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The Effect of Qris Use on Interestand Behavior of Non-Cash Transactions in Indonesia

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ABSTRACK

The Quick Response Code Indonesian Standard, or QRIS, is still not widely used as a digital payment method in Indonesia, despite intensive national advertising. The purpose of this study is to investigate how consumer interest (CI) and consumer behavior (CB) in using QRIS for non-cash transactions are impacted by perceived ease of use (PEU) and perceived usefulness (PU). In order to better understand users' behavioral responses, this study adds CI as a mediating variable using the Technology Acceptance Model (TAM) as the theoretical framework. Targeting people who have used or are familiar with QRIS, a quantitative approach was adopted. Purposive sampling was used to gather data from 131 respondents via an online survey. Using the SPSS software, path analysis was used to examine the data. The results show that PEU has a considerable impact on PU and that CI is positively influenced by both PEU and PU. Additionally, CB directly benefits from PU and CI. PU also serves as a partial mediator between CI and CB and between PEU and CB. This study is interesting because it uses CI in conjunction with the TAM framework to provide a more thorough explanation of QRIS adoption. These results have important ramifications for how platform developers, financial institutions, and legislators may create policies that encourage the use of QRIS and help Indonesia move toward a cashless society.

Keywords*: consumer behavior; consumer interest; digital payment adoption; perceived ease of use; perceived usefulness.*

INTRODUCTION

system and its actual adoption. The low adoption rate has practical and social implications, such as hindering financial inclusion and slowing down the efficiency of Indonesia's digital economy, which continues to rely heavily on cash transactions.

Several factors are known to influence QRIS adoption, yet gaps persist between the potential benefits and actual usage. Research indicates that perceived ease of use and perceived usefulness are significant predictors of technology adoption, but these factors alone do not fully explain the slow uptake of QRIS among Indonesian consumers (Nainggolan et al., 2022; Kurniawati, 2023). This indicates the presence of psychological mechanisms such as consumer interest that may mediate the relationship between users' perceptions and their actual

transaction behavior. Understanding how these internal factors influence behavioral responses is essential, especially as Indonesia intensifies its efforts to promote a cashless society through digital payment platforms like QRIS.

To better understand this discrepancy, a behavioral framework is required to examine the psychological factors influencing consumers' technology acceptance. The Technology Acceptance Model (TAM), developed by Davis (1989), offers a robust theoretical lens to analyze this issue. However, in the case of QRIS, these two variables alone cannot fully explain why adoption remains low. Even though many consumers may recognize that QRIS is easy to operate (PEOU) and offers clear benefits (PU), actual usage is often constrained by other factors such as entrenched cash-payment habits, concerns over transaction security, lack of digital literacy, and limited trust in digital platforms. These additional barriers highlight the need to consider intermediary variables, like consumer interest, to capture the psychological and contextual mechanisms that link perceptions with actual behavior. In the context of QRIS, PEOU refers to the extent to which consumers perceive QRIS as easy to understand and operate, while PU represents the perceived benefits of using QRIS, such as convenience, speed, and transaction security. Empirical studies have consistently found that these variables positively affect intention to use digital payment systems (Nainggolan et al., 2022; Kurniawati, 2023). However, some research suggests that positive perceptions alone are insufficient to drive actual behavior, indicating the existence of intermediary variables that mediate this relationship.

Tandfonline, 2024). However, previous studies have largely focused on the direct influence of PEOU and PU on adoption intention, without adequately addressing why positive perceptions do not always translate into actual usage. This gap suggests the need to examine consumer interest as a mediating variable that connects perceptions with behavior, thereby offering a more complete explanation of QRIS adoption. To sharpen this focus, the present study formulates several research questions, namely how PEOU influences consumer interest in using QRIS, how PU influences consumer interest in using QRIS, and whether consumer interest mediates the relationship between PEOU, PU, and the actual adoption of QRIS.

