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# FACTORS INFLUENCING QRIS USE IN INDONESIA: AN EXTENDED UTAUT2 APPROACH

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***Abstract*****:** *The development of digital payment systems in Indonesia has encouraged changes in consumer transaction behavior toward methods that are faster, more practical, and increasingly integrated. One of the rapidly developing innovations is the Quick Response Code Indonesian Standard (QRIS), which enables users to make digital payments through various payment applications using a standardized QR code. Although QRIS adoption continues to increase, sustainable usage is not determined solely by technological factors but is also influenced by users' behavioral characteristics and financial capabilities. This study aims to analyze the factors influencing behavioral intention and actual use of QRIS in Indonesia by applying the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model, extended with financial literacy and perceived behavioral control. This quantitative study employed a survey method involving 728 QRIS users in Indonesia. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. The results indicate that performance expectancy, social influence, price value, habit, financial literacy, and perceived behavioral control have positive and significant effects on behavioral intention. In contrast, effort expectancy, facilitating conditions, and hedonic motivation do not have significant effects on behavioral intention. Furthermore, financial literacy, perceived behavioral control, and behavioral intention have positive and significant effects on actual use. Among all variables examined, habit is the most dominant factor influencing behavioral intention, while behavioral intention is the strongest predictor of actual use. These findings indicate that sustainable QRIS usage is influenced not only by the functional benefits of the technology but also by users' habits, financial literacy, and perceived control over the use of digital payment technology. This study contributes to the development of UTAUT2 in the context of digital payments and provides practical implications for payment service providers, regulators, businesses, and consumers in strengthening the sustainable adoption and use of QRIS in Indonesia.*

***Keywords*****:** Behavioral Intention, Financial Literacy, Perceived Behavioral Control, QRIS, UTAUT2

## INTRODUCTION

Digital transformation has reshaped payment systems from cash-based transactions toward faster, more efficient, and integrated digital payment methods. The development of financial technology, increasing internet penetration, and the widespread use of mobile devices have encouraged the adoption of

various digital payment instruments, such as electronic wallets, mobile banking, and Quick Response (QR)-based payments. Previous studies have shown that perceived usefulness, ease of use, security, and technological ecosystem support are among the key factors driving digital payment adoption (Ilieva et al., 2023). In addition, the increasing preference for contactless transactions following the COVID-19 pandemic has further accelerated the transformation toward a digital payment ecosystem.

In developing countries, the digitalization of payment systems also plays an important role in promoting financial inclusion and expanding access to formal financial services. The successful implementation of digital payments is determined not only by technological readiness but also by the quality of infrastructure, system interoperability, user trust, and regulatory support (Ahmeti & Zeqiri, 2022; Hasan et al., 2024; Rabaa'i et al., 2024). Therefore, understanding the factors influencing digital payment adoption has become increasingly important for developing sustainable payment systems.

Indonesia is one of the countries with the fastest-growing digital economies in Southeast Asia. The increasing use of smartphones, expanded internet access, and the growth of the financial technology industry have encouraged a shift in consumer behavior from cash-based payments toward digital payments (Balakrishnan & Lay Gan, 2023; Hasan et al., 2024; Johan et al., 2022). In response to these developments, Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) as a national QR-based payment standard that enables interoperability among payment service providers. The implementation of QRIS provides greater convenience for both consumers and businesses while supporting the efficiency of the national payment system (Asmara et al., 2023).

Although the number of QRIS users and merchants continues to increase, this growth does not necessarily reflect sustainable usage. As QRIS becomes increasingly mature and widely adopted, research attention needs to extend beyond initial acceptance to examine the factors that sustain behavioral intention and encourage actual use. Previous studies have indicated that high levels of initial adoption are not always followed by consistent actual use due to various factors, including perceived risk, user experience, and technical barriers (Rabaa'i et al., 2024). Furthermore, existing research on QRIS has predominantly focused on technical factors influencing usage intention, while comprehensive research examining actual use remains relatively limited (Balakrishnan & Lay Gan, 2023; Johan et al., 2022; Rabaa'i et al., 2024).

As digital payment services continue to develop, recent studies have demonstrated that non-technical factors, such as habit, financial literacy, and perceived behavioral control, play important roles in explaining the continued use of digital payment technologies (Changchit et al., 2023; Hakim et al., 2023; Lin et al., 2022; Ramayanti et al., 2025). These findings indicate that usage behavior is influenced not only by technological characteristics but also by individuals' ability to understand digital financial services and their confidence in their ability to use such technologies.

One of the widely used models for explaining technology adoption is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), which consists of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit as determinants of behavioral intention and usage behavior (Arli & Bakpayev, 2023; Johan et al., 2022). However, the diverse levels of financial literacy and digital readiness among Indonesian consumers suggest that the model can be further extended to better reflect the context of QRIS usage.

Based on these conditions, this study offers a novel contribution by extending the UTAUT2 model through the inclusion of two

additional variables, namely financial literacy and perceived behavioral control, to provide a more comprehensive understanding of the factors influencing behavioral intention and actual use of QRIS in Indonesia. The integration of these two variables is expected to enhance the explanatory capacity of the model compared with the conventional UTAUT2 framework, particularly in the context of digital payments.

Based on the aforementioned background, this study aims to examine the effects of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit on behavioral intention, as well as to examine the effects of financial literacy, perceived behavioral control, and behavioral intention on actual use of QRIS in Indonesia.

