

The Influence of Perceived Usefull and Perceive Ease of Use on Interest in Using QRIS Transaction Services

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ARTICLE INFO

Keywords:

Digital Transaction

Payment

QRIS

ABSTRACT

PURPOSE - Implementing QRIS as a payment method has encouraged the creation of an integrated payment system through the standardization of payment QR codes. Therefore, it is important to understand how perceived usefulness and ease of use influence people's interest in QRIS transaction services. This research aims to analyze the influence of these two factors on interest in using QRIS, with the hope of providing valuable insights for developing strategies to increase QRIS adoption in Indonesia.

METHODOLOGY - This cross-sectional quantitative research used a survey method to investigate perceptions of benefits and convenience regarding people's interest in using QRIS, conducted from November 2024 to January 2025, involving people in Indonesia. Respondents were recruited using the accidental sampling method, and a sample of 140 respondents was obtained. The instrument used in this research was a questionnaire; the data obtained was analyzed using SEM PLS 3.0.

FINDING - The loading factor measurements were carried out using structural equation modelling (SEM) analysis, and the central construct used in this research is based on the technology acceptance model (TAM). In this research, the PEOU and PU indicators have relatively high coefficient values between 0.892 and 0.954, indicating that these constructs are measured well. Perceived Usefulness is the dominant factor influencing people's interest in using QRIS. Although Perceive Ease of Use also has potential, it is not significant.

Received 07 March 2025; Received in revised from 08 May 2025; Accepted 30 June 2025

ECOBISMA (Jurnal Ekonomi, Bisnis dan Manajemen) Volume 12 No. 2 (2025)

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Available online xx June 2025

INTRODUCTION

Fintech growth in Indonesia is running very fast, especially in the payments sector (Seputri & Yafiz, (2022). The rapid progress of information and communication technology in the digital era has significantly changed Indonesia's payment system. This change is reflected in the shift from cash-based to non-cash payments (Usman et al., 2024). Banks in Indonesia have developed digital payment business models that can be done online or offline. This approach

encourages business growth between banks and customers and between individual and corporate customers or MSMEs. Digital payments are currently being developed, namely the creation of Quick Response (QR) Codes for business transactions carried out by business people with their customers. Bank Indonesia initiated the creation of a one-gate payment system with the name Quick Response Code Indonesian Standard (QRIS) (Hamzah Muchtar et al., 2024).

Implementing QRIS as a payment method has encouraged the creation of an integrated payment system through the standardization of payment QR codes (Rachman et al., 2024). Bank Indonesia (BI) noted that QRIS transactions in Indonesia shot up 226.54 per cent last year, with 50.50 million users and 32.71 million merchants (Sutrisno, n.d.). Several factors, including perceived benefits and ease of use, influence QRIS adoption among the public. Perceived usefulness refers to an individual's belief that using a particular technology will improve their performance or productivity, while perceived ease of use refers to the extent to which an individual believes the technology is easy to understand and use. These two concepts are the main components in the Technology Acceptance Model (TAM), which is often used to analyze the acceptance of new technology by users (Octavia et al., 2024) (Rahmawati & Murtanto, 2023).

Previous research results imply that to increase consumers' intention to use the QRIS electronic payment system in Indonesia, QRIS service providers need to form sound opinions in society by increasing social influence. This will encourage customers to adopt QRIS e-Payment and accelerate the migration of cash transactions to non-cash transactions in Indonesia (Hamzah Muchtar et al., 2024). This confirms the research results Liem, (2022) showing that security, perceived benefits, ease of use, trust, subjective norms and attitudes significantly influence the intention to use QRIS digital payments. However, the results of research conducted Sleiman et al., (2021) show that perceptions of usefulness and convenience do not significantly affect the intention to use QRIS, while perceptions of risk and security significantly impact the intention to use QRIS. Based on this, further research needs to be carried out regarding public perceptions of using QRIS as a digital payment tool due to inconsistencies in the results of previous research.

Therefore, it is essential to understand how perceived usefulness and ease of use influence people's interest in QRIS transaction services. This research aims to analyze the influence of these two factors on interest in using QRIS, with the hope of providing valuable insights for developing strategies to increase QRIS adoption in Indonesia.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis, explains how users accept and adopt new technologies. The two main constructs in TAM are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), which significantly influence users' interest in adopting a technology (Davis, 1989). Recent studies confirm the continued relevance of TAM in evaluating the adoption of digital payment systems such as QRIS (Putri & Suryani, 2021; Nugroho & Puspitasari, 2022).

Perceived Usefulness (PU)

PU refers to the degree to which a person believes that using a system will enhance their performance. In the context of QRIS, PU is related to the ease, speed, and efficiency of cashless transactions. Research has shown that PU positively influences the interest in using QRIS, especially among MSME players and urban users (Rahmawati & Santoso, 2021; Fitriani et al., 2020).