Therefore, this study aims to examine the influence of perceived ease of use and perceived usefulness on QRIS adoption behavior through the mediating role of consumer interest. By employing the TAM framework, this research seeks to provide empirical insights for policymakers, financial service providers, and technology developers to design more effective strategies that enhance the adoption of QRIS among Indonesian consumers. Recent empirical studies, such as those by Agung Dharmawan (Buchdadi et al., 2024), have confirmed

that perceived ease of use positively and significantly influences attitudes, which in turn affect the intention to adopt QRIS. Additionally, research by (Rachmawati et al., 2025) emphasizes the importance of integrating technological and psychological factors to accelerate QRIS adoption particularly highlighting the role of consumer interest as a key psychological mechanism that bridges users' perceptions and their actual transaction behavior. These findings highlight the novelty of this study, namely the integration of consumer interest as a mediating variable within the TAM framework to more comprehensively explain QRIS adoption behavior. This unique contribution provides both theoretical enrichment and practical insights for enhancing digital payment adoption. The remainder of this article is organized as follows: the next section reviews the theoretical foundation and hypothesis development, followed by the research methodology, results and discussion, and finally conclusions, implications, limitations, and directions for future research, thereby offering actionable insights for building a more inclusive and effective digital payment ecosystem in Indonesia.

THEORETICAL FOUNDATION

These variables are believed to directly influence a user's interest in using a technology, which subsequently affects their behavioral engagement. Perceived Ease of Use refers to the extent to which a person believes that using a technological system will be free of effort. In the context of QRIS, PEU reflects users' perception that transactions are simple, accessible, and require minimal learning or adjustment. An intuitive user experience and seamless access to services are essential in shaping strong user interest and encouraging consistent non-cash transaction behavior (Venkatesh et al., 2003).

In addition to ease of use, Perceived Usefulness (PU) refers to the extent to which users believe that the technology will improve their performance or efficiency. In the case of QRIS, PU includes the perception that QRIS helps transactions to be faster, safer, and more convenient. PU becomes an important factor in the context of payments as users tend to adopt technologies that actually provide real added value in their daily lives (Lewis & Sauro, 2023). Both constructs are proven to have a significant impact on interest in using technology. Some previous studies such as by (Nainggolan et al., 2022) and (Kurniawati, 2023) show that PEU and PU can influence the intention to use digital payment systems. However, there are also other findings that state that the perception of ease or benefit does not necessarily lead to actual behavior, because it can be influenced by other factors such as habits, security, or socio-culture (Rahayu, 2022). The TAM model provides a strong theoretical basis for understanding how technologies such as QRIS are accepted by consumers. In this study, TAM is used as a

framework to analyze the relationship between PEU and PU to interest, which then influences cashless transaction behavior. To clarify the relationship between these variables, hypothesis development is required based on previous theoretical and empirical findings.

Hypothesis Development

The Effect of QRIS Ease of Use on Consumer Interest and Purchasing Decisions

related to user satisfaction. This satisfaction can create trust in the digital payment system, thus motivating consumers to transact more frequently using QRIS. Based on this explanation, the hypotheses built are:

H1a: There is an effect of ease of use of QRIS on consumer purchase interest.

H1b: There is an effect of the ease of use of QRIS on consumer purchasing decisions.

The Effect of QRIS Usability on Consumer Interest and Purchase Decisions

The usability of QRIS, as a digital payment system, plays an important role in influencing consumer interest and purchasing decisions. In this context, the benefits felt by users, such as ease, speed, and convenience of transactions, encourage the adoption of QRIS technology in everyday life. (Kurniawati, 2023) states that technology acceptance is strongly influenced by perceived usefulness, so if users feel QRIS provides significant benefits, they are likely to use it actively in transactions. research (Kurniawan & Albari, 2022) confirms that information regarding the usefulness of QRIS disseminated through social media can increase consumer interest in using this payment method, which ultimately affects their purchasing decisions. With the support of a positive image of QRIS as an efficient payment method, the perceived benefits further strengthen consumers' decisions to use it in various transactions. This is supported by the findings of (Putra, 2023), which show that brand image and word of mouth variables have a significant influence on purchasing decisions, especially when technology usability supports positive consumer experiences. Based on this explanation, the hypotheses that are built are:

H2a: There is an effect of QRIS usability on consumer purchase interest.

