

Original Article

Behavioral Accounting Perspective on QRIS Adoption Among Generation Z: An Elaboration of Convenience, Security, Cost, Social Influence, and Innovativeness Within Behavioral Theory Frameworks

¹Nataherwin, ²Dewi Agustina, ³Sri Sundari, ⁴Aini Indrijawati

¹Tarumanagara University, Indonesia.

²Trisakti School of Management, Indonesia.

^{3,4}Hasanuddin University, Indonesia.

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Abstract: The rapid advancement of digital technology has accelerated the transformation of payment systems from cash-based transactions to more efficient cashless payment methods. One of the most significant innovations in Indonesia is the Quick Response Code Indonesian Standard (QRIS), which serves as the national QR code payment standard. This study aims to examine the effects of perceived convenience, perceived security, perceived cost, social influence, and personal innovativeness on the adoption decision of QRIS among Generation Z in DKI Jakarta. A quantitative approach with an associative descriptive research design was employed. Primary data were collected through an online questionnaire distributed to 114 Generation Z respondents who live, work, or study in DKI Jakarta and have used QRIS at least three times within the last month. Purposive sampling was applied, and the data were analyzed using SPSS version 30 through validity tests, reliability tests, multiple linear regression analysis, t-tests, F-tests, and coefficient of determination analysis. The results indicate that the research model explains 69.1% of the variance in QRIS adoption. Simultaneously, all independent variables significantly affect QRIS adoption. However, partial testing reveals that only perceived convenience has a positive and significant influence on QRIS adoption decisions, while perceived security, perceived cost, social influence, and personal innovativeness have no significant effect. These findings suggest that ease of use, practicality, and transaction efficiency are the primary factors driving Generation Z to adopt QRIS as a digital payment method.

Keywords: QRIS, Generation Z, Digital Payment, Technology Adoption, Perceived Convenience.

I. INTRODUCTION

The rapid daily development of technology has brought numerous behavioral changes into everyday life, particularly within Indonesia's payment systems. The paradigm shift from conventional cash-based transaction methods to a digital financial ecosystem is no longer merely a contemporary lifestyle trend but has become a primary necessity in supporting global economic efficiency (Arner et al., 2020). In Indonesia, this transformation was spurred by the COVID-19 pandemic, during which the public perceived cash transactions as potential sites for virus transmission. This condition compelled society to switch their daily payment methods to non-cash or cashless options to minimize physical interaction (Bank Indonesia, 2021).

In addition to the aforementioned strategic responses to evolving consumer behavior, Bank Indonesia has also implemented the Quick Response Code Indonesian Standard (QRIS). QRIS is designed as a single national standard for QR codes, which allows all types of Payment Service Providers (PJPs) to operate within a cohesive and efficient environment. According to Bank Indonesia (2023), although QRIS transaction volumes were initially negatively impacted by the COVID-19 pandemic, they have continued to grow at a steady rate since then. The transaction volume for QRIS in 2023 was up 137 percent, totaling 777.41 million transactions. Compared to the prior year, there was a 170 percent increase in the number of QRIS transactions. This trend illustrates how a new transaction culture is being established throughout society. A survey conducted by Populix (2023) demonstrated that over 70 percent of Gen Z respondents make use of cashless payment methods at least three times each week, and that more than half of their total transactions are made on items deemed "non-essential." These data show that QRIS is not simply a means of making payments; rather, it is providing a platform for developing new financial habits that could ultimately affect how young people spend money, manage their budgets, and practice financial management.



The rapid growth of QRIS adoption in DKI Jakarta, the economic and digital innovation center of Indonesia, can be attributed to the high internet penetration rate and the existence of a mature digital infrastructure. According to Bank Indonesia data, Jakarta represents a major contribution to the total volume of transactions due to its readiness in telecommunications infrastructure and a digitized business environment, from big retail stores to Micro, Small, and Medium Enterprises (MSMEs). For the residents of Jakarta, using QRIS is no longer just for convenience, but rather an integral part of their daily routine, which requires quickness and time efficiency (Bank Indonesia, 2024). Along with the process of inclusive digitalization, Gen Z has emerged as the largest demographic group and, at the same time, the first mover (early adopter) of many financial technology innovations. Even though Gen Z in Jakarta has a very high level of technological literacy (digital natives), their decision to adopt financial instruments like QRIS is determined by many different types of psychological and technical factors. However, the adoption decisions are made through a combination of psychological, economic, and technical factors.