The UTAUT2 model is employed in this study because it provides a comprehensive explanation of technology acceptance and use through the constructs of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. In the context of QRIS, usage behavior is influenced not only by functional benefits but also by ease of use, social influence, facilitating conditions, economic value, and users' habits. Therefore, this model is relevant for explaining behavioral intention and actual use of QRIS in Indonesia (Arli & Bakpayev, 2023; Johan et al., 2022; Lin et al., 2022). This study also incorporates financial literacy and perceived behavioral control to strengthen the explanatory capacity of the model in the increasingly complex context of digital payments (Changchit et al., 2023; Handoko, 2022; Johan et al., 2022; Lin et al., 2022).

**Performance Expectancy (PE)**

Performance expectancy refers to the extent to which users believe that QRIS can improve transaction efficiency, accelerate payments, and provide functional benefits in daily activities. The greater the perceived benefits, the stronger an individual's intention to use QRIS. In technology adoption studies, this construct is often considered a key determinant of behavioral intention because users tend to accept technologies that are perceived to provide better outcomes (Arli & Bakpayev, 2023; Johan et al., 2022).

**$H_1$: Performance expectancy has an effect on behavioral intention to use QRIS.**

**Effort Expectancy (EE)**

Effort expectancy refers to the extent to which QRIS is perceived as easy to learn and use. Simple and intuitive technologies are generally more easily accepted by users, particularly in contexts where digital literacy levels vary. Previous studies have shown that ease of use can increase the intention to use digital payments because the transaction process is perceived as more practical and requires less effort (Mathur, 2022; Migliore et al., 2022).

**$H_2$: Effort expectancy has an effect on behavioral intention to use QRIS.**

**Social Influence (SI)**

Social influence refers to the extent to which an individual's decision to use QRIS is influenced by family, friends, customers, communities, and the broader social environment. In technology adoption, social influence is often strong during the initial stage because individuals tend to assess the feasibility of a technology based on the experiences or opinions of people around them (Chang et al., 2023; Purwanto et al., 2023). In the context of QRIS, the greater the number of people in a user's environment who use QRIS, the stronger the perception that QRIS is a legitimate, practical, and trustworthy payment method (Hasan et al., 2024; Migliore et al., 2022).

**$H_3$: Social influence has an effect on behavioral intention to use QRIS.**

**Facilitating Conditions (FC)**

Facilitating conditions refer to users' perceptions of the availability of resources, infrastructure, and support that facilitate the use of QRIS. These conditions include internet

connectivity, adequate devices, payment applications, and technical assistance when problems occur. When facilitating conditions are adequately available, users are more likely to perceive QRIS as easy to use consistently (Migliore et al., 2022; Ming & Jais, 2022).

**$H_4$: Facilitating conditions have an effect on behavioral intention to use QRIS.**

**Hedonic Motivation (HM)**

Hedonic motivation reflects the motivation derived from enjoyment, convenience, and positive experiences when using technology. In QRIS usage, this motivation may arise from fast, practical, and satisfying transaction experiences, including promotions or cashback that enhance the overall experience. UTAUT2 literature indicates that emotional experiences can strengthen the intention to use technology because users consider not only functional benefits but also the satisfaction gained from using the service (Ilieva et al., 2023; Johan et al., 2022).

**$H_5$: Hedonic motivation has an effect on behavioral intention to use QRIS.**

**Price Value (PV)**

Price value refers to users' evaluation of the balance between the benefits obtained and the costs incurred. In using QRIS, users assess whether transactions through QRIS are more efficient, time-saving, and beneficial compared with the costs or effort required. This construct is particularly important for cost-sensitive users, including consumers who prioritize efficiency (Kamal et al., 2024; Laksamana et al., 2023; Lin et al., 2022).

**$H_6$: Price value has an effect on behavioral intention to use QRIS.**

**Habit (H)**

Habit refers to users' tendency to use QRIS automatically as a result of repeated usage experiences. When individuals become accustomed to using QRIS in daily transactions, the behavior becomes part of their routine and is no longer entirely based on rational considerations. In technology adoption studies, habit is often an important factor because it can strengthen intention and encourage continued use (Kumar & Sofat, 2024; Singh & Sharma, 2023).

**$H_7$: Habit has an effect on behavioral intention to use QRIS.**

**Financial Literacy (FL)**

Financial literacy refers to an individual's ability to understand, evaluate, and use financial information to make decisions. In the context of QRIS, financial literacy helps users understand the benefits, risks, costs, and security of digital transactions. Users with higher financial literacy tend to evaluate digital services more rationally and are better prepared to form usage intentions and engage in actual use (Asmara et al., 2023; Chang et al., 2023; Purwanto et al., 2023).

**$H_{8a}$: Financial literacy has an effect on behavioral intention to use QRIS.**

**$H_{8b}$: Financial literacy has an effect on actual use of QRIS.**

**Perceived Behavioral Control (PBC)**

Perceived behavioral control reflects an individual's belief in their ability to use QRIS, including the ability to access the internet, scan QR codes, understand transaction procedures, and overcome usage difficulties. The higher the perceived behavioral control, the more likely individuals are to feel capable of using QRIS independently and consistently (Chang et al., 2023; Hakim et al., 2023). This construct is relevant because the use of digital technology depends not only on intention but also on users' perceived ability and the availability of resources that support the behavior (Kamal et al., 2024; Purwanto et al., 2023).