Perceived Ease of Use (PEOU)

PEOU refers to the perception that using a system requires little effort. A user-friendly QRIS application with a simple interface and fast transaction process can increase this perception. Aulia and Pratama (2020) found that the higher the PEOU, the greater the likelihood of users being interested in using QRIS.

Behavioral Intention to Use QRIS

Behavioral intention refers to the willingness to use a technology in the near future. Both PU and PEOU have a direct impact on this intention. Several studies have shown that trust, ease of use, and perceived benefits collectively influence the decision to adopt QRIS as a digital payment method (Yusuf & Hidayat, 2023; Dewi & Ramadani, 2021).

METHODOLOGY

Research Design

This cross-sectional quantitative research used a survey method to investigate perceptions of benefits and convenience regarding people's interest in using QRIS, conducted from November 2024 to January 2025, involving people in Indonesia.

Data recruitment

Respondents were recruited using the accidental sampling method, and a sample of 140 respondents was obtained. The instrument used in this research is a questionnaire, which consists of three parts: (1) Respondent's consent (Informed consent), (2) Technology Acceptance Model (TAM), and (3) Respondent's demographic information. Questionnaire items were used to assess perceived ease of use (PEOU), perceived usefulness (PU), and behavioural intention (BI) (Parasuraman & Colby, 2014). Respondents' Demographic information was collected to understand the influence of demographic variables on variables in TAM.

Data analysis

The data obtained were analyzed using Structural Equation Modeling – Partial Least Square (SEM PLS) 3.0. Measuring the magnitude of the correlation between the construct and the latent variable and determining whether data processed using SmartPLS is valid by looking for the convergent validity value equal to the outer loading or loading factor. The loading factor value is considered ideal if it is 0.7 and is deemed sufficient if it is around 0.6 (Hair et al., 2021). Testing the influence of perceived interest and convenience was carried out by testing the t-test, using the bootstrapping method with a two-tailed test type, and a significance level of 5% (0.05) to test the research hypothesis; the value is considered to have a significant effect if the p-value is 0.05 (Hair et al., 2021). Testing the influence of perceived interest and convenience was carried out by testing the t-test, using the bootstrapping method with a two-tailed test type, and a significance level of 5% (0.05) to test the research hypothesis; the value is considered to have a significant effect if the p-value is 0.05 (Hair *et al.*, 2021).

RESULTS AND DISCUSSION

Results

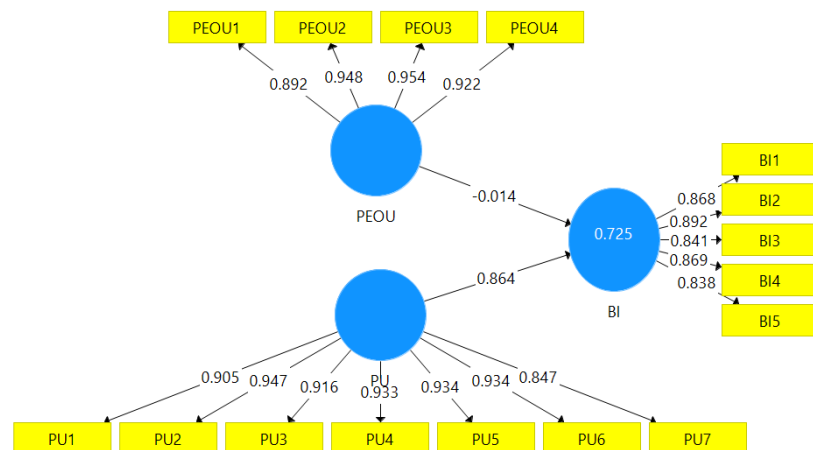
Research on the Influence of Perceived Benefits and Convenience on Interest in Using QRIS Transaction Services was carried out from November 2024 to January 2025 and targeted people in Indonesia with an instrument in the form of a questionnaire distributed online.

Table 1. Respondent Characteristic

Characteristic		n(%)
Gender		
	Male	128 (91,4%)
	Female	12 (8,6%)
Age (year's old)		
	13-19	1 (0,7%)
	20-39	65 (46,4%)
	40-64	74 (52,9%)
Educational background		
	Senior High School	30 (21,4%)
	Diploma	50 (35,7%)
	Undergraduate	42 (30,0%)
	Postgraduate	18 (12,9%)
Work		
	Student	8 (5,7%)
	Private Employees	61 (43,6%)
	Civil servants	8 (5,7%)
	Self-employed	14 (10,0%)
	Others	49 (35,0%)
Locations		
	Metropolitan	8 (5,7%)
	City center	29 (20,7%)
	Suburbs	49 (35,0%)
	Village	44 (31,4%)
	Hamlet	10 (7,1%)
E-Wallet		
	No	47 (33,6%)
	Yes	93 (66,4%)

Source : Data sources processed, 2025

The research results (Table 1) show that the majority of the population is male, with 128 respondents (91.4%) with an age range of 20-39 years and 65 respondents (46.4%). Most respondents had a Diploma education history (35.7%). This indicates that most respondents have a high level of education, which may indicate the involvement of more educated individuals in this survey, which could also be correlated with the level of accessibility to information. Most respondents came from the suburbs (35.0%) and villages (31.4%). This suggests that the survey has pretty good coverage outside large metropolitan areas, covering a wide range of regions with different levels of urbanization. This also indicates that the study could capture the views of people living in areas further from major city centres. E-Wallet usage is very high, with more than two-thirds of respondents using them, reflecting a strong digital payments trend. This data provides a clear picture of the demographic characteristics and behaviour of payment technology usage among respondents, which can be used for further analysis regarding technology adoption or marketing strategies for the digital sector.



