



The Influence of Perceived Ease and Usefulness on the Decision to Use Qris as a Digital Payment Tool

Ruqyal Aini¹, Muhammad Sapwan¹, Yuyun Andriani¹

¹Perbankan Syari'ah, Fakultas Syari'ah, Institut Agama Islam Hamzanwadi Pancor, Indonesia

*Corresponding Author: Ruqyal Aini

Email: ruqyalainii@gmail.com



Article Info

Article history:

Received 9 September 2025

Received in revised form 9

October 2025

Accepted 31 October 2025

Keywords:

QRIS

Perceived Ease

Perceived Usefulness

Decision to Use

JEL Classification:

D12, E42, G21, O33, M31

Abstract

Digital technology is fast evolving, which has led to a change of cash payment to non-cash payment. A good example of this innovation that Bank Indonesia brought about is the Quick Response Code Indonesian Standard (QRIS). The aim of the present study is to focus on the relationship linking between the perception of ease of use and the perception usefulness with consumer adoption of QRIS in Cafes Bento Mataram. The data were obtained through the questionnaire of the structured questionnaire that was distributed to the consumers of Café Bento Mataram. The respondents were 100 in number and they were chosen randomly. The obtained data were then analysed with the help of SPSS version 25. This analysis involved reliability and validity, classical assumptions tests, and parametric tests such as *t*-tests, *F*-tests and coefficient of determination (*R*) calculations, among various procedures of multiple regression. The findings reveal that the perceived ease of use has a positive and statistically significant effect on the decision to adopt QRIS with a *t*-statistic of 4.704, which is above the critical value of 1.661 ($p = 0.000 < 0.05$). Perceived usefulness also has positive significant value with *t*-statistic of 6.441 exceeding critical value of 1.661 ($p = 0.000 < 0.05$). These results suggest that consumers who consider QRIS simpler and more advantageous have a higher tendency of using the system. The implications of the findings on the practical side of digital financial service providers are to improve the quality of services, their access, and benefits to the consumers to increase their acceptance of the use of QRIS.

Introduction

A payment system is a formalised collection of regulatory systems, contractual principles, operational systems and technical applications that facilitate the delivery, authentication and recognition of payment instructions and the settlement of liabilities by the cross-border transfer of value between individuals, banks and various financial institutions both domestic and international (Rowley, 2024). The existence of such a system is a critical aspect of financial and banking structuring of a country. The efficiency of the operations of the system has a very severe impact on the stability and prosperity of the financial sector (Azarenkova et al., 2018; Bozic & Bozic, 2025).

Monetary evolution is closely connected with payment systems, where transactional modalities switch between physical cash and the forms of electronic, non-cash transaction over several years. According to Tsindeliani et al. (2022) and Baskerville et al. (2020), the rapid pace of the technological advancement has equally triggered the transformation of the banking sector into digital banking. Innovations made using silicon have brought about massive improvements in the payment infrastructure, especially on transactional efficiency and convenience.

In the middle of it, non-cash transactions, hitherto limited to cash dealings, have gone digital or electronic. The digital payment systems have also increased the list of modalities available, such as the use of QR codes by e-wallet applications in Indonesia (Witjaksono et al., 2021; Galang & Ramdhan, 2023). The issue of QR codes being distributed by these platforms requires consumers to have a variety of applications in order to offer electronic payments (Zhang et al., 2021). Perceived ease of use is one of the most significant constructs of the Technology Acceptance Model (TAM), which was first expressed by Fred D. Davis in 1989. This construct implies how much one thinks that technology may be used with little effort.

The more the perceived easiness of use, the more positive the propensity to accept and adopt (Wicaksono, 2021). According to Davis, the perceived ease of use has an indirect effect on usage decisions; therefore, those who perceive a technology to be facile will also be more likely to perceive the technology to be beneficial to their productivity or convenience. Perceived ease of use leads directly to the facilitation of the user experience with regard to QRIS as a payment system. QRIS has been designed in such a way that the digital transaction process is simplified, and it used to be spread across various applications and different QR codes (Jabar & Nasution, 2024; Gunawan et al., 2023).

Consequently, users who consider QRIS friendly are more willing to use it, because one QR code can be used in a range of applications. Empirical research confirms that perceived ease of use is a decisive factor when making decisions and the intention to utilize QRIS as an electronic modality of payment. According to the findings of the research by Tia Oktaviani on the adoption of QRIS, the perceived usefulness and ease of use have significant positive impacts on the digital payment application user in their decision-making processes. The literature supports the view that the ease of use in the form of simple interface and the ability to work with payment applications should be considered critical in encouraging consumers to use QRIS in everyday transactions (Oktaviani, 2025).

Consecutive studies have been supported by another one by Athaya who uses a framework of TAM and claims that perceived ease of use and perceived usefulness are the pre-determining factors of user attitudes and intention towards QRIS in Yogyakarta. It is also postulated that perceived ease of use will come first and then perceived usefulness will follow and eventual decision to continue the usage of QRIS in the digital economy of the community, especially among the MSMEs (Athaya, 2025).

Perceived usefulness is one of the essential elements of TAM that was developed by Ibrahim & Shiring (2022). This notion is a summary of the philosophy that the use of technology will boost effectiveness or productivity. People will be more likely to use a system considered useful. The perceived usefulness in the case of digital payment systems like QRIS includes aspects of transaction efficiency, speed, convenience, and compatibility across payment systems (Asaif et al., 2025; Ramayanti, 2024).

Perceived usefulness is an important variable in this investigation as it determines the importance of QRIS by the consumers when making transactions. As an example, QRIS can be used to make cross-application payments through a single QR code, which will quicken the processing of transactions and reduce the use of cash. The consumers who see physical advantages of QRIS, such as efficiency, security, and convenience, are already tempted to continue using it.