**$H_{9a}$: Perceived behavioral control has an effect on behavioral intention to use QRIS.**

**$H_{9b}$: Perceived behavioral control has an effect on actual use of QRIS.**

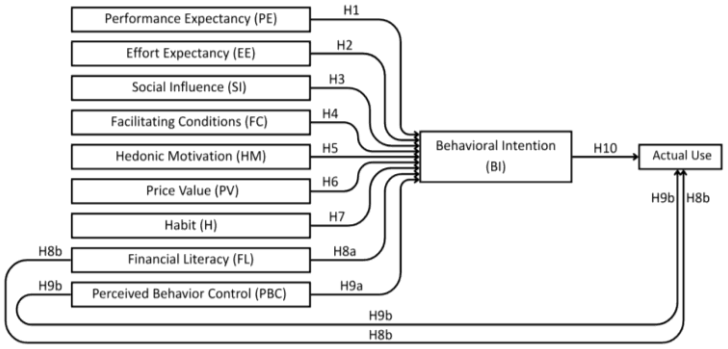



**Figure 1. Research Model**

**Behavioral Intention (BI)**

Behavioral intention refers to an individual's intention or willingness to use QRIS in the future. In technology adoption literature, intention is often considered a key predictor of actual use because it reflects an individual's readiness to act. However, the relationship between intention and actual behavior can still be influenced by contextual factors such as infrastructure, habit, security, and technical support (Asmara et al., 2023; Hakim et al., 2023).

**$H_{10}$: Behavioral intention has an effect on actual use of QRIS.**

## RESEARCH METHOD

This study employs a quantitative approach with a survey design to examine the factors influencing QRIS behavioral intention and actual use in Indonesia. This approach was selected because it is appropriate for analyzing relationships among latent constructs in the extended UTAUT2 model, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, financial literacy, perceived behavioral control, behavioral intention, and actual use. The survey design enables data collection from a large number of respondents, allowing empirical relationships among variables to be tested in a measurable and systematic manner (Arli & Bakpayev, 2023; Johan et al., 2022).

The population of this study consists of QRIS users in Indonesia who have used QRIS in daily transactions. The sampling technique employed is purposive sampling, which involves selecting respondents based on specific criteria relevant to the research objectives. The respondent criteria include individuals who have used QRIS, act as consumers, and have direct experience with digital payments. This technique was selected to ensure that the data were obtained from respondents who genuinely understand the context of QRIS usage, making their responses relevant for testing all constructs in the research model (Arli & Bakpayev, 2023; Chang et al., 2023; Johan et al., 2022).

Data were collected through a structured questionnaire developed based on indicators from the UTAUT2 model and additional variables relevant to the digital payment context. The questionnaire covered the constructs of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, financial literacy, perceived behavioral control, behavioral intention, and actual use. Each indicator was developed based on previous literature to ensure its relevance to the QRIS context and its ability to validly capture users' perceptions (Arli & Bakpayev, 2023; Changchit et al., 2023; Johan et al., 2022; Lin et al., 2022).

The measurement items employed a Likert scale because this scale is commonly

used in technology adoption research to assess respondents' attitudes, perceptions, and behavioral intentions. Before being used for the main data collection, the instrument was designed using clear language appropriate for QRIS users as consumers. This approach helps ensure that the collected data can be analyzed quantitatively and reflect diverse usage experiences among respondents (Johan et al., 2022; Purwanto et al., 2023).

The research model was evaluated through two main components: the measurement model and the structural model. In the measurement model, each latent construct was represented by several reflective indicators. The development of the indicators was based on previous literature to ensure that each construct accurately and consistently represented the concept being measured (Arli & Bakpayev, 2023; Changchit et al., 2023; Johan et al., 2022; Lin et al., 2022).

The measurement model in PLS-SEM was evaluated through indicator loading, internal consistency reliability, convergent validity, and discriminant validity. Indicators were considered adequate when the outer loading value exceeded 0.708, Cronbach's alpha and composite reliability exceeded 0.70, AVE exceeded 0.50, and HTMT was below 0.90. These criteria were applied to ensure that the instrument demonstrated adequate validity and reliability before proceeding to the testing of relationships among constructs (Hair et al., 2019; Henseler et al., 2015).

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4. This method was selected because it is suitable for predictive models involving multiple latent constructs and can accommodate data that do not necessarily follow a normal distribution. PLS-SEM is also widely used in technology adoption and digital payment research because it enables the simultaneous examination of direct and indirect relationships (Handoko, 2022).

The structural model was tested using the bootstrapping procedure in SmartPLS to obtain path coefficients, t-statistics, p-values, and effect sizes ($f^2$). The analysis also included an assessment of collinearity using the Variance Inflation Factor (VIF) to ensure that multicollinearity did not occur among predictor constructs. The significance of relationships among constructs was determined based on commonly used statistical criteria in PLS-SEM, allowing the hypotheses to be tested consistently within a predictive (Hair et al., 2019).