In addition to being convenient and efficient, there are still major behavioral issues related to the adoption of QRIS by Gen Z. A study showed that consumerism, a lack of financial knowledge, and a decrease in self-control create problems for Gen Z QRIS users in developing smart ways to manage their finances. The majority (approximately 47%) of Gen Z respondents show a medium to high level of consumerism. They tend to make impulsive purchase decisions based on discounts and promotions. In fact, approximately 59% of respondents use digital payment options because they are convenient and efficient, even though many have expressed concern about safety. These results confirm that both psychology and sociology influence how Gen Z responds to and integrates digital payment technologies into their everyday financial lives.

Gen Z's adoption of QRIS cannot be explained by classical economics' assumption that all people make rational decisions based on perfect information. Instead, Gen Z's use and adoption of QRIS can be explained through the use of cognitive and social processes that influence how they view, think about, feel about, and decide to adopt or use QRIS. Therefore, there are five key constructs -- convenience, security, cost, social influence, and innovation -- that can be linked to existing behavioral theories including TAM (Technology Acceptance Model), UTAUT2 (Unified Theory of Acceptance and Use of Technology 2), TPB (Theory of Planned Behavior), and Mental Accounting Theory.

Gen Z's decision to use QRIS is not simply a linear path based on technology but rather a web of connections among five related areas. In accordance with the model used in previous research studies (Al-Qudah et al., 2024), digital payment usage within this generation is influenced by five interconnected factors. Additionally, there are psychological elements that affect their choices. A unique aspect of this phenomenon is called the "cashless effect," which refers to the fact that using non-cash options such as QRIS reduces the psychological strain associated with making purchases, or "the pain of paying." Individuals tend to feel that digital spending is not as burdensome as physically spending cash, thereby indirectly increasing their willingness to pay or readiness to spend (Prelec & Simester, 2001).

II. LITERATURE REVIEW

The rapid development of technology from day to day brings many behavioral changes in daily life, especially in the payment system in Indonesia. The paradigm shift from conventional cash-based transaction methods to a digital financial ecosystem is no longer a contemporary lifestyle trend, but has become a primary need in supporting global economic efficiency (Arner et al., 2020). In Indonesia, this occurred due to the COVID-19 pandemic, where the public felt that cash transactions could be a breeding ground for the virus. This condition forced the public to change their daily payment methods to non-cash or cashless payments to minimize physical interaction (Bank Indonesia, 2021).

In order to address the shifts in consumer behavior described above, Bank Indonesia developed the Quick Response Code Indonesian Standard (QRIS). QRIS represents a national QR code standard that allows different payment service providers (PJP) to integrate into a single efficient system. Based on data provided by Bank Indonesia (2023), the growth rate for QRIS electronic money transaction volume after the pandemic has demonstrated a steady positive trend. Through December 31, 2023, the growth rate for QRIS transaction volume was 137%, with 777.41 million transactions. Compared to the prior year, there was a 170% increase in transaction volume. Therefore, this growth reflects the development of a sustainable new transaction culture among the population. Additionally, according to Populix's 2023 survey results, approximately 70% or more of Gen Z survey participants utilized cashless payment methods three or more times per week; over half of their transactions were classified as non-essential spending. These results demonstrate that QRIS serves as both a means of payment and a platform for establishing new financial behaviors that can affect purchasing decisions, budgetary discipline, and financial management practices of the next generation.

The adoption of QRIS in DKI Jakarta is growing exponentially due to its position as the center of Indonesia's economic and digital innovation, along with the fact that there is a high penetration rate of the Internet in DKI Jakarta and that it has an existing digital infrastructure. According to Bank Indonesia, DKI Jakarta makes a major contribution to the volume of transactions made through QRIS as a result of the readiness of telecommunications infrastructure and a digitalized business

ecosystem that includes everything from large retail stores to MSMEs. For people living in DKI Jakarta, the use of QRIS is not just about making purchases quickly; rather, using QRIS has become a part of their everyday lives where they require speed and time efficiency (Bank Indonesia, 2024). In the midst of this wave of inclusive digitalization, Generation Z (Gen Z) emerges as the most dominant demographic group, as well as the main driving force (early adopters) of various financial technology innovations. Although Gen Z in Jakarta is known to have very high technological literacy (digital natives), their decision to adopt financial instruments like QRIS is influenced by complex psychological and technical variables. Nevertheless, the adoption decision is influenced by a complex interaction of psychological, economic, and technical variables.

