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Determinants of QRIS Payment Method Usage for Employees in Urban Areas

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Abstract — By 2024, the quantity of Quick Response Code Indonesian Standard (QRIS) users in Indonesia is projected to reach 51 million. The usage of QRIS as a cashless payment system is gaining widespread acceptance. Nevertheless, research on cashless payment methods, including QRIS, indicates that usage behavior is significantly affected by multiple variables. Conversely, prior research has predominantly concentrated on consumers' age or generational backgrounds. This study aims to analyze the determinants affecting QRIS usage behavior in Greater Jakarta, an urban region in Indonesia. This research employs a quantitative methodology via a questionnaire survey to gather primary data. This study demonstrates, using SmartPLS, that mobile ease of use and perceived compatibility significantly influence QRIS usage behavior. Conversely, relative advantage and social influence indicate a different outcome. This is mostly attributable to the functions and attributes of QRIS, which is no longer an innovative product, having been preceded by several e-wallets. Further research could benefit from additional information on the background of e-wallet utilization, the incorporation of supplementary variables into the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) Model, and The Expansion of Studies to Encompass Other Urban Regions.

Abstrak — Di tahun 2024 ini, jumlah pengguna Quick Response Code Indonesian Standard (QRIS) di Indonesia mencapai 51 juta pengguna. Hal ini menjelaskan bahwa adopsi QRIS sebagai metode pembayaran cashless semakin diterima penggunaannya. Namun demikian, penelitian-penelitian mengenai metode pembayaran cashless termasuk QRIS menjelaskan bahwa perilaku penggunaan sangat dipengaruhi oleh beragam variabel. Di sisi lain, penelitian terdahulu lebih berfokus pada pengguna dengan latar belakang usia atau generasi saja. Oleh karena itu, penelitian ini bertujuan untuk menganalisis determinan perilaku penggunaan QRIS dengan mengkhususkan pada latar belakang karyawan di wilayah perkotaan yaitu Jabodetabek. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan survey kuesioner untuk pengumpulan data primer. Dengan menggunakan SmartPLS, hasil penelitian ini menjelaskan bahwa mobile ease of use dan perceived compatibility berpengaruh secara signifikan terhadap perilaku penggunaan QRIS. Di sisi lain, relative advantage dan social influence membuktikan sebaliknya. Hal ini lebih disebabkan kepada fungsi dan karakteristik QRIS itu sendiri yang bukan lagi menjadi produk baru yang inovatif karena sebelumnya telah didahului oleh beragam e-wallet. Penambahan informasi mengenai latar belakang penggunaan e-wallet, penambahan variabel-variabel lain dalam model Unified Theory of Acceptance and Use of Technology 2 (UTAU2), dan perluasan keterlibatan wilayah perkotaan lain dapat menjadi rekomendasi untuk penelitian berikutnya.

Keywords: *payment method, cashless, QRIS, mobile payment, technology.*

INTRODUCTION

The rising adoption of the Quick Response Code Indonesian Standard (QRIS) in Indonesia has sparked interest in the factors that influence its utilization, particularly among urban workers in Jakarta. Personal concerns considerably influence the determining elements; yet, the impact of the social environment must not be overlooked. This forms the foundation of the research inquiry, as demonstrated in prior investigations. It is well-established that urban workers exhibit significant mobility for employment, everyday necessities, and lifestyle choices. Cashless payment options, such as QRIS, are extensively offered by several establishments in both bustling centers and distant locations inside urban areas. Among all accessible payment methods, QRIS, a

cashless payment system regarded as the most recent in Indonesia, occupies a preferred position among users of payment methods.