The evidence provided by Tia Oktaviani shows that perceived usefulness is one of the essential factors of the decision and intention to use QRIS as a digital payment device. In a narrow study, the perceptions of usefulness were considered to have a significant impact on user judgments

about QRIS, especially when it comes to purchasing tickets. The users recognized the benefits of QRIS in its speed and convenience, and the fact that it has a unified system of QR codes in various apps. The research also found that the higher the perceived usefulness, the higher the intention to use QRIS in their daily life (Oktaviani, 2025).

Similar observation was made by Rahmat in an investigation of the New Generation of Indonesia (GenBI) in southeast Sulawesi. He noted that perceived usefulness served as a key factor that led to adoption of QRIS, where the system was considered to ease time and reduce cash dependency and assist in keeping digital financial records. It is assumed that QRIS provides the comfort that traditional approaches do not offer and enhances the level of confidence that the users have in using the tool as a major transactional tool.

In the meantime, a research made by Izzah and Novilia on how MSMEs in Blitar City viewed the QRIS established that the perceived advantages of the QRIS as an operational efficiency and the ease of digital accounting had a significant impact on their choice to implement the system within their business. They pointed out that QRIS helps not only speed up the transactions but also helps the business owners to record and manage their income in a more systematic way (Izzah & Novilia, 2024).

The decision to use represents the last phase of consumer decision-making process which is the actual behaviour in using a given product or service. The decision is paralleled in the aspect of QRIS as a digital payment tool because it reflects how much consumers are ready to use QRIS as a tool to carry out financial transactions (Desfikasari et al., 2024). Some of the psychological factors in determining the use of QRIS alongside technological perceptions include perceived ease of use and perceived benefits of payment system.

An example of independent variables is perceived ease (e.g., QRIS can be easily accessed and practical) and perceived benefits (e.g., transactions can be speeded, the risk of handling cash can be reduced) as they are assumed to have a substantial impact on the dependent variable, i.e., the decision to use QRIS at Bento Coffee Mataram. The study is critical in determining the psychological and technological factors that influence the adoption of QRIS by consumers of the cafes within the West Nusa Tenggara (NTB) area, thus presenting a platform of improving electronic education and developing electronic payment plans in the region.

QRIS implementation in West Nusa Tenggara (NTB) Province, according to the information reported by representatives of Bank Indonesia on the area in 2024, has proven to improve significantly. The QRIS users, as of October 2024, were 475,000 and 15,000,000 transactions were completed. Besides, 311,508 companies and traders of West Nusa Tenggara (NTB) Province already use QRIS as a cashless transaction system, and Mataram City has the most concentration of merchants at 87,593.

QRIS users have grown to 475,000 individuals in October 2024, compared to 459,731 individuals in June 2024. Café Bento Mataram, which is situated in Karang Pule, Sekar Bela District, is one food restaurant in Mataram City that has adapted the QRIS digital payment system. Cafe Bento is a frequented social venue, which is always full of customers with different backgrounds. One of the reasons that have made it popular among many customers is its low prices and the location that has a strategic advantage.

The café has both an indoor and an outdoor space making it appropriate to meet with people in groups, do their jobs, assignments, informal meetings and general discussions. Moreover, Bento Coffee conducts numerous events consistently, which appeal to a great amount of people, e.g., live music, local markets, and different performances. These events improve the

general customer experience and add to strengthening the image of the cafe among the population, in particular, the youth and the creative audience.

Interestingly, Bento Coffee has wide consumer segmentation and is not limited to Gen-Z but a wide range of different ages. Bento is attractive to a selective group of people compared to other cafes which retain smaller market shares and rarely hold special events. In contrast, Café Bento Mataram targets a large and varied customer base as well as organizes events that enhance customer interest and loyalty, making it a good representative to this research case study.

Nevertheless, despite the fact that the management of the cafe has already introduced QRIS as one of their fintech projects, a significant portion of consumers still use cash to make purchases. Unfortunately, it has not been exploited fully to promote the use of QRIS as the potential presented by the regular events organized in Café Bento Mataram is considerable. This was seen in one of the interviews that researchers conducted with one of the workers of Café Bento Mataram:

"Cafe Bento is always busy with customers, especially at night. The total number of transactions varies, depending on the crowds. For example, out of 5,000,000 total transactions, at most only 1,000,000 transactions use QRIS. Even during events, consumers still prefer to use cash. And we've never tried to encourage QRIS payments, even when there are events." (Workers of Café Bento, 2025).

In fact, in today's digital era, the use of cashless payment systems has become a common trend in society, especially among the younger generation who are more familiar with technology. Digital payment systems like QRIS should provide convenience, efficiency, and comfort for consumers, as well as open up greater opportunities for businesses to increase revenue through faster and more secure transactions. However, the reality on the ground shows that many consumers still find QRIS too complicated and offer little benefit. This is reinforced by an interview with a customer at Cafe Bento Mataram:

"I go to Bento quite often, maybe three times a week. For payments, I usually use cash more often, because using QRIS is more complicated. I don't like using QRIS, since cash is easier. Especially when the network is slow, there are always obstacles. I do have QRIS, but I rarely use it because I don't like it." (Customer at Cafe Bento, 2025).

This raises the question of the extent to which perceived ease of use and benefits of QRIS influence consumers' decisions to use QRIS. This explanation indicates a potential mismatch between the technological readiness of businesses and consumer behavior. It is important to identify the factors that influence consumer decisions, particularly those related to perceived ease and benefits of digital payment systems. Therefore, the researcher was interested in conducting a study entitled "The Influence of Perceived Ease and Usefulness on the Decision to Use QRIS as a Digital Payment Tool (Case Study of Café Bento Mataram)". The results of this study are expected to provide an empirical contribution to the development of literature in the field of consumer behavior and technology adoption, as well as become a consideration for business actors in increasing the optimization of QRIS use in the culinary business sector.

Literature Review

Perceived Ease of Use

Perceived ease of use is the belief of an individual that a system can be used without the individual putting a great effort. This construct is associated with the ease with which a user can utilize, understand and learn to master a technology. In the context of digital payments, the

concept of perceived easy to use encompasses the easiness of mastering the system, the ease at which one can make transactions, and the ease through which a problem can be addressed in case it arises during the use.