## ANALYSIS AND DISCUSSION

### Respondent Demographic Characteristics

This study involved 728 QRIS users in Indonesia as presented in Table 1. Based on gender, 421 respondents (57.83%) were female, while 307 respondents (42.17%) were male. In terms of age, the majority of respondents belonged to Generation Z (17–29 years), comprising 671 respondents (92.17%), followed by Generation X with 37 respondents (5.08%), Millennials with 19 respondents (2.61%), and Baby Boomers with 1 respondent (0.14%). Regarding educational background, most respondents had completed senior high school/vocational high school or equivalent education, totaling 536 respondents (73.63%), followed by bachelor's degree holders with 161 respondents (22.12%). Based on monthly income or allowance, the largest proportion of respondents was in the category of less than IDR 2,000,000, totaling 536 respondents (73.63%). In terms of domicile, the majority of respondents came from the Greater Jakarta area (Jabodetabek), totaling 666 respondents (91.48%). Regarding the application most frequently used to scan QRIS, the majority of respondents used e-wallets, totaling 478 respondents (65.66%). In terms of the duration of QRIS usage, the largest proportion of respondents had used QRIS for 6 months to 1 year, totaling 210 respondents (28.85%).

**Measurement Model**

The results of the measurement model evaluation are presented in Table 2. All indicators have outer loading values above 0.70, ranging from 0.718 to 0.937. The highest outer loading values were found for indicators HM3 and HM1, both at 0.937, while the lowest value was found for indicator H3 at 0.718. The Cronbach's alpha values for all constructs ranged from 0.894 to 0.946, while the composite reliability (rho_a) values ranged from 0.909 to 0.947. In addition, all Average Variance Extracted (AVE) values ranged from 0.705 to 0.868. The HM construct had the highest AVE value of 0.868, while the FL construct had the lowest AVE value of 0.705.

Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT), as presented in Table 3. The HTMT values ranged from 0.603 to 0.897. The highest value was found in the relationship between EE and PE at 0.897, while the lowest value was found in the relationship between FC and H at 0.603. All HTMT values were below the threshold of 0.90, indicating that the constructs in this study met the criteria for discriminant validity.

**Table 1. Demographic Characteristics of Respondent**

| Dimensi | Profil | Frekuensi | |
|---|---|---|---|
| Jenis kelamin | Perempuan | 421 | 57,83% |
| | Laki-laki | 307 | 42,17% |
| Usia | Gen Z (17 - 29 Tahun) | 671 | 92,17% |
| | Milenial (30 - 45 Tahun) | 19 | 2,61% |
| | Gen X (46 - 61 Tahun) | 37 | 5,08% |
| | Baby Boomers (62 - 80 Tahun) | 1 | 0,14% |
| Pendidikan | SMA/SMK Sederajat | 536 | 73,63% |
| | Diploma (D3) | 9 | 1,24% |
| | Sarjana (S1) | 161 | 22,12% |
| | Pascasarjana (S2/S3) | 9 | 1,24% |
| | Yang lain: | 13 | 1,79% |
| Pendapatan / Uang saku per bulan | < Rp 2.000.000 | 536 | 73,63% |
| | Rp 2.000.000 - Rp 5.000.000 | 98 | 13,46% |
| | Rp 5.000.001 - Rp 10.000.000 | 47 | 6,46% |
| | > Rp 10.000.000 | 47 | 6,46% |
| Domisili saat ini | Jabodetabek | 666 | 91,48% |
| | Non Jabodetabek | 62 | 8,52% |
| Aplikasi yang paling sering Anda gunakan untuk scan QRIS | Mobile Banking (Contoh: BCA Mobile, Livin' by Mandiri, BRImo, dll) | 126 | 17,31% |
| | E-Wallet (Contoh: Dana, GoPay, OVO, ShopeePay, dll) | 478 | 65,66% |
| | Mobile Banking (Contoh: BCA Mobile, Livin' by Mandiri, BRImo, dll) dan E-Wallet (Contoh: Dana, GoPay, OVO, ShopeePay, dll) | 124 | 17,03% |

| Dimensi | Profil | Frekuensi | |
|---|---|---|---|
| Sudah berapa lama Anda aktif menggunakan QRIS | < 6 Bulan | 163 | 22,39% |
| | 6 Bulan - 1 Tahun | 210 | 28,85% |
| | 1 - 2 Tahun | 175 | 24,04% |
| | > 2 Tahun | 180 | 24,73% |

*Source: Processed Data*

**Table 2. Measurement Model**

| Item | Outer Loading | Cronbach's alpha | Composite reliability (rho_a) | Average Variance Extracted (AVE) |
|---|---|---|---|---|
| AU1 | 0,911 | 0,946 | 0,947 | 0,823 |
| AU2 | 0,917 | | | |
| AU3 | 0,914 | | | |
| AU4 | 0,866 | | | |
| AU5 | 0,928 | | | |
| BI1 | 0,918 | 0,931 | 0,932 | 0,830 |
| BI2 | 0,917 | | | |
| BI3 | 0,898 | | | |
| BI4 | 0,910 | | | |
| EE1 | 0,919 | 0,932 | 0,935 | 0,830 |
| EE2 | 0,898 | | | |
| EE3 | 0,899 | | | |
| EE4 | 0,927 | | | |
| FC1 | 0,854 | 0,930 | 0,932 | 0,783 |
| FC2 | 0,876 | | | |
| FC3 | 0,915 | | | |
| FC4 | 0,895 | | | |
| FC5 | 0,882 | | | |
| FL1 | 0,725 | 0,894 | 0,909 | 0,705 |
| FL2 | 0,893 | | | |
| FL3 | 0,886 | | | |
| FL4 | 0,804 | | | |
| FL5 | 0,879 | | | |
| H1 | 0,897 | 0,923 | 0,938 | 0,770 |
| H2 | 0,922 | | | |
| H3 | 0,718 | | | |
| H4 | 0,921 | | | |
| H5 | 0,911 | | | |
| HM1 | 0,936 | 0,924 | 0,926 | 0,868 |