Taking a quick look at the data from the Indonesian Payment System Association indicates that the number of QRIS users rose from January to June 2024, reaching 46 million, 47 million, 48 million, 49 million, 50 million, and 51 million, respectively (Indonesian Payment System Association, 2024). This rise indicates that individuals in Indonesia have started to embrace QRIS as a non-cash payment alternative. With the rising prevalence of QRIS users, instances of QRIS misuse have emerged in Indonesia, including occurrences of QR code forging, sabotage of user accounts, and the exploitation of consumer information and data (Destianingsi et al., 2023). Additional determinants emerged from prior research, such as the velocity of the transaction process (Ediputra & Amalyah, 2022), perceived guardianship and perceived cyber factors (Puspokusumo & Handoko, 2022), as well as convenience and utility, albeit excluding cost reduction (Wiryawan, Luhukay, et al., 2023). Notably, while the public has broadly embraced QRIS as a non-cash payment option, social influence variables do not impact the perception of its usefulness or convenience of use (Husin et al., 2023).

The research findings of Odeta et al. (2023) demonstrated that social impact significantly affected the utilization of QRIS. This study's findings highlight that effort expectation and performance expectation are not significant determinants of QRIS utilization. This aligns with the findings presented by Khameswara et al. (2023), which indicate that for individuals who have previously utilized QRIS, prior determinants become inconsequential due to their familiarity and perceived impact. Moreover, the study elucidates that to ascertain the long-term decision to utilize it, it is essential to incorporate other indicators alongside the current ones. Unique circumstances, like as the pandemic, necessitate evaluating QRIS primarily based on its utility rather than its user-friendliness (Musyaffi et al., 2021).

An examination of user characteristics and demographics can elucidate the determinants influencing QRIS utilization, such as youthful users residing in metropolitan locales. Research by Gunawan et al. (2023), primarily based in Jakarta and comprising individuals with experience as private and civil personnel, indicates that perceived utility and trust significantly influence the inclination to utilize QRIS. Research findings indicate that social influence factors, simplicity of use, and perceived utility do not impact the intention to use QRIS among QRIS users in Jakarta, mostly consisting of workers from several business sectors (Rafferty & Fajar, 2022). A separate study with full-time employees indicated that perceived security did not substantially influence the inclination to utilize QRIS (Bakhitah et al., 2023). Similar to studies including predominantly employee participants, it indicated that security and trust did not significantly influence the utilization of QRIS (Puspokusumo & Handoko, 2022).

Research on QRIS predominantly examines users based on age or generational cohorts, such as Generation Z. Conversely, examining additional demographics, such as workers or employees, would be intriguing and could enhance current findings. Users from diverse backgrounds may have similar outcomes; the cashless employee spending and transaction system was designed to minimize human errors and enhance productivity (Vira et al., 2020). Similar to salaried employees in Chennai, who favor cashless transactions for their convenience and transparency (Dhanalakshmi et al., 2019). For Jordanian public sector personnel, the acceptance of the cashless payment system will be influenced by perceived utility (Alqudah et al., 2022). It can be asserted that the use of QRIS in major Indonesian cities exhibits varying driving variables, necessitating additional research to enhance the findings of current studies. This study seeks to examine the factors influencing QRIS usage behavior, particularly among employees in urban settings.

Usage Behavior

Usage behavior delineates the acts undertaken and experiences encountered by persons during utilization. Enhancing the user experience will augment the user's capacity to employ information systems (Chang, 2006), particularly in the adoption of cashless payment techniques. This pertains to utilization that encompasses both the adoption of acceptance and use (Sandhu & Arora, 2022) as well as the extent of use (Aliyu et al., 2012). The literature emphasizes the significance of sustained aspirations to utilize technology, in addition to the original decision to adopt it (Foroughi et al., 2019).

Recent research have examined the determinants affecting behavioral intents to adopt cashless payments, particularly via the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT) model, as demonstrated in the works of Christian et al. 2023, Yang et al. 2021), and Al-Saedi et al. (2020). Performance expectancy, social influence, and hedonic motivation repeatedly appeared as important predictors (Raj et al., 2024; Yusrizal et al., 2021). Trust, perceived danger, and security significantly influenced the outcomes (Elango & Pimpin, 2020; Namahoot & Jantasri, 2023). Specifically, perceived economic advantages and national security positively influenced adoption intentions (Raj et al., 2021). Unique circumstances, such as the pandemic, have profoundly influenced customer attitudes and intentions about cashless payments (Lu & Kosim, 2024). Moreover, in these instances, digital transactions emerge as the favored choice for public health considerations (Rauf & Thoha, 2022).