According to postulation by Davis (1989), Perceived Ease of Use (PEOU) refers to the perception that an information system is easy to use and requires little labor. The next literature has developed this concept by treating ease of use as a broader concept, which implies operational simplicity and the facilitation of learning (Yudawisastra et al., 2024). The more the system is easily made, the higher the rate of acceptance and adoption in the quotidian situations.

Perceived Usefulness

Perceived usefulness is perceived as the level at which a person thinks interaction with a system can have a positive impact on performance outcomes. When it comes to digital payments and, in particular, QRIS, this perception will be related to the belief of the user that the system will provide tangible benefits, including saving time, stream-lined transaction processes, cost savings, and increased productivity.

As Davis (1989) asserted, the perceived usefulness is the degree of assurance that the use of a technology will come along with benefits to the users of the technology. This construct becomes a reality when people recognize that the technology they use does help them to positively influence occupational efficacy, decision making and goal attainment. As far as online payment solutions like QRIS and digital wallets are concerned, perceived benefits arise because of user experience, reduced payment processing speed, reduced risk related to cash handling, and streamlined processing of transactions (Yudawisastra et al., 2024).

Usage Decision

Usage decisions refer to the actual behaviors of the consumers in the adoption and utilization of a technology or service. The point at which this decision is made is the point at which the individual has made a commitment to use the product or service, which is considered the juncture to the entire consumer decision-making process. In the Technology Acceptance Model (TAM), behavioral intentions influence the usage decision, which depends on the attitudes towards the use of the technology, which are shaped by the perceived usefulness and the perceived ease of use (Rahmawati & Arfiansyah, 2023).

The usage choices are determined as the actual behavior of the individual when it comes to using a technology-based system after undergoing a series of cognitive evaluations about the benefits and functionality of the system. The study highlights that the antecedent perceptions regarding technology should be the most important in the decision-making process. In studies involving Sharia-compliant digital finance, usage choices are not based on technical determinants only, and perceived value, trust, and sociocultural factors also have an impact. The research proves that the willingness to implement technologies, including QRIS, is influenced by the desire to find convenience and trust in the service provider (Sholihin et al., 2024).

QRIS

QRIS, the Quick Response Code Indonesia Standard is a national payment QR code specification designed by Bank Indonesia in partnership with the Indonesian Payment Systems Association (ASPI). QRIS officially opened on 17 August 2019, and became widely used on 1 January 2020, with the aim of improving transactional efficiency, faster financial inclusion, and driving economic development in Indonesia (particularly among Micro, Small, and Medium Enterprises (MSMEs)).

QRIS puts into practice the UNGGUL principles; Universal (applicable at all levels of society and accessible to everyone in the country), GampanG(user-friendly), Profit (benefits to both payers and receivers), and Langsung (enhancement of real-time transactions). Its deployment is based on the standard of EMVCo QR code, a global standard of electronic payment that enables interoperability between payment service providers. Thus, one QR code will be applicable to various digital payment platforms, and will, in turn, increase the efficiency of operations and reduce the cost of merchants (Azzahroo & Estiningrum, 2021).

Regulation No. 21/18/PADG/2019 of the Board of Directors of Bank Indonesia regarding the Implementation of the National Standard Quick Response Code in making payments divides QRIS into two types, i.e. static QRIS and dynamic QRIS. In Static, a QRIS uses a fixed QR code, whereas in dynamic, QRIS, a QR code is regenerated on every transaction. According to a survey performed by Bank Indonesia, it is observed that the use of QRIS is on the increase. The results indicate that the perceived ease of use, perceived usefulness, and security are determinants that are important to the user during the use of QRIS.

Teori Acceptance Model (TAM)

In this article, the authors use the Technology Acceptance Model (TAM) that was first developed by Fred Davis in 1989 to explain the processes that lead to acceptance of technology among the users. According to the model, the two major constructs that establish the level of technology acceptance of an individual are perceived ease of use and perceived usefulness. TAM is considered to be one of the strongest frameworks in the field of technology adoption studies since it logically considers such aspects as belief, attitude, intention, and user behaviour, and attempts to explain the factors, which trigger the mass adoption of information technology. The adaptability of TAM allows it to be normalized to user behaviour to a wide array of situations and persons hence external variables that mediate psychological reactions can be explored. In real life, TAM is often used in order to study decision-making process of a person in terms of using new technologies, the motivation of making a choice, the acceptance of technology, and intention to use an innovation.

It is also interesting to note that the will to utilize a technology can be regarded as the determinant of the real decision to utilize it (Loraas & Wolfe, 2006). The main purpose of TAM is to find the variables that define the intention of a person to use new technology. The model illustrates that the two key constructs are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) that have a direct effect on the adoption decisions (Nugraha et al., 2023). Empirical robustness is one of the main factors of the popularisation of TAM. The model always explains the connection of how various individuals adopt technology within various settings through confirming the correlation between the perceptions of usefulness, the perceptions of ease of use, the intentions, and the actual behaviour (Davis, 1989). Besides, the uncomplicated nature of the conceptual model of TAM is favorable; it comprises of two fundamental variables, which makes it user-friendly and comprehensive (Wang et al., 2000).

The generalisability of TAM is also quite high, since the theoretical framework could be used in diverse fields, such as business, education, and healthcare, which highlights the applicability of the given theoretical framework as an all-encompassing theoretical framework of explaining the technology adoption process. Historically, TAM was based on the The Theory of Reasoned Action (TRA) by incorporating two more constructs, namely perceived usefulness and perceived ease of use and attempted to distinguish between the processes of acknowledging and using information technology among users (Davis, 1989). According to earlier studies, perceived usefulness has the greatest effect on user attitudes, intentions, and behaviours, whereas perceived ease of use implies the perceived simplicity of a technology and influences

perceptions of usefulness, attitudes, intentions, and real usage. However, it has been indicated that the influence of perceived usefulness is the most significant, and other variables are not always statistically significant (Machdar, 2016).