| Item | Outer Loading | Cronbach's alpha | Composite reliability (rho_a) | Average Variance Extracted (AVE) |
|---|---|---|---|---|
| HM2 | 0,922 | 0,937 | 0,937 | 0,842 |
| HM3 | 0,937 | | | |
| PBC1 | 0,912 | | | |
| PBC2 | 0,935 | | | |
| PBC3 | 0,938 | | | |
| PBC4 | 0,884 | | | |
| PE1 | 0,913 | 0,934 | 0,935 | 0,835 |
| PE2 | 0,930 | | | |
| PE3 | 0,889 | | | |
| PE4 | 0,924 | | | |
| PV1 | 0,807 | 0,911 | 0,922 | 0,737 |
| PV2 | 0,892 | | | |
| PV3 | 0,901 | | | |
| PV4 | 0,810 | | | |
| PV5 | 0,878 | | | |
| SI1 | 0,835 | 0,924 | 0,926 | 0,767 |
| SI2 | 0,892 | | | |
| SI3 | 0,901 | | | |
| SI4 | 0,878 | | | |
| SI5 | 0,873 | | | |

*Source: Processed Data*

**Table 3. HTMT**

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| **AU** | | | | | | | | | | |
| **BI** | 0,879 | | | | | | | | | |
| **EE** | 0,738 | 0,693 | | | | | | | | |
| **FC** | 0,767 | 0,750 | 0,833 | | | | | | | |
| **FL** | 0,784 | 0,811 | 0,778 | 0,817 | | | | | | |
| **H** | 0,885 | 0,846 | 0,603 | 0,705 | 0,708 | | | | | |
| **HM** | 0,771 | 0,773 | 0,804 | 0,836 | 0,773 | 0,687 | | | | |
| **PBC** | 0,812 | 0,784 | 0,832 | 0,846 | 0,841 | 0,701 | 0,829 | | | |
| **PE** | 0,784 | 0,758 | 0,897 | 0,841 | 0,782 | 0,676 | 0,831 | 0,830 | | |
| **PV** | 0,743 | 0,787 | 0,721 | 0,809 | 0,755 | 0,756 | 0,797 | 0,743 | 0,752 | |
| **SI** | 0,750 | 0,787 | 0,704 | 0,766 | 0,725 | 0,742 | 0,814 | 0,698 | 0,747 | 0,779 |

*Source: Processed Data*

**Structural Model**

The structural model evaluation are presented in Table 4. The VIF values for all constructs ranged from 2.536 to 4.534, indicating that there was no substantial multicollinearity problem in the research model. Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS to obtain path coefficients, t-statistics, and p-values.

Based on the path analysis results, Performance Expectancy (PE) had a positive and significant effect on Behavioral Intention (BI), with β = 0.093, t = 2.046, and p = 0.041. Social Influence (SI) also had a positive and significant effect on BI, with β = 0.151, t = 3.894, and p < 0.001. Furthermore, Price Value (PV) had a positive and significant effect on BI, with β = 0.111, t = 2.557, and p = 0.011. Habit (H) showed the strongest effect on BI, with β = 0.364, t = 9.955, and p < 0.001. Financial Literacy (FL) and Perceived Behavioral Control (PBC) also had positive and significant effects on BI, with β = 0.218, t = 4.670, p < 0.001 and β = 0.130, t = 3.002, p = 0.003, respectively.

In contrast, Effort Expectancy (EE) did not have a significant effect on BI, with β = 0.065, t = 1.567, and p = 0.117. Facilitating Conditions (FC) also did not have a significant effect on BI, with β = −0.074, t = 1.551, and p = 0.121. Similarly, Hedonic Motivation (HM) did not significantly affect BI, with β = 0.066, t = 1.539, and p = 0.124.

For the Actual Use (AU) construct, Financial Literacy (FL) had a positive and significant effect, with β = 0.096, t = 2.465, and p = 0.014. Perceived Behavioral Control (PBC) also had a positive and significant effect on AU, with β = 0.296, t = 6.684, and p < 0.001. Behavioral Intention (BI) had a positive and significant effect on AU, with β = 0.537, t = 12.837, and p < 0.001.

The $R^2$ value for BI was 0.758, while the $R^2$ value for AU was 0.740. The $Q^2$ values were 0.748 for BI and 0.741 for AU, indicating the predictive relevance of the model. The largest $f^2$ value for BI was contributed by Habit at 0.216, while the largest $f^2$ value for AU was contributed by Behavioral Intention at 0.428.

**Effect of Performance Expectancy (PE) on Behavioral Intention (BI)**

The results show that Performance Expectancy (PE) had a positive and significant effect on Behavioral Intention (BI), with β = 0.093, t-statistic = 2.046, and p-value = 0.041. Therefore, the PE → BI hypothesis was supported. This finding indicates that the stronger respondents' belief that QRIS can improve transaction efficiency, accelerate payments, and facilitate business activities, the higher their intention to use QRIS. This result is consistent with the QRIS study conducted by Paramita & Cahyadi (2024), which found that performance expectancy had a positive and significant effect on behavioral intention, as well as Pangestu (2022), who reported that performance expectancy was a significant predictor of intention to use digital payment QRIS. This finding further supports the view that perceived performance benefits remain an important determinant of QRIS adoption, particularly among users of digital payment services and MSMEs.