H2b: There is an effect of QRIS usability on consumer purchasing decisions.

The Effect of Interest in Using QRIS on Consumer Purchasing Decisions

buying decisions, highlighting that strong interest in a product or service increases the likelihood of a purchase. Additionally, (Satiawan's, 2023) research underscores that marketing factors such as content and consumer reviews can impact purchasing decisions and satisfaction,

emphasizing the significance of effective promotion strategies..

H3: There is an influence of interest in using QRIS on consumer purchasing decisions.

The Effect of the Mediating Role of Interest on the Relationship between the Ease and Usability of QRIS Use with Consumer Purchasing Decisions

The mediating role of interest in the connection between the ease and usefulness of QRIS usage and consumer purchasing decisions is crucial, as outlined in various studies. (Cesariana et al., 2022) emphasize that consumer satisfaction, driven by convenience and usability of QRIS, significantly impacts purchasing choices. When consumers find QRIS easy to use and beneficial, their interest in the technology grows, reinforcing their purchase decisions. (Satiawan, 2023) supports this by indicating that content marketing and consumer reviews affect satisfaction and purchases, highlighting how QRIS ease and usability contribute to consumer satisfaction. Additionally, (Saputra & Wardana, 2023) found that consumer purchase intentions are influenced by factors, including product/service benefits and ease of use. Perceptions of ease and usefulness of QRIS enhance consumer interest, mediating purchasing decisions. (Huda et al., 2023) further iterate that consumer behavior and interest greatly sway purchasing decisions.

H4a: There is an influence of the mediating role of interest on the relationship between ease of use of QRIS and consumer purchasing decisions.

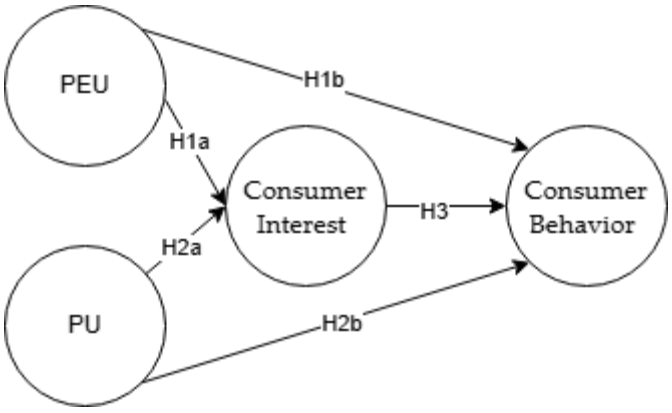


Figure 1. Conceptual Framework

RESEARCH METHOD

This study employed a quantitative survey research design to examine the influence of Perceived Ease of Use (PEU), Perceived Usefulness (PU), and Consumer Interest (CI) on Consumer Behavior (CB) in the context of QRIS (Quick Response Code Indonesian Standard) usage. Quantitative research, as defined by Sugiyono (2020), is grounded in the philosophy of

positivism and is used to study specific populations or samples through structured procedures, statistical analysis, and the use of measurement instruments. The primary goal is to test predetermined hypotheses and to evaluate relationships among variables. In line with this approach, the present study implemented a path analysis technique to evaluate both direct and indirect relationships among the variables using SPSS software (Ghozali, 2021). The proposed model specifies PEU and PU as independent variables, CI as a mediating variable, and CB as the dependent variable. The mediation pathways tested were PEU > PU > CB and CI > PU > CB, with explanatory power assessed through the R^2 coefficient. The research was conducted in Indonesia, focusing on users of QRIS as a digital payment method. The study's population included individuals who had used QRIS for at least the past three months. To provide clearer representativeness, respondents were mostly aged 18-30, dominated by students and young professionals, with higher education backgrounds and predominantly urban socioeconomic settings. The purposive sampling method was employed, which is suitable when participants must meet specific criteria relevant to the study objectives (Sugiyono, 2020). These criteria were operationalized by inserting screening questions in the Google Form (e.g., "Have you used QRIS in the past three months?"; "Do you own a smartphone that supports QRIS?") so only eligible respondents could proceed. The inclusion criteria required that respondents be at least 18 years old, be familiar with digital payment tools, and have access to smartphones or mobile devices that support QRIS. To increase the validity of the results, the study collected responses from 131 participants, exceeding the minimum needed for robust analysis.

