the statements utilized in this study effectively capture the intended measurements within the questionnaire.

**Reliability Test**

The aim of this reliability assessment is to evaluate the consistency of respondents' answers to each item within the variables analyzed in this study. The reliability test's decision criteria are as follows: a Cronbach's Alpha value between 0.8 to 1.0 indicates strong reliability, 0.6 to 0.799 denotes acceptable reliability, and less than 0.6 signifies poor reliability. The results of the reliability test for each variable in this investigation are presented below.

**Table 2. Reliability Test Results**

Variabel	Cronbach's Alpha	Koefisien	Description
Perceived Ease Of Use (X1)	0.963	0.60	Reliabel
Perceived Usefulness (X2)	0.964	0.60	Reliabel
Decision to Use QRIS (Y)	0.968	0.60	Reliabel

The variables demonstrate Cronbach's Alpha values of 0.963, 0.964, and 0.968 correspondingly. The reliability analysis reveals that the Cronbach's Alpha value for each variable surpasses 0.60, indicating the reliability of respondents' replies to the statements. Hence, the questionnaire related to each variable is considered appropriate for future research endeavors.

### Hypothesis Discussion

**Tabel 3. T-Statistic Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.932	1.173		5.909	0.000
Perceived Ease Of Use	0.320	0.071	0.251	4.487	0.000
Perceived Usefulness	0.753	0.074	0.571	10.211	0.000

a. Dependent Variable: Decision to Use

**Table 4. F-Statistic Test Results**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	21926.381	2	10963.191	383.254	,000 <sup>b</sup>
Residual	11356.396	397	28.606		
Total	33282.778	399			

a. Dependent Variable: Decision to Use

b. Predictors: (Constant), Perceived Usefulness, Perceived Ease Of Use

### T Statistical Test (Partial Test)

Following the execution of the T Statistical Test via SPSS version 25, the ensuing findings are as follows :

1. The T test performed on the perceived ease of use variable (X1) yielded a t-statistic of 4.487, exceeding the critical t value of 2.920, with a significance level

of 0.000, which is less than 0.05. Consequently, H1 is supported, suggesting that Perceived Ease of Use (X1) significantly impacts the decision to utilize QRIS.

2. The T test executed on the perceived usefulness variable (X2) resulted in a t-statistic of 10.211, surpassing the critical t value of 2.920, with a significance level of 0.000, lower than 0.05. Thus, H2 is confirmed, indicating that perceived benefits (X2) substantially influence the decision to use QRIS.

### F Statistical Test (Simultaneous Test)

The F Statistical Test is utilized to determine the impact of independent variables, including Perception Ease of Use (X1) and Perception of Usefulness (X2), on the decision to use QRIS (Y). If the significance value (sig) is less than 0.05 or if the F count surpasses the F table value, the independent variables have an influence on the dependent variable. Conversely, if the significance value is above 0.05 or if the F count is lower than the F table value, there is no influence of the independent variables on the dependent variable.

The test results show that the F count of 383.254 is greater than the F table value of 3.00, with a significance value of 0.000, less than 0.05. Therefore, H3 is supported, indicating that both Perceived Ease of Use (X1) and Perceived Usefulness (X2) collectively have a significant impact on the decision to use QRIS (Y).

### Determination Coefficient Test R<sup>2</sup>

The coefficient of determination test is a method used to assess how much the independent variable can explain variations in the dependent variable, typically ranging from zero to one. A value close to one suggests that the variable can almost entirely predict changes in the dependent variable.

**Table 5. Test Results of the Coefficient of Determination R<sup>2</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,812 <sup>a</sup>	0.659	0.657	5.34841

a. Predictors: (Constant), Perceived Usefulness, Perceived Ease Of Use

b. Dependent Variable: Decision to Use

The examination results reveal an Adjusted R Square value of 0.657 for the coefficient of determination ( $R^2$ ), indicating that around 65.7% of the impact on the decision to use QRIS (Y) can be attributed to the combined effects of Perceived Ease of Use (X1) and Perceived Usefulness (X2). The remaining 34.3% is linked to other variables not considered in the study.

#### 4.6 Discussion

##### **H 1 : The Effect of Perception Ease of Use (X1) on The Decision To Use QRIS**

The findings suggest that the decision to adopt QRIS is significantly influenced by the perceived ease of use (X1), aligning with the Technology Acceptance Theory principle that easier technology leads to higher acceptance rates. A recent study by [\(Li, Li, and Cai 2021\)](#) similarly supports a strong relationship between perceived ease of use and the intention to adopt financial technology.

##### **H 2 : The Effect of Perceived Usefulness (X2) on The Decision To Use QRIS**

The test results show that perceived usefulness (X2) also has a significant influence on the decision to use QRIS. This finding is in line with previous research that emphasizes the importance of perceived benefits in the use of financial technology [\(Venkatesh, Thong, and Xu 2012\)](#).

##### **H3: Simultaneous Effect of Perceived Ease of Use (X1) and Perceived Usefulness (X2) on QRIS Usage Decisions**

Statistical tests show that simultaneously, perceived ease of use and perceived usefulness have a significant influence on the decision to use QRIS. These results support the findings of previous studies that emphasize the importance of these factors in the adoption of financial technology [\(Alalwan et al. 2016\)](#). For example, research by [\(Alalwan et al. 2016\)](#) found that perceived convenience and benefits have a positive impact on financial technology usage behavior.

## 5 Conclusion

Based on the results of research on the effect of perceived ease of use and perceived usefulness on the decision to use QRIS as a digital payment tool for Generation Z in Bandung, it can be concluded as follows :

1. The Effect of Perceived Ease of Use on the Decision to Use QRIS: The statistical test results show that perceived ease of use has a positive and significant influence on the decision to use QRIS. This means that the higher the ease felt by users, the greater the decision to use QRIS as a digital payment tool. Generation Z in Bandung City tends to choose QRIS because they find this system easy to use, easy to learn, and easy to operate.
2. The Effect of Perceived Usefulness on the Decision to Use QRIS: The statistical test results also show that perceived usefulness has a positive and significant influence on the decision to use QRIS. This means that the greater the benefits felt by users from using QRIS, the greater the decision to use QRIS as a digital payment tool. Perceived benefits include ease of transaction, security, and effectiveness.
3. Simultaneous Effect of Perceived Ease of Use and Perceived Usefulness on the Decision to Use QRIS: The F statistical test shows that perceived ease of use and perceived benefits simultaneously have a significant influence on the decision to use QRIS. This indicates that the two factors together influence the decision to use QRIS among Generation Z in Bandung City. The combination of ease of use and usefulness perceived by users encourages them to prefer using QRIS in daily transactions.

Thus, it can be concluded that perceived ease of use and perceived usefulness are the two main factors that influence the decision to use QRIS as a digital payment tool among Generation Z in Bandung City. Improving these two factors will be the key to success in encouraging wider use of QRIS.

### Suggestion

- 1) Comparative Study: Conduct a comparative study of QRIS usage in different cities or regions to identify specific factors that influence the adoption of this technology.
- 2) User Experience Analysis: Investigate user experience with QRIS, including ease of use and user satisfaction.
- 3) Social Influences: Research the social and cultural influences on QRIS acceptance and usage, including the role of social media and word-of-mouth recommendations.
- 4) Enabling Technology: Study the integration of QRIS with other supporting technologies, such as digital wallets and banking apps, to improve interoperability and user convenience.
- 5) Longitudinal Research: Conduct longitudinal research to understand how the perception and usage of QRIS evolves over time, as well as its impact on digital payment patterns in society.

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