Methods

In this study a quantitative method was used through an associative method. The analytic model examined the relationship and possible causation between perceived ease of use and perceived usefulness as independent and the decision to use QRIS as dependent variables, thus, allowing researchers to predict the adoption pattern of technology on the perception of users. The investigation was carried out on the Cafes Bento Mataram in Karang Pule, Sekarbela, Mataram City, and West Nusa Tenggara (postal code 83116). The selection of Café Bento Mataram was based on the fact that it actively applied the QRIS payment system, which corresponds to the Bank Indonesia initiative to raise the use of digital payment in the SME segment. The target population was comprised of every shopper of Cafe Bento Mataram, who utilizes QRIS as a digital payment system; the average number of visitors was 1,924 people daily, which established the population size as 1,924 people. The purposive sampling technique, which is a non-probability sampling one, was used and a sample of 96.15 was obtained which was rounded off to 100. The information was gathered using a questionnaire that included a set of items and statements in its structure. The questionnaires were sent to the respondents who later sent or sent back completed ones to the researcher. The Likert scale was used to reflect the opinion, attitudes, and perceptions of the respondents on the phenomenon, which is being studied, and the ratings were in the following way:

Table 1. Assessment Scale

Respondents' Answers	Point
Strongly Disagree (STS)	1
Disagree (TS)	2
Neutral (N)	3
Agree (S)	4
Strongly Agree (SS)	5

An operational definition of a variable is an explanation provided for a variable by establishing its meaning, detailing activities, or specifying the operational procedures needed to measure the variable. In research, an operational definition refers to the attributes, characteristics, or values of an object or activity with specific variations, which are determined by the researcher as the focus of the study, which are then analyzed and conclusions drawn. The data analysis techniques in this study include multiple linear regression analysis, classical assumption testing, and hypothesis testing.

Table 2. Operational Definition of Variables

Research Variable	Operational Definition	Indicators
Perceived Ease of Use	The ease of use perceived is an individual's belief that something can be used and understood easily, thus making the user's work easier.	1. Easy to learn 2. Easy to use 3. Clear and understandable 4. Become skillful Source: Davis (1989), Ferry Wibowo (2015)
Perceived Usefulness	The extent to which a person believes that using a particular	1. Work more quickly 2. Job performance 3. Increase

	system will improve job performance.	productivity 4. Effectiveness 5. Makes job easier 6. Useful Source: Jogiyanto (2007), Davis (1989)
Usage Decision	A unifying process that combines insights to evaluate two or more behaviors and choose one of them.	1. Problem recognition 2. Information search 3. Evaluation of alternatives 4. Purchase decision Source: Kotler & Keller (2012), Schiffman & Kanuk (2010)

Result and Discussion

Respondent Characteristics

In the current study, the questionnaires were distributed through direct visits to the study area and the respondents were provided with an option of filling in the questionnaire at the place. Moreover, G-forms were shared through the social media. Twenty-five paper-based questionnaires and seventy-five electronic responses were obtained as a result of the study using Google Forms. On the issue of gender, 39 per cent of the interviewees were men and 61 per cent women which is a majority of the respondents. The ages were distributed as follows: 30 percent below 20 years old, 45 percent aged 20-30 years, 18 percent aged 31-40 years and 7 percent aged 41-50 years. With regard to the use of QRIS, 61 per cent of the respondents used 2-5 transactions and 39 per cent 6-10 transactions.

Validity and Reliability Test

Validity Test

The research instrument validity was determined by using the IBM SPSS Statistics 25 to analyze Pearson Product-Moment correlation. The calculated correlation coefficient (r -count) was compared to critical value (r -table) at 5 -percent level of significance, instrument was considered to be valid when r -count $>$ r -table. The degrees of freedom (df) were 28 that contained the threshold of the r -table of 0.361 with a sample of 30 participants. The Corrected Item-Total Correlation statistics also supported validity.

Tabel 3. Validity Test Results X1

Question Items	R-value of the Table	Calculated R Value	Significance	Information
X1.1	0,361	.794	.000	Valid
X1.2	0,361	.740	.000	Valid
X1.3	0,361	.735	.000	Valid
X1.4	0,361	.616	.000	Valid
X1.5	0,361	.683	.000	Valid

Tabel 4. Validity Test Results X2

Question Items	R-value of the Table	R-value Calculation	Significance	Information
X2.1	0,361	.718	.000	Valid
X2.2	0,361	.755	.000	Valid
X2.3	0,361	.633	.000	Valid
X2.4	0,361	.807	.000	Valid
X2.5	0,361	.725	.000	Valid

Table 5. Validity Test Results Y

Question Items	R-value of the Table	Calculated R value	Significance	Information
X3.1	0,361	.742	.000	Valid
X3.2	0,361	.793	.000	Valid
X3.3	0,361	.761	.000	Valid
X3.4	0,361	.792	.000	Valid
X3.5	0,361	.860	.000	Valid

Reliability Test

Table 6. Reliability Test Results

Variable	Cronbach's Apha	N of Item	Information
Perceived Ease	.742	5	Reliabel
Perceived Usefulness	.778	5	Reliabel
Use Decision	.844	5	Reliabel

The reliability was measured using Cronbach alpha where a value above 0.60 was accepted as a good internal consistency. The more the coefficient is close to unity, the higher the reliability. The majority of questionnaire items (15 out of 15) were above the 0.60 threshold thus validating the reliability of the instrument in further analysis steps.