However, although QRIS provides a convenient and efficient way to make payments, it also presents many behavioral challenges for Gen Z. According to recent studies, there are three major factors that prevent Gen Z users of QRIS from developing appropriate behaviors related to managing money wisely. These are a consumptive lifestyle, a lack of knowledge about finance (financial literacy), and less control over one's actions (less self-control). Of all the Gen Z survey respondents who reported using QRIS, 47 percent have a moderate or high level of consumptive behavior; they tend to buy things on impulse based on sales and discounts. Furthermore, approximately 59 percent of the Gen Z survey respondents reported that they primarily used digital payment systems because they were convenient and easy to use. However, some of these same respondents also stated that they did not feel safe using digital payment systems. Therefore, this data supports the idea that the psychological and social aspects of our lives determine whether or not we will adopt digital payment systems into our daily financial activities.

The adoption of QRIS by Generation Z cannot be explained only from the viewpoint of traditional economic rationalism, where people are seen as being completely rational and knowledgeable decision-makers. However, the adoption and use of QRIS must be examined through both social and cognitive processes that affect how individuals perceive things; what their beliefs are regarding the adoption and use of QRIS; what they think other people will think about them using QRIS; and how much control they feel they have over whether or not they use QRIS. There are five major factors that contribute to the adoption and use of QRIS – perceived ease of use, perceived safety, perceived cost, influence of others on an individual's decision to use QRIS, and the level of innovation of the technology that can be related to well-known behavioral models including the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), Theory of Planned Behavior (TPB), and Mental Accounting Theory.

The decision of Gen Z to adopt QRIS is not just a linear process based on technology, but rather a dynamic interaction between 5 main interrelated factors. According to the framework of previous empirical studies (Al-Qudah et al., 2024), the adoption of digital payment by this cohort depends on 5 main interrelated factors. Furthermore, besides these 5 technological factors, there are psychological factors influencing their choices. A unique aspect of the underlying behavior is the cashless effect; the use of non-cash payment methods like QRIS can greatly lessen the psychological burden associated with the act of paying for something, i.e., “the pain of payment.” Individuals tend to feel that digital spending is not as burdensome as physically spending cash, thereby indirectly increasing their willingness to pay (Prelec & Simester, 2001).

In explaining the complexity of financial technology adoption phenomena, this study integrates three main theoretical frameworks that complement each other in the behavioral accounting literature on information systems: Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and Diffusion of Innovations (DOI) theory. The integration of these three theories is important given that no single theory can fully capture all dimensions of Gen Z's dynamic behavior, which is influenced by various factors from the perspectives of system functionality, external environmental pressures, and individual psychological characteristics.

The first theory underlying this research is the Technology Acceptance Model (TAM) initiated by Davis (1989). TAM conceptualizes that an individual's acceptance or rejection of an information system innovation is determined by two main cognitive beliefs. First, perceived usefulness, which is security increasing the perceived benefit value of QRIS (transactions protected from risk), and perceived ease of use, which reflects the perception that using QRIS does not require excessive cognitive or physical effort. In the context of QRIS, the TAM model is used to dissect the dimensions of convenience and technical efficiency. Through TAM, it can be analyzed to what extent Generation Z views QRIS as an instrument capable of simplifying their daily financial arrangement processes and minimizing operational barriers during transactions (Al-Qudah et al., 2024). In addition, TAM explains how cognitive perceptions (convenience, security) are translated into attitudes, intentions, and QRIS adoption behavior.

However, TAM is often criticized for focusing too much on the internal-functional aspects between users and systems, thus neglecting social environmental dynamics. To fill this gap, this study also adopts the second theory, the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003). UTAUT contains several core components; however, one in particular that is very related to Gen Z is social influence. The UTAUT framework provides a

way to understand how the perceptions of other people that are considered important to an individual (e.g., family, peers, reference groups) may induce an urge to use QRIS to conform to what is happening within the current digital environment. Hedonic Motivation, which was defined by Venkatesh et al. (2003) as the sense of enjoyment and/or pleasure that Gen Z experiences when utilizing QRIS; therefore, it creates feelings of emotional comfort and positive experiences.