The results of existing studies on the adoption and impact of non-cash payment methods in metropolitan areas are also examined. Financial literacy and lifestyle substantially affect non-cash transaction behavior among employees (Muttasari & Lukiastuti, 2020). Mobile wallet services are progressively utilized for diverse purchases in metropolitan regions (Afriani & Sujono, 2019). Cashless payments may affect purchase patterns, potentially resulting in hyperreality and consumerism (Auliya et al., 2022). Urban residents in Kolkata exhibit favorable perceptions of many digital payment options (Banerjee & Saha, 2021).

In Indonesia, several factors drive the adoption of cashless payment options. In Jakarta, transportation customers experience substantial switching costs that significantly influence their decision to embrace non-cash payment methods (Christian et al., 2023). Similarly, the utilization of QRIS continues to encompass several driving reasons. A study conducted in Greater Jakarta identified perceived risk, performance expectations, social influence, and effort expectations as the primary determinants of QRIS usage, whereas facilitating environments exerted no influence on usage behavior (Paramita & Cahyadi, 2024). In Bandung, QRIS users found that perceived simplicity of use and perceived usefulness significantly and positively influenced their usage decisions (Ramdhani et al., 2024). A separate study conducted with participants in Tangerang indicated that social influence did not impact the reported usefulness or perceived simplicity of use of QRIS (Husin et al., 2023). Moreover, perceptions regarding QRIS utilization in Semarang were predominantly shaped by performance expectations, effort expectations, and facilitating situations (Wibowo, 2023).

Mobile Ease of Us

Mobile Ease of Use assesses the degree to which an individual utilizes QR codes that are user-friendly and require minimal effort (Venkatesh et al., 2003; Yan et al., 2021). Moreover, perceived ease of use is defined as an individual's conviction that utilizing a technology necessitates minimal effort, and this characteristic significantly influences the desire to adopt QRIS (Pontoh et al., 2022). This description closely resembles the explanation that ease of use refers to an individual's conviction that utilizing QRIS digital payment technology will be straightforward, which significantly influences the intention to use QRIS (Erwinsyah et al., 2023).

Current research utilizing the UTAUT model indicates that the ease of use of mobile cashless payment methods fundamentally pertains to elucidating the rationale behind user behavior in selecting a payment method. Existing studies yield intriguing findings; on one side, they demonstrate a substantial correlation between ease of use and consumption (Effendy et al., 2021), while other investigations reveal a contrary outcome (Sakib et al., 2024).

Numerous prior research have demonstrated the correlation between the ease of use factor and QRIS utilization, such as the work of Husin et al. (2023), which elucidates that, alongside the usability variable, the ease of use variable also influences consumers' attitudes towards QRIS in Jakarta and Tangerang. Similarly, the utilization of QRIS for museum patrons in Jakarta indicates that the convenience of transactions is a significant element influencing its adoption (Wiryawan, Luhukay, et al., 2023). In other research, while the trust variable does not influence the use of QRIS, the ease of use variable continues to affect its application (Wiryawan, Suhartono, et al., 2023). In Indonesia, the adoption of QRIS among full-time employees is influenced by the variable of simplicity of use (Bakhitah et al., 2023). Consequently, for the ease-of-use variable in digital payment activities, QRIS technology with QR codes must be user-friendly to facilitate adoption. This study proposes the following hypothesis (H) based on the elucidation of the correlation between the ease-of-use variable and the utilization of QRIS:

H1: Mobile ease of use affects the usage behavior.

Perceived Compatibility

Perceived compatibility refers to the belief that new technology aligns with an individual's values, experiences, and needs, encompassing the assessment of the technology's appropriateness for the individual's requirements and lifestyle (Abebe & Lessa, 2020; Tenggino & Mauritsius, 2022). Consequently, this aligns with the perspective that a heightened feeling of compatibility with human requirements and lifestyles can expedite the adaptation to new technologies (Cebeci et al., 2020).