Classical Assumption Test

Normality Test

A normality test was conducted to assess whether the data in the regression model was normally distributed, thus ensuring the model was suitable for use. This study used the non-parametric Kolmogorov-Smirnow test for normality. Data distribution was considered normal if the test results showed a significance value >0.05, as shown in the following table:

Table 7. Results of the Normality Test Using the Non-parametric Kolmogorov-Smirnow Test

One-Sample Kolmogorov-Smirnov Test	Unstandardized Residual
N	100
Normal Parameters ^{a,b}	
Mean	0.0000000
Std. Deviation	1.24497718
Most Extreme Differences	
Absolute	0.080
Positive	0.054
Negative	-0.080
Test Statistic	0.080
Asymptotic Significance (2-tailed)	0.117 ^c

- a) Test Distribution is Normal
- b) Calculated from data
- c) Lilliefors Significance Correction

Table 7 shows that the normality check conducted using the Kolmogorov-Smirnow test had the value of the significance of 0.117, which is greater than the standard value of 0.005. The data therefore can be considered to have come about as a result of a normally distributed population.

Multicollinearity Assessment

The collinearity test which is alternatively known as the multicollinearity test is used to determine the existence of interrelationships among the predictor variables used in a regression model. The ideal regression specification is one where the independent variables do not exhibit any linear relationships with one another; it will be found that there is no statistically significant interdependency between the variables, thus supporting the fact that the model is indeed satisfactory to be used in further inference. The multicollinearity is detected with the help of the values of the variance inflation factor (VIF) that are presented in the coefficient matrix. The scores of VIF less than 10 are typically considered to reflect the insignificant multicollinearity between regressors, whereas any score above this metric is taken to indicate the existence of significant collinearity.

Table 8. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Significance	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.346	.741		.467	.642		
	Perceived Ease	.410	.087	.407	4.704	.000	.144	6.923
	Perceived Usefulness	.563	.087	.557	6.441	.000	.144	6.923

Dependent Variable: Usage Decision (Decision to Use)

Table 8 shows that the test results show a variance inflation factor (VIF) of less than 10.00 with the perceived ease of use and usefulness achieving the VIF of 6.923, and tolerance value of more than 0.10 with a value of 0.144. With such statistics (VIF < 10.00 and tolerance greater than 0.10), it is considered that the multiple linear regression model does not have any multicollinearity and, thus, can be included in this research.

Heteroscedasticity Test

The test of heteroscedasticity was carried out to determine whether the residual values of the regression model have non-constant variance. An optimal regression model must also be homoscedastic; and this is to say that there is homogeneity in the residual variance at any given time. On the other hand, the other condition is heteroscedasticity and this implies that the variances vary among observations. Test was conducted in this study using IBM SPSS statistics version 25 and the resulting results are as shown below:

Table 9. Heteroscedasticity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Significance	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.588	.460		3.451	.001		
	Perceived Ease	.058	.054	.283	1.080	.283	.144	6.923
	Perceived Usefulness	-.089	.054	-.428	-1.633	.106	.144	6.923

Dependent Variable: ABS_RES

Based on the results of the heteroscedasticity test (Glejser Test), the significance value for the Perceived Ease variable was 0.283 and Perceived Usefulness was 0.106, both greater than 0.05. Thus, it can be concluded that the regression model does not contain symptoms of heteroscedasticity.

Hypothesis Testing Results

Multiple Regression Analysis

The use of multiple linear regression is used to forecast the magnitude of the dependent variable using a data of two or more independent variables to identify possible functional relationships. The SPSS Statistics 25 was used to perform the analysis, and the results of the coefficients and diagnostic statistics are provided in the table below.

Table 10. Results of Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Significance
		B	Std. Error	Beta		
1	(Constant)	.346	.741		.467	.642
	Perceived Ease	.410	.087	.407	4.704	.000
	Perceived Usefulness	.563	.087	.557	6.441	.000

Based on the table above, the regression model can be constructed as follows:

$$Y = 0.346 + 0.410X_1 + 0.563X_2$$

Based on the obtained regression equation, the relationship between the variables can be explained as follows:

The regression calculation results show that the constant has a value of 0.346. This number represents a fixed value, indicating that if the variables Perceived Ease of Use (X1) and Perceived Usefulness (X2) are zero, the dependent variable remains at that constant value.

The coefficient value $\beta_1 = 0.410$ means that every 1-unit increase in Perceived Ease of Use will increase the Decision to Use by 0.410.

The coefficient value $\beta_2 = 0.563$ means that every 1-unit increase in Perceived Usefulness will increase the Decision to Use by 0.563.

Coefficient of Determination Test

The coefficient of determination (R^2) is used to assess the extent to which a model is able to explain variations in the dependent variable. A regression model is considered good if the R-square value is close to one, as this indicates that the independent variable provides a strong explanation for the dependent variable. Conversely, if the R-square value is far from one, then the independent variable is considered to have limited capacity to explain the dependent variable.

Table 11. Results of the Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.946 ^a	.895	.893	1.25775

a. Predictors: (constant) (Perception of Benefit, Perception of Ease)

The coefficient of determination was analyzed to give an R^2 of 0.895 which represented 89.5%. This shows that the independent constructs, perceived ease of use and perceived usefulness explain 89.5 percent of the variance in the dependent variable, which is decision to use. The rest of 10.5percent can be attributed to the extraneous factors that were not taken into account in the research model. In addition, the adjusted R^2 value of 0.893 validates the high explanatory efficiency and stability of the regression model.

Partial Test (T -test)

t -test is used to determine the extent to which both the independent variables are having a partial influence on the dependent variable. Looking at the coefficient table, one can conclude that at the value of less than 0.05, the significance value structure will imply that the independent variables have a partial statistically significant impact on the dependent variable.

Table 12. T-Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Significance
		B	Std. Error	Beta		
1	(Constant)	.346	.741		.467	.642
	Perceived Ease	.410	.087	.407	4.704	.000
	Perceived Usefulness	.563	.087	.557	6.441	.000

Dependent Variable: Decision on Use

Perceived Convenience

H1: Perceived Convenience has a positive influence on the decision to use QRIS as a digital payment method (Case Study of Café Bento Mataram).

From the hypothesis testing table above, the t-value for the perceived convenience variable is $4.704 > t\text{-table } 1.661$, with a significance value of $0.000 < 0.05$, meaning H1 is accepted. In other words, perceived convenience has a positive and significant influence on the decision to use QRIS as a digital payment method.