(Sugiyono, 2020). The research instrument comprised indicators for four core variables. PEU was measured using six items adapted from (Davis, 1989), evaluating ease of understanding and operational simplicity. PU was measured using seven items that highlighted QRIS's benefits in terms of speed, security, and convenience (Davis, 1989). CI was measured through six items derived from (Octania, 2022), reflecting motivation and willingness to adopt QRIS. CB, as the dependent variable, captured the consumer's behavior toward the usage of QRIS in non-cash transactions. Before conducting the path analysis, the dataset underwent several assumption tests, including normality, multicollinearity, autocorrelation, and heteroscedasticity. Instrument validity and reliability tests were also conducted to confirm that the variables were statistically reliable (Ghozali, 2021). The significance of the path coefficients was evaluated at the 5% level ($p < 0.05$). This allowed the study to determine the strength and direction of hypothesized relationships, providing a comprehensive understanding of how perceptions and interests affect actual usage behavior.

One notable strength of this study lies in its application of Technology Acceptance Model (TAM) constructs in a structured statistical framework, allowing the analysis of both direct and mediated effects. Challenges faced included potential response bias due to self-reporting and the homogeneity of the demographic profile, which was concentrated among younger and digitally literate respondents. Nonetheless, the methodological rigor, clarity of variable operationalization, and robust analytical procedures provided valuable insights into digital payment behavior in Indonesia.

RESULT AND DISCUSSION

Demographic Characteristics

Table 1. Demographic Characteristics

Profile	n	%
Gender:		
Male	88	67,2
Female	43	32,8
Total	**131**	**100**
Age Range:		
18-20 years old	22	16,8
21-25 years old	79	60,3
26-30 years old	25	19,1
31-35 years old	5	3,8
Total	**131**	**100**
Employment Status		
Student	51	38,9
Private Sector Employee	41	31,3
Civil Servant	18	13,7
Entrepreneur	17	13,0
Unemployed	4	3,1
Total	**131**	**100**

Source: Data Processing. 2025

Validity and Reliability

Table 2. Pearson Correlation Output

Variable	Items	Correlation	Cornbach's Alpha
Perceived Usefulness	PU1	.521	.893
	PU2	.451	.892
	PU3	.321	.893
	PU4	.325	.892
	PU5	.581	.895
	PU6	.257	.890
Perceived Ease Of Use	PEU1	.437	.892
	PEU2	.523	.893

	PEU3	.449	.897
	PEU4	.511	.896
	PEU5	.367	.891
	PEU6	.588	.898
Consumer Interest	CI1	.704	.887
	CI2	.644	.888
	CI3	.610	.889
	CI4	.616	.889
	CI5	.598	.890
	CI6	.599	.890
Consumer Behavior	CB1	.414	.894
	CB2	.374	.895
	CB3	.392	.894
	CB4	.400	.895
	CB5	.617	.890
	CB6	.530	.892

Source: Data Processing. 2025

Normality Test

Prior to conducting regression analysis, a normality test was performed to ensure that the sample data met the assumption of normal distribution, which is a fundamental requirement for the validity of parametric statistical tests. Based on the Kolmogorov–Smirnov test results as shown in Table 3, the Asymptotic Significance (2-tailed) value was 0.200, which is greater than the commonly accepted alpha level of 0.05. This suggests that the residuals are normally distributed and that there is no significant deviation from the normality assumption. The fulfillment of this assumption ensures the appropriateness of proceeding with further regression analyses, as it confirms that the residual data conforms to the statistical requirements of a linear regression model.