Current research utilizing the UTAUT model indicates that perceived compatibility in cashless payments fundamentally pertains to elucidating the rationale behind user behavior in selecting a payment option. Existing studies reveal notable findings indicating a strong relationship between perceived compatibility and the utilization of cashless payment methods (Dieu et al., 2023; Munikrishnan et al., 2024). This component also demonstrates a considerable impact on security in broader aspects, such as utility (Jameel et al., 2024; Namahoot & Jantasri, 2023; Sakib et al., 2024).

Perceived compatibility in the utilization of QRIS pertains to the alignment between the perceived benefits of its use and the outcomes it produces, relative to the user's needs and lifestyle. Consequently, compatibility will be linked to the utilization behavior of QRIS itself. This is also reflected in the findings of prior investigations. A study by Husin et al. (2023) demonstrated that perceived compatibility influences perceived ease of usage. Moreover, this notion elucidates that the

utilization of suitable QRIS would influence the behavior of contented QRIS users (Gea & Al-Azhar, 2021). Conversely, an alternative study demonstrated that compatibility did not influence the use of payments via the quick response (QR) code method in Jakarta (Theodora et al., 2019). Consequently, based on the provided explanation, a hypothesis can be formulated as follows:

H2: Perceived compatibility affects the usage behavior.

Relative Advantage

Relative advantage refers to the distinction of a new technology from its predecessors, indicating that the newer technology offers greater value than the former (Rafferty & Fajar, 2022). Current study utilizing the UTAUT model indicates that the relative advantage of cashless payments mostly pertains to elucidating the factors influencing user behavior in the selection of payment methods. Benefits may differ across users; for instance, general benefits (Sakib et al., 2024) (Sakib et al., 2024), economic advantages (Raj et al., 2021), and promotional benefits (Kuriakose et al., 2022).

Relative advantage is observable in economic benefits, diminished effort and annoyance, and enhanced satisfaction (Abebe & Lessa, 2020). Relative advantage similarly elucidates the additional benefits conferred by innovations, products, or services in comparison to their predecessors, which subsequently influences usage behavior (Kaur et al., 2020). he relative advantage of QRIS is evident when comparing its benefits to those of the previous payment methods. The relative benefit of mobile payments in China is associated with their uptake (Yang et al., 2012). It can be underlined that relative benefit pertains to the utilization of payment methods, including QRIS. Consequently, a hypothesis was proposed in this investigation, specifically:

H3: Relative advantage affects the usage behavior.

Social Influence

In digital payments like QRIS, perceptions, knowledge, and experiences from the environment might influence the adoption and utilization of the payment mechanism (Imani & Anggono, 2020). Social influence is defined as the degree of consideration for others in the user's perspective while making decisions or exhibiting behavior towards a technology (Imani & Anggono, 2020; Khatimah et al., 2019; Oliveira et al., 2016).

Current study utilizing the UTAUT model indicates that social influence in cashless payments pertains to the extent of environmental impact (including family, friends, or colleagues) on user behavior regarding the adoption of a payment method. This link has been articulated in several prior research yielding divergent outcomes; on one side, this element affects usage (Raj et al., 2024), while on the other hand, it does not have an (Dieu et al., 2023; Munikrishnan et al., 2024).

The implementation of QR code payment methods has demonstrated advantages as a promotional tool for enhancing customer acquisition (Moghavvemi et al., 2021), although such social marketing strategies do not consistently cultivate behavioral intentions (Agung et al., 2020). Prior research has demonstrated two divergent outcomes regarding social influence on usage behavior: it can either affect usage (Odeta et al., 2023; Tenggino & Mauritsius, 2022) or have no effect (Husin et al., 2023). This distinction underscores the necessity to investigate and substantiate the relationship between social impact and QRIS usage behavior by formulating the following hypothesis:

H4: Social influence affects the usage behavior.

METHODS

This study employs a quantitative research methodology utilizing primary data collection approaches through the distribution of randomized questionnaires. The questionnaire was constructed with a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). This study comprises one endogenous variable (use behavior) and four exogenous variables (mobile convenience of use, perceived compatibility, relative advantage, and social impact). This study's variable measurement follows the methodology established by Rafferty & Fajar (2022) wherein usage behavior comprises three items: the intention to utilize QRIS in the future, the desire to employ QRIS for personal transactions, and the plan to frequently use QRIS in transactions.