Perceived Usefulness

H2: Perceived Usefulness has a positive influence on the decision to use QRIS as a digital payment method (Case Study of Café Bento Mataram).

From the hypothesis testing table above, the t-value for the perceived convenience variable is $6.441 > t\text{-table } 1.661$, with a significance value of $0.000 < 0.05$, meaning H2 is accepted. In other words, perceived convenience has a positive and significant influence on the decision to use QRIS as a digital payment method.

F Test (Simultaneous)

The F-test is used to assess the simultaneous influence of independent variables on the dependent variable. The test results can be seen in the ANOVA table from data processing using IBM SPSS 25. Decisions are made based on probability values, and if the value is < 0.05 , then the independent variables collectively have a significant influence on the dependent variable.

Table 13. F-Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Significance
1 Regression	1310.663	2	655.332	414.262	.000 ^b
Residual	153.447	97	1.582		
Total	1464.110	99			

- a. Dependent Variable: Usage Decision
- b. Predictors: (constant) Perception of Usefulness, Perception of Ease

Based on the table above, the F value has been calculated as 414,262 and the F table at the level of significance of 5% is 3.09. The resulting statistic is therefore greater than the critical value (414,262 3.09) resulting in a p -value of 0.000, which is less than the usual value of 0.05. Therefore, it can be concluded that the combined effect of the independent variables on the dependent variable is statistically significant hence supporting the research hypothesis.

The Effect of Perceived Ease of Use on the decisions to use QRIS.

The outcome of the partial hypothesis test shows that the perceived ease of use variable (X1) had a t -statistic of 4.704 and a critical t-value of 1.661 at a significant level of 0.05. The null hypothesis (H₀₁) is rejected in favour of the alternative hypothesis (H₁) since 4.704 > 1.661 and the p-value is 0.000 < 0.05. Based on this, it then implies that the perceived ease of use has a critical impact on the adoption of QRIS in Café Bento Mataram. Customers who consider QRIS as a system that is easy to learn, use and navigate have a greater likelihood of choosing it as a payment platform. These results are in line with the supporting assumption of the Technology Acceptance Model (TAM) as proposed by Davis (1989) according to which the perceptions of ease of use are one of the decisive factors of technology acceptance.

When the user feels that a system is easy and has no complexities, he/she is more likely to develop a positive attitude and show recurrent use. The outcome is consistent with the previous studies conducted by Serena and Priyambodo, who examined the use of QRIS by MSMEs. Their analysis has shown that consumers were more ready to utilize QRIS when the process seemed to be simple, namely, the straightforward procedure of scanning a QR code without using cash or cards. This convenience at Café Bento Mataram was in the preference of younger customers who have been exposed to digital technology and prefer faster and practical forms of payment (Serena & Priyambodo, 2025).

The findings of this study contradict the results of research conducted by Iqbal Hamid and Eus Widiati, which showed that partially the perception of ease of use did not have a significant effect on QRIS use (Widiati & Hamid, 2025). Therefore, one may conclude that the ease of usage of QRIS perceived by consumers in Café Bento Mataram is a major motivator of the population to implement this payment system. The higher the perceived simplicity of operations, the higher is the chances of further use of QRIS.

The Impact of Perceived Usefulness on Decision to Use QRIS.

The t -test on partial hypothesis was 6.441 with perceived usefulness variable (X2), with a critical t -value of 1.661 at 5 per cent. Because 6.441 > 1.661 = 0.000, which is less than 0.05: the null hypothesis (H₀₂) is rejected in favour of the alternative (H₂). Accordingly, the perceived usefulness will exhibit a high level of influence on the decision-making of using QRIS in Café Bento Mataram. That is, the consumers who value the advantages of QRIS tend to use it more to transact business in the cafe.

Some of the benefits that can be considered are the time efficiency, speedy processing of transactions, increased security, and easier tracking of payments. Users, who think that QRIS can provide them with tangible benefits are more inclined to make it their main payment strategy. The given observation aligns with the findings of Caffaro et al. (2020) and Chinomona (2013), who selected the perceived usefulness as a critical predictor of technology adoption intention.

These findings are supported by empirical studies by Dayan (2020) and Alfaris (2023) as they have recorded that younger generations prefer QRIS to cash due to its utility, velocity and because it is safe. Similarly, the study of Purwanto on the digital banking industry in Indonesia determined the perceived usefulness to be a conclusive outcome affecting the decision of consumers to use services provided by technology-based payment methods. In the case of Café Bento Mataram, the consumers stated that the use of the QRIS facilitated the transaction speed and reduced the reliance on cash. This not only made the payment process easier but also enhanced the overall customer experience in the setting of the cafes.

The Effect of Perceived Easy and Usefulness on QRIS Use Decisions.

The calculated F statistic of 414,262 obtained by the simultaneous test (F-test) was compared with the critical F value of 3.09 at the 5 000 percent level. As 414,262 > 3.09, the p-value of 0.000 is not greater than 0.05, which results in the null hypothesis (H_{03}) being rejected and the acceptance of the alternative hypothesis (H_3). Therefore, the two independent variables interact with a strong effect on the dependent variable, meaning that the effect of perceived ease of use and perceived usefulness act in a synergistic manner in influencing consumers to embrace QRIS at Café Bento Mataram.

These findings do agree with those of Nurrohmah & Nuryani who found the perceived ease and usefulness combination as a prevailing factor in enhancing QRIS adoption among the Indonesian MSMEs. That is, QRIS is not only chosen due to the ease of its functionality, but also because of the real effects that the consumers can feel (Nurrohmah & Nuryani, 2025; Syahrin, 2025). The coefficient of determination (R^2) in this paper is relatively high implying that the regression equation can explain the variability in the decisions of QRIS usage that can be blamed on the two predictors. Thus, perceived usefulness and perceived ease of use together can also explain the influence of the majority of consumer decisions concerning the utilisation of QRIS.