In addition to system functional factors and environmental influence, technology adoption decisions also highly depend on the inherent internal character of the user subject itself. Therefore, the third theory integrated is Rogers' (1995) Diffusion of Innovations (DOI) theory. DOI theory focuses on how a new idea, practice, or object is communicated through certain channels over time among members of a social system. Through the lens of DOI, this research examines the variable of personal innovativeness to classify the extent to which a Gen Z individual has the mental readiness and proactive interest to become an early adopter who dares to take technical risks when trying new features on QRIS compared to other community groups. The first factor is perceived convenience.

Research conducted by Lin (2016) reveals that convenience is the most consistent predictor in the adoption of mobile-based payment services. This is supported by the findings of Al-Qudah et al. (2024), which show that the higher the level of practicality offered by a system, the greater the likelihood for individuals to permanently switch to that technology. On the other hand, digitalization offers advantages in financial management. Gen Z feels that QRIS is much more efficient for real-time expenditure tracking through digital transaction history. The integration between psychological convenience and ease of control is then reflected in the first factor, Perceived Convenience. In a city as dense and busy as Jakarta, convenience in access speed and time efficiency is a top priority for Gen Z. In the context of payment systems, time and energy efficiency are the main reasons respondents adopt them. Based on the results of this study, the following hypothesis is proposed:

A) H1: Convenience positively affects the decision to adopt the QRIS payment system.

In addition to being convenient, a study conducted by Tahar et al. (2020) demonstrated empirically that users' perceived security significantly influences their interest in using e-wallets. A precondition for conducting digital financial transactions is the user's belief that his/her personal data and account balance are technically protected. Perceived Security can be defined as the user's confidence in the system's ability to protect him/herself from cyber threats and data misuse (Salisbury et al., 2001). Perceived Security consists of several factors, including protecting sensitive data from being accessed without authorization, ensuring transaction data remains intact, and providing evidence of system availability. Users of QRIS perceive security as the extent to which the digital payment platform protects them from financial loss and identity theft. Generation Z, although considered digital natives, displays a great deal of caution when it comes to data breaches. The security of QRIS includes the use of encryption technology and authentication procedures (PINs, fingerprint scanning, facial recognition) to confirm user identity. When users believe that the risks associated with digital transactions have been effectively managed by Bank Indonesia licensed payment service providers (PJPs), the psychological barriers to adopting the technology will be lowered. Al-Qudah et al. (2024) also emphasized that system security guarantees help to overcome user resistance to innovation. If the system is viewed as secure, then adoption intention will increase. Therefore, the second hypothesis is proposed:

B) H2: Security positively affects the decision to adopt the QRIS payment system.

García-Fernández et al. (2018) said in their study that the benefit-to-cost ratio (economic value) is what rational digital consumers take into account. When technologies have very low additional costs, they are able to quickly reach a larger number of people. Perceived Cost means how users think about the amount of money they paid out in exchange for the benefits they got from using technology (Venkatesh et al., 2012). From a technical point of view, QRIS is a good idea because it makes cash handling less expensive. To Gen Z consumers, costs can be thought of as "opportunity costs." An example of this is the admin fee you pay to put money into your account or the merchant fee you may have to pay to use a merchant's service (MDR). However, on the other hand, QRIS often offers efficiency through loyalty programs, cashback, and special discounts that actually reduce user spending. If users perceive that the value of benefits they receive is far greater than admin fees or sacrifices made, then this cost perception will be rated positively and support the decision to continue using the service (Cheung et al., 2014). This finding is supported by various research showing that cost efficiency, including promos or transaction cost savings, is a strong driver in payment system adoption. Therefore, the hypothesis is proposed:

C) H3: Cost negatively affects the decision to adopt the QRIS payment system.

External factors such as social influence from the surrounding environment, family, and peers have also been proven to have strong implications for the behavior of Generation Z as a highly socially connected group (Al-Qudah et al., 2024). This environmental pressure triggers an individual's tendency to follow prevailing financial trends. Social Influence explains the extent to which an individual feels that others important to them (family, friends, or idol figures) expect them to use an innovation (Venkatesh et al., 2003). The Digital Environment and Peer Opinions influence Generation Z's adoption of QRIS. The adoption of QRIS in Jakarta is generally perceived to be a reflection of modernism and an individual's progressive lifestyle. Peer pressure is a strong motivator for individuals to adopt QRIS quickly. When most members of a person's social

group use QRIS as their preferred method of payment at social gatherings, those who do not yet use the system are likely to feel “left behind” and/or uncomfortable socially. Therefore, it is common for the initial motivation to adopt QRIS to come from within the individual’s social environment prior to recognizing the functional benefits of the technology (Susanto et al., 2022). Based on this, the fourth hypothesis is proposed:

D) H4: Social influence positively affects the decision to adopt the QRIS payment system.