Ease of use comprises five components: the simplicity of learning to utilize QRIS, the comprehensibility of QRIS usage, the mastery of QRIS operation, the lack of difficulty in using QRIS, and the swiftness of QRIS compared to alternative payment methods. Perceived compatibility comprises four elements: transacting with QRIS in alignment with my work style, favoring QRIS over alternative payment methods, utilizing QRIS in accordance with my lifestyle, and regularly employing QRIS to meet my demands. Relative advantage has seven elements: the perception of QRIS as unobstructed, decreased annoyance, enhanced efficiency, diminished risk of counterfeit currency, reduced waiting times, fair transaction expenses, and the provision of benefits. Social influence comprises four elements: suggestions from others, encouragement from family, influence from significant individuals, and requests from coworkers.

The purposive sampling technique was employed, with the participants' criteria being QRIS users in Greater Jakarta (Jakarta, Bogor, Depok, Tangerang, and Bekasi) with professional backgrounds as private and civil employees. This study determined the required sample size by multiplying the number of elements by 10 (Hair et al., 2017; Wolf et al., 2013). This method can be utilized to ascertain the minimal

requisite number of samples. This study employed SmartPLS as an analytical instrument. This modeling and analytic method is utilized for its capability to elucidate intricate relationships between exogenous and endogenous variables, even with a restricted sample size. This study comprises two components: the inner model and the outer model. The internal model is implemented for the reliability testing procedure (composite reliability > 0.7) and validity (average variance extracted > 0.5 and loading factor > 0.7). During this testing procedure, things failing to match the criteria will be discarded. Simultaneously, the external model is executed for the significance testing procedure (p-value < 0.05 and t-statistic > 1.96) and the coefficient of determination (R-squared).

RESULTS AND DICUSSION

Distribution of Participant Profiles

This study comprised 234 participants with various profiles, as illustrated in the participant profile distribution in Table 1. The study comprised nearly equal numbers of female and male participants. This study was predominantly comprised of individuals from Generation Y, accounting for nearly 45%. Private employees constituted the majority in this survey, accounting for about 60% of the participants. Additionally, the study's participant demographics revealed a predominance of individuals residing in Jakarta (about 27%), followed by Tangerang (almost 22%) and Depok (around 21%). Over 90% of participants in this survey predominantly utilized the QRIS payment option for daily food or beverage transactions. Participants predominantly conducted nominal transactions of less than IDR 100,000 using QRIS.

Table 1. Distribution of Participant Profiles

Profile	Frequency	%
Gender		
Female	114	48.72%
Male	120	51.28%
Generation		
X	41	17.52%
Y	105	44.87%
Z	88	37.61%
Job or profession		
Private employees	138	58.97%
Civil servants	96	41.03%
Domicile		
Jakarta	62	26.50%
Bogor	39	16.67%
Depok	47	20.09%
Tangerang	51	21.79%
Bekasi	35	14.96%
What are the most frequent needs you use QRIS for?		
Daily food or drink purchases	213	91.03%
Daily transportation service payments	13	5.56%
Monthly shopping	8	3.42%
What is the average nominal amount per transaction using QRIS?		
Less than Rp. 100.000	99	42.31%
Rp. 100.001 - Rp. 250.000	84	35.90%
More than Rp. 250.000	51	21.79%

Outer Model

This study conducted an outer model test to assess the unique association between latent variables and their indicators, as presented in Table 2. The assessment of this external model involved performing reliability and validity tests.