Conclusion

Based on the results of this study regarding the Influence of Perceived Ease and Usefulness on the Decision to Use QRIS as a Digital Payment Tool (Case Study of Café Bento Mataram). The influence of Perceived Ease of Use on the Decision to Use QRIS partially shows that the perceived ease of use variable (X1) obtained t count (4.704) and t table (1.661) with a significance level of 0.000 using a significance limit of 0.05. This shows that $4.704 > 1.661$ and $0.000 < 0.05$ which means H_{01} is rejected and H_{a1} is accepted. So it can be concluded that the Perceived Ease of Use variable has a partial effect on the Decision to Use QRIS at Café Bento Mataram. The influence of Perceived Usefulness on the Decision to Use QRIS partially shows that the perceived ease of use variable (X2) obtained t count (6.441) and t table (1.661) with a significance level of 0.000 using a significance limit of 0.05. This shows that $6.441 > 1.661$ and $0.000 < 0.05$ which means H_{02} is rejected and H_{a2} is accepted. So it can be concluded that the Perceived Usefulness variable has a partial influence on the Decision to Use QRIS at Café Bento Mataram. The Influence of Perceived Ease and Usefulness on the Decision to Use QRIS shows that the results of the simultaneous test (F test) obtained a calculated F of

414,262 while the F table at a significance level of 5% is 3.09 so that with this figure it can be explained that $414,262 > 3.09$ then the regression model contains a significance level of $0.000 < 0.05$. This means that the independent variables, namely Perceived Ease and Usefulness, have a simultaneous effect on the dependent variable, namely the Decision to Use. This proves that the two variables complement each other in encouraging consumers to use QRIS at Cafe Bento Mataram.

References

- Alfaris, M. (2023). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, dan Persepsi Keamanan terhadap Keputusan Penggunaan Aplikasi Pembayaran Digital (E-Wallet). *Jurnal Mahasiswa Akuntansi Samudra (JMAS)*, 4(2), 67-74. <https://doi.org/10.33059/jmas.v4i2.7450>
- Asaif, J. M., Suropto, S., Wardianto, K. B., & Wulandari, J. (2025). The Influence of Digital Financial Literacy, Perceived Ease of Use, Perceived Usefulness, Social and Political on The Intention and Use Behavior of Using QRIS as a Payment System in Traditional Retail. *The Eastasouth Journal of Social Science and Humanities*, 2(03), 302-312. <https://doi.org/10.58812/esssh.v2i03.587>
- Athaya, M. Z. (2025). *Pengaruh Kepuasan Terhadap Penggunaan Qris dengan Pendekatan TAM di Daerah Istimewa Yogyakarta* (Doctoral dissertation, Universitas Islam Indonesia).
- Azarenkova, G., Shkodina, I., Samorodov, B., & Babenko, M. (2018). The influence of financial technologies on the global financial system stability. *Investment Management & Financial Innovations*, 15(4), 229.
- Azzahroo, R. A., & Estiningrum, S. D. (2021). Preferensi Mahasiswa dalam Menggunakan Quick Response Code Indonesia Standard (QRIS) sebagai Teknologi Pembayaran. *Jurnal Manajemen Motivasi*, 17(1), 10. <https://doi.org/10.29406/jmm.v17i1.2800>
- Baskerville, R., Capriglione, F., & Casalino, N. (2020). Impacts, challenges and trends of digital transformation in the banking sector. *Law and Economics Yearly Review*, 9(2), 341-362.
- Bozic, I., & Bozic, A. (2025). Commercial banking and financial stability: evaluating internal and external determinants. *Journal of Business and Economic Options*, 8(1), 1-14. <https://doi.org/10.5281/zenodo.17371089>
- Caffaro, F., Cremasco, M. M., Roccatto, M., & Cavallo, E. (2020). Drivers of farmers' intention to adopt technological innovations in Italy: The role of information sources, perceived usefulness, and perceived ease of use. *Journal of Rural Studies*, 76, 264-271. <https://doi.org/10.1016/j.jrurstud.2020.04.028>
- Chinomona, R. (2013). The influence of perceived ease of use and perceived usefulness on trust and intention to use mobile social software: technology and innovation. *African Journal for Physical Health Education, Recreation and Dance*, 19(2), 258-273.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340. <https://doi.org/10.2307/249008>
- Dayan, M. T. (2020). Pengaruh Persepsi Konsumen, Gaya Hidup dan Kepercayaan terhadap Penggunaan Aplikasi Pembayaran Digital. *Transaksi*, 12(1), 40-50.