Finally, personal characteristics in the form of individual innovativeness in the field of technology reflect a person’s readiness to try and adopt new information system innovations earlier than others. Innovative groups will be more open to the presence of QRIS. Personal innovativeness reflects an individual’s willingness to try new products or services earlier than other members of the social system (Rogers, 1995). As digital natives, Generation Z has a high innovative characteristic, marked by curiosity and courage in exploring new features on fintech platforms. Innovativeness acts as an internal catalyst that accelerates the adoption process because these individuals feel a sense of satisfaction when they are able to master and utilize the latest technology to facilitate their economic activities. This innovative nature becomes an internal factor that accelerates the diffusion process of QRIS in society (Yu et al., 2020). Therefore, the fifth hypothesis is proposed:

E) H5: Individual innovativeness positively affects the decision to adopt the QRIS payment system.

Although this framework has been specifically tested to dissect these five variables, the context of QRIS among Gen Z in DKI Jakarta still requires further exploration. Most previous literature has focused more on behavioral intention, but there is still very little that dissects the determinants of permanent adoption decisions in an already saturated market like Jakarta. Problems arise when adoption occurs impulsively due to promotions or social influence, without being based on strong financial literacy. The inconsistency between high digital literacy and possibly low financial literacy in Gen Z in Jakarta creates a risk of poor personal financial management. This creates a research gap because Jakarta has the most competitive digital market characteristics, which may yield unique determinant results compared to other regions. This study is intended to fill this gap by presenting an empirical analysis of the determinants of QRIS adoption among the younger generation in Jakarta.

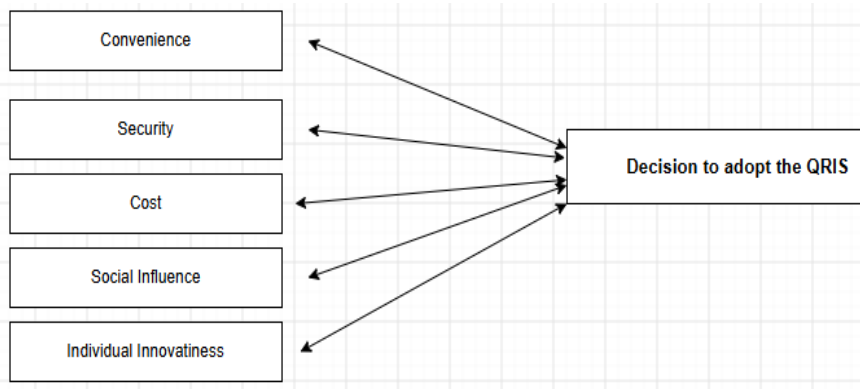


Figure 1. Research Model

III. RESULTS AND DISCUSSION

A) Research Methodology

The main goal of this study is to investigate the relationship between perceived convenience, perceived security, perceived costs, social influences, innovation and the use of digital payments by Generation Z in DKI Jakarta. In order to meet its goals, this study will utilize a quantitative approach using a descriptive-associative research design that will allow for empirical testing of the formulated hypotheses through statistical analyses. According to Sugiyono (2013), associative research explores the relationship between two or more variables; it also examines the causal relationship between independent and dependent variables.

Data were collected using a questionnaire developed based on relevant previous studies. The questionnaire consisted of demographic questions and statement items designed to measure the latent variables in the study. The demographic questions covered gender, age, major, and respondents’ experience in using digital payment services. Overall, the research instrument consisted of 25 question items.

All research items were measured using a five-point Likert scale, ranging from 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, to 5 = strongly agree. At the beginning of the questionnaire, an introductory letter and an informed consent form were provided, containing information regarding the purpose of the study, respondents’ willingness to participate, the confidentiality of respondents’ data and identities, as well as other relevant ethical considerations. Thus, respondents were

provided with adequate information before giving their consent to participate in the study. The data used in this study are primary data collected directly from the research subjects through an online questionnaire. Since the population is very large and its exact size is unknown (*unknown population*), this study employs a *non-probability sampling* method using a *purposive sampling* technique. Respondents were selected based on predetermined criteria to ensure that the data collected were relevant to the objectives of the study. The criteria for respondents in this study were individuals within the Generation Z age range (14–29 years old at the time of the study), who reside, work or undertake an internship or pursue education (as university students) in the DKI Jakarta area, and who have used QRIS services at least three times within the past month. These criteria were established to ensure that respondents had sufficient experience to provide informed assessments.