Table 2. Outer Model

Variable	Indicator	OL	CR	AVE
Mobile Ease of Use	Mobile_Ease_of_Use2	0.715	0.751	0.603
	Mobile_Ease_of_Use3	0.833		
Perceived Compatibility	Perceived_Compatibility1	0.718	0.776	0.536
	Perceived_Compatibility2	0.726		
	Perceived_Compatibility4	0.753		
Relative Advantage	Relative_Advantage3	0.724	0.778	0.539
	Relative_Advantage5	0.742		
	Relative_Advantage7	0.737		
Social Influence	Social1	0.925	0.824	0.703
	Social3	0.743		

Usage Behavior	Usage_Behavior1	0.803	0.763	0.617
	Usage_Behavior3	0.767		

**OL = Outer Loading (>0.7); CR= Composite Reliability (>0.7); AVE = Average Variance Extracted (AVE>0.5)*

Inner Model

This study also measured the inner model, which seeks to predict the causal relationships among latent variables, in addition to the outer model described above. The test can be conducted using the bootstrapping method, followed by an examination of the R-squared values.

Table 3. R-Square

Variable	R Square
Usage Behavior	0.228

Hypothesis Testing

The hypothesis testing in this study was performed by analyzing the P-value outcomes for each path, as presented in Table 4. The study's test results indicated that of the four hypotheses, two were accepted and two were rejected.

Table 4. Hypothesis Testing

Path	Original Sample	T-statistics	P-values	Remark
Mobile Ease of Use → Usage Behavior	0.189	3.014	0.003	H1 accepted
Perceived Compatibility → Usage Behavior	0.360	5.420	0.000	H2 accepted
Relative Advantage → Usage Behavior	0.062	1.005	0.315	H3 rejected
Social Influence → Usage Behavior	0.062	0.965	0.335	H4 rejected

**P-value < 0.05; t-statistic > 1.96*

Customers Feel More About Mobile Aspects of Ease of Use and Perceived Compatibility

The findings of this study indicate that mobile simplicity of use influences usage behavior. The findings of this study align with those of prior research conducted by Pontoh et al. (2022), Erwinsyah et al. (2023), Wiryawan, Luhukay, et al. (2023), Christian et al. (2024), dan (Husin et al., 2023). The results indicate that the attributes of QRIS utilization associated with the user's smartphone are straightforward and pragmatic. Users can effortlessly scan the QR code and input the password. The QR scanning process can occur in two ways: either by consumers scanning the merchant's QR code or by the merchant scanning the customer's QR code. For urban workers, this element of convenience is a significant motivator for the adoption of QRIS. This study's results highlight that employee perceived the QRIS as being comprehensible and manageable without difficulties. The attributes defining this aspect of convenience can mitigate or eliminate difficulties or dangers in transactions at busy areas, such as forgetting cash, the proliferation of counterfeit currency, and prolonged payment queues (Vira et al., 2020). The incessant activity of crowds in urban regions, such as Jabotabek, is inevitable. Consequently, payment techniques like QRIS, which provide user-friendly advantages, will significantly assist both employees utilizing QRIS and business proprietors. This dimension of usability also contributes to user comfort (Dhanalakshmi et al., 2019).

This study elucidates that perceived compatibility influences usage behavior. This study's findings corroborate the studies completed by Husin et al. (2023), Gea & Al-Azhar (2021) and (Cebeci et al., 2020), while refuting the conclusions of Theodora et al. (2019). Despite the impetus for the adoption and utilization of QRIS being the standardization of cashless payment systems in Indonesia, this payment method is gradually gaining acceptance and implementation across the country, even in urban regions such as Jabodetabek. This study highlights that perceived compatibility is influenced by the alignment of QRIS usage with users' work practices and lifestyles. Furthermore, due to its appropriateness, clients intend to regularly utilize QRIS to meet their requirements. This corroborates the traits of people employed in metropolitan environments. As previously stated, the frenetic pace of urban employment necessitates adaptability and efficacy in technological assistance to fulfill everyday requirements, one of which is the payment method via QRIS. This payment method offers advantages aligned with the traits of employees in urban settings, characterized by significant work and communication mobility (Sharmandemola et al., 2023), extended working hours (Sunaryo & Ratriwardhani, 2022), high population density (Zhao et al., 2022), variations in work-life balance (Christian, Gularso, Samodra, et al., 2023), and a necessity for work efficiency (Akcin et al., 2016).