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		130
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,40213378
Most Extreme Differences	Absolute	,069
	Positive	,061
	Negative	-,069
Test Statistic		,069
Asymp. Sig. (2-tailed)		,200[c,d]

Source: Data Processing. 2025

Multicollinearity Test

among the independent variables, which, if too high, could lead to inflated standard errors and unreliable coefficient estimates in the regression model. This study utilized the

Variance Inflation Factor (VIF) and tolerance values as diagnostic indicators, following the standard thresholds in which VIF values above 10 and tolerance values below 0.10 suggest serious multicollinearity issues (Sugiyono, 2020). As shown in Table 4, the VIF values for Perceived Ease of Use (PEU), Perceived Usefulness (PU), and Consumer Interest (CI) were 2.082, 1.529, and 1.852, respectively, all well below the critical threshold. Correspondingly, the tolerance values for PEU (0.480), PU (0.654), and CI (0.540) were all above the minimum acceptable level. These results indicate that there is no significant multicollinearity among the predictor variables in the model, allowing for the individual effects of PEU, PU, and CI on Consumer Behavior (CB) to be interpreted without concern for instability or redundancy. The absence of multicollinearity strengthens the validity and reliability of the regression coefficients and confirms that the model is statistically sound for further analysis.

Table 4. Linear Regression Analysis Output

Model		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(constant)		3.243	.002		
	PEU	.288	3.018	.003	.480	2.082
	PU	.271	3.312	.001	.654	1.529
	CI	.230	2.558	.012	.540	1.852

Source: Data Processing, 2025

Autocorrelation Test

Table 5. Durbin-Watson Test Output

Model	Std. Error of the Estimate	Durbin-Watson
1	.40689	1.833

Source: Data Processing, 2025

Heteroscedasticity Test

The heteroscedasticity test was conducted to determine whether the variance of the residuals remained constant across all values of the independent variables, which is one of the key assumptions of classical linear regression. A violation of this assumption, known as heteroscedasticity, can result in inefficient estimates and biased standard errors, leading to inaccurate hypothesis testing. In this study, the Glejser test was employed with a significance level of 0.05 as the threshold (Sugiyono, 2020). The results, as presented in Table 6, reveal that the significance values for Perceived Ease of Use (PEU) and Perceived Usefulness (PU) are 0.010 and 0.001, respectively—both below the 0.05 cutoff. This indicates the presence of

heteroscedasticity related to these two independent variables, implying that the residual variance is not constant when these predictors are involved. In contrast, the significance value for Consumer Interest (CI) is 0.534, which is above the 0.05 threshold and suggests no evidence of heteroscedasticity for this variable. The mixed results imply that while one predictor (CI) meets the assumption of homoscedasticity, the other two (PEU and PU) do not, potentially affecting the accuracy of the regression estimates. Therefore, it is necessary to interpret the regression coefficients with caution and consider using robust standard errors or transformation methods in future analysis to address the heteroscedasticity issue and ensure the reliability of statistical inferences.

Table 6. Linear Regression Analysis of Residuals Output

Model		Standardized Coefficients Beta	t	Sig.
1	(Constant)		2.422	.017
	PEU	.313	2.632	.010
	PU	-454	-4.457	.001
	CI	.070	.623	.534

a. *Dependent Variable:ABS_RES*

Source: Data Processing, 2025

F Test

Determining whether the group of independent variables namely Perceived Ease of Use (PEU), Perceived Usefulness (PU), and Consumer Interest (CI) jointly explain a significant portion of the variation in the dependent variable, which is Consumer Behavior (CB). As presented in Table 7, the results of the analysis show that the F-statistic is 34.087 with a significance (Sig.) value of 0.000. This p-value is substantially lower than the commonly accepted alpha level of 0.05, indicating that the regression model is statistically significant (Sugiyono, 2020). In practical terms, this finding confirms that the explanatory variables in the model, when taken together, meaningfully contribute to predicting consumer behavior in the context of QRIS adoption. The significant F-value implies that the regression equation provides a better fit to the data compared to a model without predictors, supporting the theoretical framework based on the Technology Acceptance Model (TAM). Therefore, it can be concluded that PEU, PU, and CI are not only individually relevant but also collectively influential in shaping consumer behavior toward the usage of QRIS as a digital payment method in Indonesia. This reinforces the importance of integrating multiple psychological and technological dimensions in understanding user acceptance and engagement with financial

technologies.