- Desfikasari, A., Andriany, V., & Hardisa, M. P. (2024, December). The Influence Of Social Media And Social Influence On The Decision To Use Qris As A Digital Payment Tool. In *Proceeding of International Students Conference of Economics and Business Excellence* (Vol. 1, No. 1, pp. 298-304). <https://doi.org/10.33830/iscebe.v1i1.4624>
- Galang, J., & Ramdhan, H. (2023). Analysis of the acceptance level of e-wallet as a non-cash payment method among Indonesian students. *IAIC Transactions on Sustainable Digital Innovation (ITSDI)*, 5(1), 67-75. <https://doi.org/10.34306/itsdi.v5i1.611>
- Gunawan, A., Fatikasari, A. F., & Putri, S. A. (2023). The effect of using cashless (QRIS) on daily payment transactions using the technology acceptance model. *Procedia Computer Science*, 227, 548-556. <https://doi.org/10.1016/j.procs.2023.10.557>
- Ibrahim, A., & Shiring, E. (2022). The Relationship between Educators' Attitudes, Perceived Usefulness, and Perceived Ease of Use of Instructional and Web-Based Technologies: Implications from Technology Acceptance Model (TAM). *International Journal of Technology in Education*, 5(4), 535-551.
- Izzah, S., & Novilia, E. (2024). Persepsi dan Intensi Pelaku Usaha Mikro Kecil Menengah (Umkm) Terhadap Penggunaan Qris Sebagai Sistem Pembayaran Digital Di Kota Blitar. *Jurnal Rumpun Manajemen dan Ekonomi*, 1(5), 211-217. <https://doi.org/10.61722/jrme.v1i5.3820>
- Jabar, A. A., & Nasution, D. (2024). Designing a QRIS Management Application to Simplify Digital Transactions Using the Prototype Method. *Journal of Information Technology, computer science and Electrical Engineering*, 1(3), 152-159. <https://doi.org/10.61306/jitcse.v1i3.94>
- Loraas, T., & Wolfe, C. J. (2006). Why wait? Modeling factors that influence the decision of when to learn a new use of technology. *Journal of Information Systems*, 20(2), 1-23. <https://doi.org/10.2308/jis.2006.20.2.1>
- Machdar, N. M. (2016). The effect of information quality on perceived usefulness and perceived ease of use. *Business and entrepreneurial review*, 15(2), 131-146. <https://doi.org/10.25105/ber.v15i2.4630>
- Nugraha, J. T., Achmad, T., Warsono, H., & Yuniningsih, T. (2023). *E-Government dalam Perspektif Pengguna: Konsep, Teori, dan Perkembangannya*. Yogyakarta: Stiletto Book.
- Nurrohmah, A., & Nuryani, Y. (2025). Pengaruh Persepsi Kemanfaatan dan Kemudahan terhadap Keputusan Penggunaan Digital Payment QRIS pada UMKM di Kabupaten Bandung. *Cakrawala: Jurnal Ekonomi, Manajemen dan Bisnis*, 2(3), 508-517. <https://doi.org/10.70451/cakrawala.v2i3.635>
- Oktaviani, T. (2025). "Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Persepsi Risiko, Dan Inovasi Teknologi Terhadap Penggunaan QRIS Pada Pembelian Tiket Wisata di Pantai Pangandaran," *Skripsi*, Purwokerto: UIN Prof. K.H. Saifuddin Zuhri.
- Rahmawati, S., & Arfiansyah, M. A. (2023). Faktor-faktor yang mempengaruhi keputusan penggunaan qris pada umkm kota surakarta. *Mbia*, 22(3), 435-449. <https://doi.org/10.33557/mbia.v22i3.2663>
- Ramayanti, R. (2024). Understanding User Perceptions of QRIS in Indonesia: Exploring the Impact of Perceived Usefulness, Ease of Use, and Demographic Factors. *International*

- Rowley, C. (2024). Leveraging the Legal Entity Identifier to mitigate the risk of financial crime and enhance fraud prevention in cross-border payments. *Journal of Payments Strategy & Systems*, 18(1), 39-50.
- Serena, B. S. D. S., & Priyambodo, V. K. (2025). Pengaruh E-Payment Dan Literasi Digital Terhadap Penjualan UMKM Di Kota Mataram (Studi Kasus Coffeeshop). *Jurnal Riset Mahasiswa Akuntansi*, 5(1), 115-127. <https://doi.org/10.29303/risma.v5i1.2111>
- Sholihin, I., Agustin, H. P., & Dimiyati, M. (2024). The Influence of Perceived Benefits, Trust, and Ease of Use on the Interest of MSMEs in Using the QRIS Payment System in Jember Regency. *ARTOKULO: Journal of Accounting, Economic and Management*, 1(3), 325-332.
- Syahrin, A. (2025). Pengaruh Literasi Keuangan, Kemudahan, Dan Keamanan Terhadap Keputusan Bertransaksi Menggunakan Qris Pada Umkm Di Bsi Umkm Center Aceh: Pengaruh Literasi Keuangan, Kemudahan, Dan Keamanan Terhadap Keputusan Bertransaksi Menggunakan Qris Pada UMKM Di Bsi UMKM Center Aceh. *Journal Islamic Economics Ad Diwan*, 4(2), 140-146. <https://doi.org/10.51192/ad.v4i2.1638>
- Tsindeliani, I. A., Proshunin, M. M., Sadovskaya, T. D., Popkova, Z. G., Davydova, M. A., & Babayan, O. A. (2022). Digital transformation of the banking system in the context of sustainable development. *Journal of Money Laundering Control*, 25(1), 165-180. <https://doi.org/10.1108/JMLC-02-2021-0011>
- Wang, Z., Wang, Y., Zeng, Y., Su, J., & Li, Z. (2025). An investigation into the acceptance of intelligent care systems: an extended technology acceptance model (TAM). *Scientific Reports*, 15(1), 17912. <https://doi.org/10.1038/s41598-025-02746-w>
- Wicaksono, S. R. (2021). *Teori Dasar Technology Acceptance Mode* (Pertama). Malang: CV. Seribu Bintang.
- Widiati, E., & Hamid, I. (2025). Aspek Persepsi Kemudahan dan Persepsi Kegunaan pada Minat Menggunakan QRIS sebagai Aplikasi Pembayaran Non-Tunai. *Management and Accounting Expose*, 8(1). <https://doi.org/10.36441/mae.v8i1.3083>
- Witjaksono, R. H. A., Handayani, P. W., Sunarso, F. P., & Hilman, M. (2021, October). Quick response code acceptance on digital wallet mobile applications in Indonesia. In *2021 International Conference on Advanced Computer Science and Information Systems (ICACSIS)* (pp. 1-6). IEEE. <https://doi.org/10.1109/ICACSIS53237.2021.9631354>
- Yudawisastra, H. G., Bander, S. E., Mumu, S., Harinie, L. T., Sastradinata, D. N., Muljono, B. E., ... & Firdaus, M. I. (2024). *Teori-Teori Perilaku Konsumen*. Bandung: CV. Intelektual Manifes Media.
- Zhang, S., Liao, J., Wu, S., Zhong, J., & Xue, X. (2021). A traceability public service cloud platform incorporating IDcode system and colorful QR code technology for important product. *Mathematical Problems in Engineering*, 2021(1), 5535535. <https://doi.org/10.1155/2021/5535535>