The survey was administered via various social media channels, including Instagram, WhatsApp, and X. In addition, there were some screening questions that helped verify whether the respondent had used digital payments before. There were 114 usable responses received; all of those responses could be utilized in the next phase of the research. Data collection occurred during a one-month timeframe starting in the first part of April 2026 until the end of April 2026. For data analysis, the study employed SPSS version 30. The analyses conducted included descriptive analysis, validity testing, reliability testing, linear regression analysis, *t*-test, *F*-test, and the coefficient of determination (R^2).

Table 1: Survey Items and References for All Variables

Variabel	Item	Measurement	Reference
QRIS Payment Adoption (AP)	APQ1	I regularly use QRIS for my daily transactions.	Widayani et al. (2022)
	APQ2	I prefer using QRIS for payments rather than cash.	
	APQ3	I intend to continue using QRIS in the future.	
	APQ4	I often recommend QRIS to other people.	
Perceived Convenience (PN)	PN1	I believe that paying with QRIS is more convenient than paying with cash.	Lin (2016)
	PN2	The transaction process is faster when using QRIS.	
	PN3	QRIS services are easy to find and easy to use whenever needed.	
Perceived Security (PA)	PA1	I believe that my personal information is secure when making transactions through QRIS.	Tahar et al. (2020)
	PA2	I feel that my balance and financial information are securely protected when using the QRIS system.	
	PA3	I feel calm and have no concerns whenever I make payments using QRIS.	
Perceived Cost (PB)	PB1	I believe that the administrative or service fees charged for QRIS transactions are reasonable and not burdensome.	García-Fernández et al. (2018)
	PB2	Using QRIS helps me save on transaction costs (e.g., avoiding price rounding, cash change issues, or providing access to special promotions).	
	PB3	I am satisfied with the fees charged for QRIS transactions.	
Social Influence (PS)	PS1	People close to me encourage me to use QRIS.	Dekkers et al. (2019)
	PS2	I use QRIS because I see many people around me (in my social environment) using it as well.	
	PS3	The growing trend of QRIS usage makes me more confident in using this service.	
Inovativeness (IN)	IN1	I am always enthusiastic about trying the latest features available on QRIS services.	Shoham et al. (2012)
	IN2	I am usually among the first people to adopt new features on QRIS.	
	IN3	I enjoy using the latest QRIS payment technology for financial transactions.	

B) Descriptive Analysis

A descriptive analysis was conducted to determine the characteristics of the research respondents based on their year of birth, gender, domicile/primary activity, general activity, and frequency of using QRIS within a month. The findings indicated that the majority of respondents were female, accounting for 56.1%, while males comprised 43.9%. Based on age, most respondents were in the 20-24 age range, corresponding to those born between 2002 and 2006.

Table 2: Demographic Characteristics of Respondents

Demographic Variables	Category
Year of Birth	1997-2001: 25.5% (29 respondent), 2002-2006: 62.3% (71 respondent), 2007-2012: 12.4% (14 respondent)
Gender	Men : 43.9% (50 respondent), women: 56.1% (64 respondent)

Domicile	Jakarta Barat: 50.9% (58 respondent), Jakarta Utara: 16.7% (19 respondent), Jakarta Timur: 9.6% (11 respondent), Jakarta Selatan: 10.5% (12 respondent), Jakarta Pusat: 12.3% (14 respondent)
Activity	Student/ university student : 58.8% (67 respondent), Employee: 36.8% (42 respondent), Entrepreneur: 4.4% (5 respondent)
Frequency of QRIS usage per month	3-5 times: 6.1% (7 respondent), 5-10 times i: 21.1% (24 respondent), >10 times : 72.8% (83 respondent)

C) Classical Assumptions Test

Classical assumption tests are conducted to ensure that the regression model used meets statistical requirements, allowing the analysis results to be properly interpreted. The tests performed include the normality test, multicollinearity test, and heteroscedasticity test. The normality test is performed using the Kolmogorov-Smirnov method to determine whether the residuals are normally distributed. According to Ghozali (2018), data are considered normally distributed if the significance value (p-value) is greater than 0.05.