**Effect of Effort Expectancy (EE) on Behavioral Intention (BI)**

The results show that Effort Expectancy (EE) did not have a significant effect on Behavioral Intention (BI), with β = −0.065, t-statistic = 1.567, and p-value = 0.117. Therefore, the EE → BI hypothesis was not supported. This finding indicates that ease of use has not become a primary factor determining respondents' intention to use QRIS. Contextually, this result differs from Bank Indonesia's explanation that QRIS is designed to make transactions faster, easier, cheaper, safer, and more reliable. Therefore, ease of use may already be perceived as a basic attribute that no longer differentiates users' intentions. This finding also differs from previous QRIS studies reporting that EE had a positive and significant

effect on BI (Afan Suyanto et al., 2024; Pangestu 2022; Paramita & Cahyadi, 2024). However, this result is consistent with Hakim et al. (2023) in the e-wallet context, who found that effort expectancy did not have a direct significant effect on usage intention.

**Effect of Social Influence (SI) on Behavioral Intention (BI)**

The results show that Social Influence (SI) had a positive and significant effect on Behavioral Intention (BI), with β = 0.151, t-statistic = 3.894, and p-value = 0.000. Therefore, the SI → BI hypothesis was supported. This finding indicates that the stronger the influence from the social environment, such as family, friends, colleagues, or user communities, the higher respondents' intention to use QRIS. This result is consistent with Paramita & Cahyadi (2024), who found that social influence had a positive and significant effect on behavioral intention among QRIS users in Jabodetabek, as well as Rahayu et al. (2024), who reported a significant effect of social influence on the intention to use QRIS in traditional markets in Purwokerto. In addition, Wibowo & Sobari (2023) showed that social influence significantly contributed to behavioral intention in the use of QRIS through mobile banking services. Substantively, this finding confirms that QRIS adoption is influenced not only by individual considerations but also by social legitimacy and the influence of people in users' immediate environments.

**Effect of Facilitating Conditions (FC) on Behavioral Intention (BI)**

The results show that Facilitating Conditions (FC) did not have a significant effect on Behavioral Intention (BI), with β = −0.074, t-statistic = 1.551, and p-value = 0.121. Therefore, the FC → BI hypothesis was not supported. This finding indicates that the availability of resources, infrastructure, and technical support has not become a primary factor shaping respondents' intention to use QRIS. Theoretically, facilitating conditions are important; however, among users who are already relatively familiar with digital payments, these conditions may be perceived as basic prerequisites rather than primary determinants of intention. Therefore, the result suggests that QRIS usage intention is shaped more by performance benefits, social influence, habit, financial literacy, and perceived behavioral control than by facilitating conditions alone. This finding is consistent with Padma Kiran & Vedala (2025), who reported that in several studies of mobile payment services, facilitating conditions did not have a significant effect on behavioral intention, although this variable may act as a moderator under certain conditions.

**Table 4. Structural Model**

| | St. Beta | St. Error | T Statistic | P Values | Result | 2,5% LB | 97,5% UB | p-value | F | R | Q |
|---|---|---|---|---|---|---|---|---|---|---|---|
| PE-BI | 0,093 | 0,046 | 2,046 | 0,041 | Supported | 0,004 | 0,184 | 4,534 | 0,008 | 0,758 | 0,748 |
| EE-BI | -0,065 | 0,041 | 1,567 | 0,117 | Not Supported | -0,148 | 0,015 | 4,272 | 0,004 | | |
| SI-BI | 0,151 | 0,039 | 3,894 | 0 | Supported | 0,077 | 0,231 | 3,062 | 0,031 | | |
| FC-BI | -0,074 | 0,047 | 1,551 | 0,121 | Not Supported | -0,168 | 0,019 | 4,231 | 0,005 | | |
| HM-BI | 0,066 | 0,043 | 1,539 | 0,124 | Not Supported | -0,019 | 0,148 | 3,988 | 0,004 | | |
| PV-BI | 0,111 | 0,043 | 2,557 | 0,011 | Supported | 0,025 | 0,193 | 3,185 | 0,016 | | |
| H-BI | 0,364 | 0,037 | 9,955 | 0 | Supported | 0,292 | 0,434 | 2,536 | 0,216 | | |
| FL-BI | 0,218 | 0,047 | 4,67 | 0 | Supported | 0,127 | 0,311 | 3,247 | 0,061 | | |

| | St. Beta | St. Error | T Statistic | P Values | Result | 2,5% LB | 97,5% UB | p-value | F | R | Q |
|---|---|---|---|---|---|---|---|---|---|---|---|
| PBC-BI | 0,130 | 0,043 | 3,002 | 0,003 | Supported | 0,046 | 0,218 | 4,239 | 0,017 | | |
| FL-AU | 0,096 | 0,039 | 2,465 | 0,014 | Supported | 0,021 | 0,174 | 3,099 | 0,011 | 0,74 | 0,741 |
| PBC-AU | 0,296 | 0,044 | 6,684 | 0 | Supported | 0,21 | 0,382 | 2,958 | 0,114 | | |
| BI-AU | 0,537 | 0,042 | 12,837 | 0 | Supported | 0,456 | 0,617 | 2,593 | 0,428 | | |