Relative Advantage and Social Influence on QRIS Are Common

This study regards QRIS as a conventional cashless payment technique in Indonesia, particularly for urban employees. The benefits of QRIS as a cashless payment method are largely comparable to those of e-wallets prior to the introduction of QRIS. Certain applications, such OVO, GoPay, and DANA, exhibit functions and usage ways comparable to

QRIS, leading participants in this study to see their usage behavior as conventional. This aligns with the study's findings, which indicate that relative advantage does not significantly influence usage behavior. This study's findings contradict the majority of previous studies indicating that relative advantage strongly influences usage behavior (Abebe & Lessa, 2020; Kaur et al., 2020; Rafferty & Fajar, 2022). This is comprehensible when the technology implemented is a novel innovative product that exhibits substantial distinctions from prior products, hence allowing for the perception of comparable advantages. When a product closely resembles its predecessor, it will be deemed ordinary, lacking any perceived relative advantage. The participants, who were employed in metropolitan regions, experienced this sentiment in the study.

These results reinforce the notion that widespread product usage correlates with a prevalent tendency to promote or endorse the product. The findings of this study indicate that social influence does not impact QRIS usage habit. Furthermore, in metropolitan regions where QRIS is widely utilized, personnel are likely to develop an innate inclination towards its utilization. This indicates that external influence is unnecessary for the intention to engage in QRIS conduct. This rationale aligns with the findings of research by Husin et al. (2023), which underscores that social influence affects QRIS usage behavior. The context in which individuals and merchants utilize the QRIS payment method suggests that, in the absence of guidance or endorsements, individuals will inevitably be motivated to adopt QRIS. This conclusion contradicts findings from previous studies, such as those by Odeta et al. (2023), Tenggino & Mauritsius (2022), Imani & Anggono (2020), and Khatimah et al. (2019), which assert that social influence affects usage behavior. Analogous to the scenario of relative advantage, this may occur when a product is novel and has not previously existed. This circumstance indicates that insufficient individuals have utilized the product, resulting in a lack of recommendations or suggestions from early users who experience benefits from its use.

CONCLUSION

The introduction of QRIS as a payment mechanism in Indonesia is gradually gaining widespread acceptance and utilization among the public, particularly urban employees, as evidenced in this study. This is undoubtedly influenced by different driving forces that affect the utilization of QRIS. The findings of this study indicate that mobile ease of use and perceived compatibility greatly affect the utilization of QRIS, particularly among employees in urban settings. In this study, relative advantage and social influence were not demonstrated to affect usage behavior. This is primarily attributable to the inherent characteristics of QRIS, which is not a novel or unique product. Moreover, this is attributable to the public's prior experience with a similar payment system, specifically e-wallets. QRIS and e-wallets like OVO, GoPay, and DANA exhibit nearly identical functions and usage methods. Consequently, the relative advantage in this instance is not experienced by QRIS customers. Similarly, the growing use of QRIS among individual users and businesses necessitates recommendations and guidance for its utilization due to the prevailing environmental circumstances.

This study has multiple limitations and suggestions, notably the exclusion of facilitating factors, hedonic motivation, and habit, which are integral to the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) paradigm. This study exclusively examines the factors of mobile ease of use and social influence from the model, incorporating perceived compatibility. Subsequent research in this situation may encompass all of these variables for additional examination. This study does not examine the prior e-wallet usage history of participants. This can enhance the examination of the unverified impact of relative advantage and social influence on usage behavior concerning participant features, as demonstrated in this investigation. Additionally, the metropolitan area examined in this study is confined to Jabodetabek, featuring a rather even distribution. Subsequent research may explicitly involve more urban regions such as Surabaya, Makassar, or Medan, with the aim of categorizing them among Indonesia's major cities. The limitations outlined in this research may serve as recommendations for future studies. Moreover, recommendations for politicians or corporations concerning QRIS indicate that it is essential to promote awareness of the advantages of QRIS for users, rather than solely disseminating information about the national cashless payment initiative. This is advantageous as individuals, particularly employees in metropolitan regions, are already familiar with and utilize numerous cashless payment options. This will also facilitate heightened awareness of QRIS utilization within a broader population.

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