Table 7. Linear Regression Output for F Test

ANOVA						
	Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	16.931	3	5.644	34.087	.000[b]
	Residual	20.861	126	.166		
	Total	37.791	129			

a. Dependent Variable: CB
b. Predictors: (Constant), CI, PU, PEU
Source: Data Processing. 2025

T Test

consistently use the system. Meanwhile, CI registers a significance value of 0.012, reinforcing that a strong consumer interest and engagement with QRIS positively contributes to its adoption. Each variable is associated with a positive standardized beta coefficient and a t-statistic that surpasses the critical value, confirming their respective impacts on CB. These findings collectively support the hypothesis that each independent variable individually contributes to the formation of consumer behavior, validating the application of the Technology Acceptance Model (TAM) in the context of QRIS adoption in Indonesia's digital payment ecosystem.

Table 8. Linear Regression Output For T Test

Model		**Unstandardized Coefficients B**	**Std. Error**	**Standardized Coefficients Beta**	**t**	**Sig.**
1	(Constant)	.994	.306		3.243	.002
	PEU	.303	.100	.288	3.018	.003
	PU	.276	.083	.271	3.312	.001
	CI	.165	.065	.230	2.558	.012

Source: Data Processing. 2025

R^2 Test

Table 9. R Square Value

R Square	**Adjusted R Square**
.448	.435

Source: Data Processing. 2025

To investigate the direct and indirect relationships within the proposed model, an analytical framework informed by Baron and Kenny (1986) was adopted. Key findings are presented in Table 10. Hypothesis acceptance was determined by significance (p) values, with a conventional threshold of $p < 0.05$, indicating a statistically significant influence of an

independent variable on its hypothesized dependent variable. Additionally, the calculated t-values were evaluated against a critical t-distribution value (approximately 1.984 for df = 97, α = 0.05, two-tailed). All empirical hypotheses demonstrated statistically significant t-values, supporting the acceptance of all formulated hypotheses. Standardized beta coefficients were used to quantify the strength of each relationship, with values closer to 1 indicating a stronger influence. Table 10 is structured into two main sections: the first presents the empirically tested direct relationships (H1–H5), while the second highlights the mediating pathways (H6–H7). A comparative analysis of these direct and indirect effects, as indicated by their standardized beta coefficients, offers insight into the mediating mechanisms within the model.

Table 10. Direct and Indirect Relationships Between Variables

No	Relationship	Hypothesis	Standardized Beta (β)	t	Sig.	Decision
1	PEU > PU	H1	.569	7.828	<.001	Supported
2	PU > CI	H2	.489	6.359	<.001	Supported
3	PU > CB	H3	.547	7.424	<.001	Supported
4	PEU > CB	H4	.596	8.389	<.001	Supported
5	CI > CB	H5	.556	7.590	<.001	Supported
Mediation Effect						
No	**Relationship**	**Hypothesis**	**Standardized Coefficient Beta**			**Decision**
1	PEU>PU>CB	H6	.311			Mediated
2	CI>PU>CB	H7	.267			Mediated

Source: Data Processing, 2025

This study reveals significant insights into the adoption behavior of QRIS (Quick Response Code Indonesian Standard) among Indonesian consumers through the lens of the Technology Acceptance Model (TAM). Empirical findings show that Perceived Ease of Use (PEU) has a strong positive effect on Perceived Usefulness (PU), which aligns with Davis (1989), who initially proposed that ease of use directly influences how useful a technology is perceived to be. The path coefficient ($\beta = 0.569$, $p < 0.001$) indicates that when users perceive QRIS as easy to understand and operate, they also believe it offers greater utility in completing transactions. Moreover, PU significantly influences Consumer Interest (CI) ($\beta = 0.489$, $p < 0.001$), highlighting that consumers' perception of QRIS benefits (such as transaction speed, convenience, and safety) plays a critical role in stimulating both emotional and cognitive engagement. This is consistent with previous studies such as Shomad & Purnomosidhi (2012) and Wulandari & Susanti (2023), which emphasized the dual function of usefulness in both

instrumental and motivational dimensions. Meanwhile, the direct influence of PU on Consumer Behavior (CB) ($\beta = 0.547$, $p < 0.001$) reinforces the idea that practical value not only inspires intention but also translates into actual behavioral usage.