Table 3: Normality Test

Metode	Sig	Description
Kolmogorov-Smirnov	0,086	Normal

Source: IBM SPSS 25 data processing results

Based on Table 3, a significance level (p-value) of 0.086 has been generated. Since this value is larger than 0.05, it may be determined that the residuals are in a normal distribution format and therefore meet the assumption of normality. The multicollinearity test will evaluate the relationship between independent variables of the regression model. The heteroscedasticity test, which uses the Glejser method, will assess whether the residual variance is evenly distributed across the regression model. According to Ghozali (2018), a regression model is declared free from multicollinearity if it has a tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value less than 10. A regression model is declared free from heteroscedasticity if the significance value is greater than 0.05.

Table 4: Multicollinearity Test and Heteroscedasticity Test

Variabel	Tolerance	VIF	Description	Sig. Glejser	Description
Perceived Convenience	0,296	3,380	Tidak terjadi Multikolinearitas	0,376	Tidak terjadi Heteroskedastisitas
Perceived Security	0,301	3,324	Tidak terjadi Multikolinearitas	0,762	Tidak terjadi Heteroskedastisitas
Perceived Cost	0,291	3,442	Tidak terjadi Multikolinearitas	0,411	Tidak terjadi Heteroskedastisitas
Sosial Influence	0,267	3,739	Tidak terjadi Multikolinearitas	0,779	Tidak terjadi Heteroskedastisitas
Inovativeness	0,291	3,442	Tidak terjadi Multikolinearitas	0,058	Tidak terjadi Heteroskedastisitas

Source: IBM SPSS 25 data processing results

Based on Table 4, all variables have tolerance values above 0.10 and VIF values below 10. Therefore, it can be concluded that the regression model does not suffer from multicollinearity. Furthermore, the results of the Glejser test indicate that all variables have significance values greater than 0.05, ranging from 0.058 to 0.779. Thus, it can be concluded that the regression model does not suffer from heteroscedasticity. Consequently, the regression model has met the classical assumptions and is suitable for hypothesis testing.

D) Validity and Reliability Test

Validity testing was conducted to determine the ability of each statement item to measure the research variable. This was performed using the Corrected Item-Total Correlation with the aid of SPSS version 30. According to Nunnally & Bernstein (1994), a statement item is considered valid if its Corrected Item-Total Correlation value is greater than 0.30. The test results showed that all statement items in this study have a Corrected Item-Total Correlation value above 0.30; thus, all items are declared valid and suitable for use in the research. Subsequently, reliability testing was performed using Cronbach's Alpha method. According to Ghozali (2018), a variable is considered reliable if it has a Cronbach's Alpha value greater than 0.60. The test results indicated that all variables have a Cronbach's Alpha value above 0.60, confirming that the research instrument is reliable.

Table 5: Validity and Reliability Test

Variabel	Item	Corrected Item-Total Correlation	Cronbach's Alpha	Description
QRIS Payment Adoption	APQ1	0,834	0,832	Valid & Reliabel
	APQ2	0,786		Valid & Reliabel
	APQ3	0,820		Valid & Reliabel
	APQ4	0,827		Valid & Reliabel
Perceived Convenience	PN1	0,854	0,851	Valid & Reliabel
	PN2	0,798		Valid & Reliabel
	PN3	0,845		Valid & Reliabel
Perceived Security	PA1	0,835	0,852	Valid & Reliabel
	PA2	0,829		Valid & Reliabel
	PA3	0,857		Valid & Reliabel
Perceived Cost	PB1	0,829	0,837	Valid & Reliabel
	PB2	0,657		Valid & Reliabel
	PB3	0,825		Valid & Reliabel
Social Influence	PS1	0,766	0,836	Valid & Reliabel
	PS2	0,734		Valid & Reliabel
	PS3	0,807		Valid & Reliabel
Inovativeness	IN1	0,827	0,843	Valid & Reliabel
	IN2	0,812		Valid & Reliabel
	IN3	0,757		Valid & Reliabel

Source: IBM SPSS 25 data processing results

Table 6: Coefficient of Determination Test

Model	R	R Square	Adjusted R Square
1	0,831	0,691	0,676

Source: IBM SPSS 25 data processing results

Based on the results of the coefficient of determination test, an R-squared value of 0.691 was obtained. This finding suggests that the variables Perceived Comfort, Perceived Security, Perceived Cost, Social Influence, and Innovativeness collectively explain 69.1% of the variance in QRIS Payment Adoption. Conversely, the remaining 30.9% is explained by other factors outside the research model that were not investigated in this study. Furthermore, an Adjusted R-squared value of 0.676 indicates that, after accounting for the number of independent variables used, the research model still explains 67.6% of the variance in QRIS Payment Adoption.