*Source: Processed Data*

**Effect of Hedonic Motivation (HM) on Behavioral Intention (BI)**

The results show that Hedonic Motivation (HM) did not have a significant effect on Behavioral Intention (BI), with β = 0.066, t-statistic = 1.539, and p-value = 0.124. Therefore, the HM → BI hypothesis was not supported. This finding indicates that enjoyment, emotional comfort, or positive experiences when using QRIS have not become primary factors in shaping usage intention. In the context of QRIS, users appear to place greater consideration on functional and rational aspects, such as transaction efficiency, economic benefits, habit, and behavioral control, than on entertainment or enjoyment. This finding indicates that in digital payments that are already relatively common, hedonic motivation tends to be less prominent than utilitarian factors. However, this finding differs from Budiarta & Putra (2025) and Ramba et al. (2025), who found that hedonic motivation had a positive and significant effect on intention to use QRIS.

**Effect of Price Value (PV) on Behavioral Intention (BI)**

The results show that Price Value (PV) had a positive and significant effect on Behavioral Intention (BI), with β = 0.111, t-statistic = 2.557, and p-value = 0.011. Therefore, the PV → BI hypothesis was supported. This finding indicates that the greater users' perception that the benefits of QRIS exceed the costs or effort incurred, the stronger their intention to use QRIS. This result is consistent with the literature that positions price value as an important determinant of digital service adoption, particularly when users perceive transactions as more efficient, time-saving, and economical. In the context of QRIS, perceived value is relevant because users tend to evaluate practical benefits against relatively low transaction costs. Rahmawati & Saputro (2025) explain that price value refers to the perception that the benefits of technology are greater than the costs incurred by users, thereby increasing perceived value in QRIS usage. This finding is also supported by Lin et al. (2022) and Laksamana et al. (2023), who showed that price value plays an important role in increasing behavioral intention toward QR-based digital payment services.

**Effect of Habit (H) on Behavioral Intention (BI)**

The results show that Habit (H) had a positive and significant effect on Behavioral Intention (BI), with β = 0.364, t-statistic = 9.955, and p-value = 0.000. Therefore, the H → BI hypothesis was supported. Among all intention predictors, habit had the strongest effect. This finding indicates that the more frequently respondents use QRIS, the more likely such usage becomes a habit that automatically shapes their intention to continue using QRIS in the future. This result is consistent with the explanation that repeated use can shift decision-making from rational consideration toward routine behavior. Thus, the sustainability of QRIS usage is strongly influenced by the formation of usage habits in daily transactions. This finding is supported by Fauziah et al. (2024), Wibowo & Sobari (2023), Ruslim & Herwindiati, 2024, and Febriani et al. (2023),

who consistently showed that habit is an important factor that positively influences behavioral intention and use behavior in QRIS and digital payment services.

**Effect of Financial Literacy (FL) on Behavioral Intention (BI)**

The results show that Financial Literacy (FL) had a positive and significant effect on Behavioral Intention (BI), with β = 0.218, t-statistic = 4.670, and p-value = 0.000. Therefore, the FL → BI hypothesis was supported. This finding indicates that the higher respondents' understanding of financial management, the value of digital transactions, and the implications of using financial services, the stronger their intention to use QRIS. Conceptually, this is relevant because QRIS is designed to facilitate transactions that are faster, easier, cheaper, safer, and more reliable. Therefore, users with better financial literacy may be better able to assess the practical benefits of QRIS. This result is also consistent with previous studies showing that digital financial literacy affects intention and use behavior in QRIS usage in traditional retail and strengthens users' rational considerations when evaluating the benefits of QRIS. This finding is supported by Wardani et al. (2024) and Khulilurrohman & Kusumasari (2026), who showed that financial literacy plays an important role in increasing interest in and decisions to use QRIS. In addition, Zaimovic et al. (2025) emphasized that digital financial literacy encourages fintech adoption by increasing users' understanding of digital finance.

**Effect of Perceived Behavioral Control (PBC) on Behavioral Intention (BI)**

The results show that Perceived Behavioral Control (PBC) had a positive and significant effect on Behavioral Intention (BI), with β = 0.130, t-statistic = 3.002, and p-value = 0.003. Therefore, the PBC → BI hypothesis was supported. This finding indicates that the greater respondents' perception of their ability, resources, and self-control to use QRIS, the stronger their intention to use QRIS. This result is consistent with the characteristics of QRIS developed by Bank Indonesia to make transactions faster, easier, cheaper, safer, and more reliable. Therefore, when users feel capable of operating QRIS effectively, their intention to use QRIS tends to become stronger. This finding is also consistent with Yuliana et al. (2022), Selfianti et al. (2025), and Safitri (2023), who showed that perceived behavioral control is an important determinant of QRIS and broader digital payment adoption.