operate alongside rational evaluation to produce action. From a theoretical perspective, the duality of influence from both PEU and CI on CB supports the integration of behavioral intention models such as UTAUT and TPB into the QRIS adoption framework.

Another important contribution of this study is the mediation analysis, which reveals that PU partially mediates the relationship between PEU and CB ($\beta = 0.311$), as well as between CI and CB ($\beta = 0.267$). This layered relationship suggests a hybrid decision-making process where affective and rational pathways coexist. The finding supports a dual-process theory of technology adoption, where users evaluate both how easy a system is (experiential processing) and how valuable it is (analytical processing) before engaging in a behavior. What is unexpected is the relatively strong role of consumer interest (CI), which was not initially hypothesized to be as influential as PEU or PU. This shows that QRIS adoption is not merely a function of system attributes but also deeply rooted in consumers' internal motivation and willingness to engage with digital payment tools. The implications of this are profound: financial technology developers and policymakers must go beyond technical improvements and focus on strategies that foster emotional engagement—such as campaigns that resonate with lifestyle values, gamified payment experiences, and community-based digital literacy programs. These approaches can convert interest into behavior even in contexts where the utility is less apparent.

stimulating user interest—to foster sustainable digital payment behavior and move toward a more inclusive, cashless economy.

CONCLUSION AND SUGGESTIONS

This study concludes that the adoption of QRIS in Indonesia is strongly influenced by three key constructs from the Technology Acceptance Model (TAM), namely Perceived Ease of Use (PEU), Perceived Usefulness (PU), and Consumer Interest (CI). Beyond their direct effects, the findings highlight that consumer interest plays a central mediating role in transforming positive perceptions into consistent non-cash transaction behavior, showing that adoption is not only driven by how simple or useful QRIS is perceived to be, but also by the motivational engagement of consumers. With an explanatory power of 44.8 percent, the model demonstrates that nearly half of the variation in consumer behavior can be explained by these variables, while also suggesting that other untested factors may be

influential. The demographic profile of respondents, which was dominated by young and digitally literate students, reflects a tech-savvy group naturally inclined toward innovation; this strengthens internal validity but at the same time limits generalizability. For this reason, future studies should broaden their demographic scope to include older participants, individuals from various educational backgrounds, and respondents from different regional and socioeconomic contexts. In addition, because this study employed a cross-sectional design, it cannot capture changes in adoption behavior over time, and therefore future research is recommended to adopt longitudinal or mixed-methods designs, for example by combining surveys with in-depth interviews or transaction log analysis. Another limitation lies in the reliance on self-reported data, which may be affected by social desirability or recall bias, so subsequent studies could integrate behavioral metrics or observational data to improve validity.

and seamless user experience, while the strong effect of perceived usefulness underscores the importance of communicating tangible benefits such as speed, security, and convenience. Because consumer interest significantly influences adoption, strategies should also aim to cultivate enthusiasm and motivation through lifestyle-oriented campaigns, gamified payment experiences, and community-based digital literacy programs. At the same time, awareness-building initiatives and user support must be designed to reach older or less tech-savvy consumers, directly addressing the gap revealed in this study. Public policy should also prioritize QRIS integration across micro, small, and medium enterprises (MSMEs) to expand its presence in everyday transactions. Taken together, the sustainable growth of QRIS adoption requires a holistic strategy that combines technical improvements with human-centered engagement, enabling Indonesia to progress toward a more inclusive, cashless, and digitally adaptive economy.

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