Table 7: F-Test

Model	F	Sig
Regression	48,224	0,000

Source: IBM SPSS 25 data processing results

Table 8: Partial Test

Hipotesis	Variabel	Beta	T	Sig	Description
H1	PN→ APQ	0,677	6,874	0,000	Di terima
H2	PA→ APQ	-0,00	-0,205	0,838	Di tolak
H3	PB→ APQ	0,039	0,396	0,693	Di tolak
H4	PS→ APQ	0,132	1,272	0,206	Di tolak
H5	IN→ APQ	0,039	0,390	0,697	Di tolak

Source: IBM SPSS 25 data processing results

The t-test was employed to determine the individual influence of each independent variable on the dependent variable. The test results indicate that the variable Perception of Comfort has a significance value (p-value) of 0.000 (< 0.05), thereby demonstrating a positive and significant influence on QRIS Payment Adoption. Meanwhile, the variable Perception of Security has a significance value of 0.838, Perception of Cost 0.693, Social Influence 0.206, and Innovativeness 0.697. Since all these significance values are greater than 0.05, these variables do not significantly influence QRIS Payment Adoption.

IV. CONCLUSION

Based on the research findings, only the variable of perceived comfort was proven to have a positive and significant influence on QRIS payment adoption. This finding indicates that the higher the level of perceived comfort among users, the greater their tendency to use QRIS for transactions. Ease of access, transaction speed, and flexibility of use are key factors

driving QRIS adoption. This research finding aligns with Davis (1989), who stated that perceived ease of use is a crucial factor in technology acceptance. Furthermore, Venkatesh et al. (2003) also found that perceived ease of use positively influences an individual's intention to adopt a technology.

Meanwhile, perceived security did not significantly influence QRIS payment adoption. This finding suggests that respondents no longer consider security as a primary consideration when using QRIS. Users likely trust the security systems implemented by banks and digital payment service providers, thus perceiving security as a standard feature inherent in these services. In addition, the results of this survey indicate that perceived cost has no significant impact on the adoption rate of QRIS payment. As such, it appears that transaction costs are not a primary driver for the use of QRIS by respondents. Instead, comfort and efficiency are likely more important to users than cost. This conclusion is supported by Oliveira et al. (2016), who found that both benefits and convenience play a larger role in the adoption process for digital payment technologies than does cost.

The study showed that social influences did not significantly influence QRIS payment adoption. It appears as though people are choosing to use QRIS based upon their individual preferences, and not being influenced by others in their immediate surroundings. While this finding contradicts Venkatesh et al. (2003), where it was stated that social influence can affect technology acceptance, it is believed that the reason for this discrepancy is due to the fact that most respondents have attained a high degree of digital literacy, allowing them to make independent decisions regarding which technologies they will utilize.

In addition, the level of innovativeness did not have a strong effect on whether or not a person would use QRIS for payments. This suggests that the people who use QRIS are not just those with high interest in technology, but also people who are used to making electronic purchases. The findings contradict Rogers' (1995) Diffusion of Innovation Theory, which suggests that individuals who are more innovative will be able to take advantage of new innovations more quickly. However, since the technology of QRIS is now widely available in our daily lives, it is no longer only utilized by a certain segment of society as a whole; rather, it is becoming a standard way of paying for goods and services for many different groups of people.

The overall results of the study indicate that perceived comfort is the greatest determinant of QRIS payment acceptance. Conversely, perceived security, perceived cost, social influences, and innovation did not demonstrate a significant effect on the adoption of QRIS. This suggests that customers value convenience and simplicity in conducting transactions over all else. As such, digital payment services providers and relevant parties should continue to enhance the ease of utilizing QRIS through the simplification of transaction procedures, increasing the speed at which services are provided, and expanding access to digital payments across multiple industries. In addition, it would be beneficial for future studies to incorporate variables like perceived benefits, trust, usage patterns, and service quality in order to develop a more holistic understanding of the variables that impact the acceptance of QRIS payment methods.

V. REFERENCES

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