PEOU=Perceive Ease of Use; PU=Perceive Usefull; BI=Behavioral Intention

Figure 1. Results of SEM-PLS loading factor analysis of the questionnaire construct used

PEOU is one of the main factors influencing whether users feel comfortable and confident using QRIS. In this research, the PEOU indicators (PEOU1-PEOU4) have pretty high coefficient values between 0.892 and 0.954, indicating that this construct is measured well. PU is the extent to which a person believes using a particular technology will improve performance. In this study, perceived benefits were calculated using PU1-PU7, and factor loading results ranging from 0.847-0.947 indicate that the questions used in the questionnaire were valid and reliable (Nikmatul Maula Pulungan et al., 2023).

Table 2. Relationship between perceived benefits and convenience to interest in using QRIS

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
PEOU -> BI	-0.014	-0.011	0.070	0.207	0.836
PU -> BI	0.864	0.859	0.069	12.550	0.000*

Source : Output SmartPLS, 2025

DISCUSSION

The results of the loading factor measurements have been carried out from Structural Equation Modeling (SEM) analysis (Figure 1), the main construct used in this research is based on the Technology Acceptance Model (TAM) model developed by Davis & Davis, (1989) to understand the factors that influence acceptance or someone's interest in using technology. Overall, this model illustrates that the perceived usefulness represented by the Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) variables, which represent the convenience variable, acts as the dominant factor influencing user intention (Behavioral Intention / BI) or interest in using QRIS services. Although Perceived Ease of Use (PEOU) also has a significant contribution in improving these two variables.

PEOU (ease of use) does not show a significant influence on Behavioral Intention (BI) (interest), with a high P-value (0.836) (Table 2). This indicates that ease of use is essential, but perceived usefulness (PU) is more critical in shaping user intentions. PU (usefulness) shows a very significant and strong influence on Behavioral Intention (BI), with a very small P-value (0.000) and a very high T-value (12,550). This shows that the more valuable a technology is, the more likely users will use it. The results of this research are relevant to research conducted by Maulana et al., (2024) yang mengungkapkan bahwa PEOU tidak berpengaruh signifikan terhadap niat perilaku menggunakan layanan QRIS. Namun, PEOU berpengaruh terhadap kepercayaan, yang pada gilirannya memengaruhi niat perilaku menggunakan layanan tersebut (Teja Kusuma Ramadhan & Edy Purwo Saputro, 2024).

The greater the benefits of QRIS, the greater the user's interest in using it in daily transactions. The high coefficient between PU and BI in the previous model indicates that perceived usefulness influences the intention to use QRIS. Users who feel that QRIS saves time and makes transactions easier will be more inclined to use QRIS more often in the future (Mujib & Amin, 2023); (Pristiyono et al., 2023); (Firnanda & Sulisti, 2025).

QRIS offers high practicality and usability for its users, and with the increasing number of QRIS recipients in several sectors (commerce, restaurants, transportation, etc.), this technology is increasingly accessible. Thus, people's interest in using QRIS is strongly influenced by the perceived benefits of the convenience and practicality offered by this system (Taryanda et al., 2024). One of the main reasons QRIS was adopted quickly was its ease of integration with several digital payment applications, including OVO, GoPay, DANA, LinkAja, and other banks that support it. QRIS allows users to choose the platform they like without worrying about compatibility. This is critical in increasing adoption rates and interest in using this technology (Salja et al., 2025). Users feel at ease when using QR-based payment applications or platforms. Users no longer need to use cash or physical cards; they simply scan the QR code to complete transactions, whether for purchasing goods, paying bills or donating.

The influence of benefits on these research findings is significant, as people are more likely to use payment technologies that provide them with convenience and efficiency in their daily lives. QRIS enables fast payments and reduces dependence on cash, which is relevant in the current pandemic and digital era. However, although PEOU also influences BI, its influence is lower than that of PU. This could be because although the QRIS system is straightforward to use, the real benefits felt by users are more substantial in influencing their decision to continue using this technology.

CONCLUSIONS

Perceived Usefull is the dominant factor influencing people's interest in using QRIS, because perceived usefulness is the degree to which a person believes that using a particular system will improve his or her job performance. Although Perceived Ease of Use also has potential, it is not significant.

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