**Effect of Financial Literacy (FL) on Actual Use (AU)**

The results show that Financial Literacy (FL) had a positive and significant effect on Actual Use (AU), with β = 0.096, t-statistic = 2.465, and p-value = 0.014. Therefore, the FL → AU hypothesis was supported. This finding indicates that the higher respondents' financial literacy, the greater the likelihood that they actually use QRIS in daily transactions. This result is consistent with previous studies finding that digital financial literacy affects intention and use behavior toward QRIS in traditional retail and confirms that digital financial understanding encourages fintech acceptance. In other words, financial literacy not only strengthens intention but also facilitates the conversion of decisions into actual use. This finding is supported by Wardani et al. (2024) and Khulilurrohman & Kusumasari (2026), who showed that financial literacy plays an important role in increasing interest in and decisions to use QRIS.

**Effect of Perceived Behavioral Control (PBC) on Actual Use (AU)**

The results show that Perceived Behavioral Control (PBC) had a positive and significant effect on Actual Use (AU), with β = 0.296, t-statistic = 6.684, and p-value = 0.000. Therefore, the PBC → AU hypothesis was supported. This finding indicates that the higher respondents' perception of their ability, resources, and control over QRIS usage, the

greater the likelihood that they actually use QRIS in daily transactions. This result is consistent with the characteristics of QRIS as a payment standard that requires users to feel technically capable and prepared. This finding is also consistent with Yuliana et al. (2022), Sihotang et al. (2025), and Putri & Sutrisno (2025), who positioned perceived behavioral control as an important predictor of QRIS adoption.

**Effect of Behavioral Intention (BI) on Actual Use (AU)**

The results show that Behavioral Intention (BI) had a positive and significant effect on Actual Use (AU), with β = 0.537, t-statistic = 12.837, and p-value = 0.000. Therefore, the BI → AU hypothesis was supported. This finding indicates that the stronger respondents' intention to use QRIS, the greater the likelihood that they actually use QRIS in daily transactions. Theoretically, this result is consistent with the UTAUT/UTAUT2 framework, which positions behavioral intention as a primary antecedent of technology use. In the context of QRIS, intention formed through experience, perceived benefits, social influence, habit, financial literacy, and perceived behavioral control appears to translate strongly into actual usage behavior. The largest coefficient among the paths to Actual Use also indicates that behavioral intention is a major factor in explaining actual QRIS use. This finding is supported by Yuliana et al. (2022) and Sihotang et al. (2025), who showed that various factors, including perceived behavioral control, contribute to the formation of behavioral intention, which subsequently encourages QRIS usage.

Theoretically, this study contributes to the development of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model in the context of QRIS-based digital payments in Indonesia. The addition of Financial Literacy (FL) and Perceived Behavioral Control (PBC) extends the model's ability to explain Behavioral Intention and Actual Use. These two variables indicate that QRIS usage is influenced not only by users' perceptions of the benefits of technology but also by their ability to understand financial aspects and their confidence in their own ability and control when using digital payment technology.

Theoretically, the findings also show that Habit is the most dominant factor influencing Behavioral Intention, while Behavioral Intention is the strongest predictor of Actual Use. This finding indicates that as QRIS usage becomes more mature, habitual use plays a greater role than ease-of-use factors. This is further supported by the insignificant effects of Effort Expectancy, Facilitating Conditions, and Hedonic Motivation on Behavioral Intention, suggesting that ease and enjoyment of using QRIS have become basic attributes that no longer serve as the primary differentiators in shaping usage intention. Thus, these findings reinforce the importance of behavioral factors, financial literacy, and user control in extending UTAUT2 to mature digital payment technologies.

Practically, the findings suggest that payment service providers should focus more on user retention and habit formation through loyalty programs, such as transaction points, cashback, and rewards based on usage frequency. Perceived Behavioral Control can also be strengthened through interactive tutorials, transaction simulations, successful transaction notifications, and easily accessible user support. Meanwhile, the government and regulators, particularly Bank Indonesia, should strengthen digital financial literacy through transaction security education, QRIS usage simulations, and digital financial management training, while also expanding QRIS implementation across various public services to increase usage frequency and encourage habit formation among users.

For businesses, QRIS optimization can be achieved by ensuring that QR codes are clearly visible, active, and easy to scan, as well as by providing incentives to encourage repeated use. Meanwhile, QRIS users should

improve their understanding of transaction security and digital financial management and utilize transaction-recording features available on mobile banking or e-wallet applications. Therefore, synergy among payment service providers, regulators, businesses, and users is essential to strengthen the sustainable use of QRIS.

## CONCLUSION

This study shows that Performance Expectancy, Social Influence, Price Value, Habit, Financial Literacy, and Perceived Behavioral Control have positive and significant effects on Behavioral Intention to use QRIS. In contrast, Effort Expectancy, Facilitating Conditions, and Hedonic Motivation do not have significant effects on Behavioral Intention. For Actual Use, Financial Literacy, Perceived Behavioral Control, and Behavioral Intention have positive and significant effects. Habit is the most dominant factor influencing Behavioral Intention, while Behavioral Intention is the strongest predictor of Actual Use, indicating that sustainable QRIS usage is influenced by users' habits, financial literacy, and perceived control.

This study has several limitations, including the dominance of Generation Z and respondents from the Jabodetabek area, as well as the limited extension of UTAUT2 through only Financial Literacy and Perceived Behavioral Control. In addition, the study focuses solely on consumers and therefore does not capture the perspectives of merchants and MSMEs. Future research is recommended to involve more geographically and demographically diverse respondents, include other relevant variables, and compare consumers, merchants, and MSMEs to obtain a more comprehensive understanding of the factors influencing the sustainable use of QRIS.

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