MBA: Journal of Management and Business Aplication
Vol. 8, No. 2, July – December (2025)
E-ISSN 2615-0352
P-ISSN 2614-1981

Determinants of Intention to Use Qris Payment System for Metro Jabar Trans Service Users

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Abstrak

This study identifies the key factors influencing the intention to use QRIS (Quick Response Code Indonesian Standard) among Metro Jabar Trans users, guided by the Technology Acceptance Model (TAM). It specifically examines the impact of perceived usefulness, perceived ease of use, trust, and perceived risk on user adoption interest. The research employed a descriptive quantitative approach. Primary data were collected from 162 respondents using an accidental sampling method through the distribution of questionnaires. Subsequently, the data were analyzed using multiple linear regression to assess the influence of each variable on the intention to use QRIS. The findings reveal that trust and perceived usefulness are the most dominant factors driving the intention to use QRIS. This is attributed to users' perception that QRIS offers both security and tangible benefits during transactions. Consequently, the study suggests that convenience alone does not automatically increase interest in digital payment systems, and risk-related factors did not emerge as primary drivers in this context. While several variables demonstrated a significant influence, the study has notable limitations. These include its narrow scope, focusing solely on one transportation service, and the limited number of independent variables examined. Therefore, future research could expand upon these findings by employing a broader scope and incorporating a more diverse set of variables to develop a more comprehensive understanding of QRIS adoption on public transport.

Kata Kunci: Technology Acceptance Model (TAM), QRIS, Trust, Intention to Use.

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Submission: 10-08-2025
Revision: 28-10-2025
Received: 27-11-2025
Published: 31-12-2025

1. Pendahuluan

Rapid technological development has impacted nearly every aspect of modern society, prompting a significant shift toward digital platforms. This phenomenon is inevitable. The widespread adoption of the internet and mobile devices offers users considerable convenience and ease, facilitating various interconnected activities such as learning, communicating, exchanging information, and executing digital payment transactions.In the financial sector, this technological adoption led to the creation of the Quick Response Code Indonesian Standard (QRIS), a digital payment system initiated by Bank Indonesia and the Indonesian Payment System Association. This innovation aims to unify digital financial transactions in support of the National Non-Cash Movement. The goal is to create an efficient, seamless, and secure transaction process for all users, accelerating the transition toward a cashless society. (Bank Indonesia, 2020)

The growing adoption of the Quick Response Code Indonesian Standard (QRIS) across various service sectors has shifted public preference toward cashless transactions. This trend is substantiated by significant growth metrics. By the third quarter of 2024, the total value of QRIS transactions reached IDR 66 trillion, marking a 175.2% year-on-year increase (Indonesian Payment System Association, 2025). This financial growth is mirrored by a rapid expansion of the user base, which surged from 2022 to reach 53 million users by Q3 2024. These combined increases in transaction value and user numbers clearly indicate strong public interest and enthusiasm for the QRIS payment system.

Bank Indonesia is actively integrating the nation's digital economy and financial systems through its National Non-Cash Movement.This initiative involves implementing cashless policies in public services to foster a cashless

society. The primary objective is to enhance transactional effectiveness by prioritizing security, convenience, and the perceived benefits of digital payments. In alignment with this national agenda, the West Java Provincial Government has implemented cashless payments within its public services. A notable example is the adoption of QRIS for fare collection on city buses. This implementation is part of a broader public transport digitalization program and operates under the framework of Bank Indonesia Regulation No. 20/6/BIR/2018 concerning Electronic Money. (Bank Indonesia, 2020)

As part of the National Non-Cash Movement, Metro Jabar Trans, a Regional-Owned Enterprise providing city bus services in Greater Bandung, supports the digitalization of land transportation by implementing cashless payments via QRIS as its primary transaction method. The adoption of QRIS is intended to expedite transactions, reduce queues, and minimize potential fraud by enhancing payment efficiency and convenience. However, shifting long-standing consumer habits from conventional cash payments to cashless methods is a gradual process that requires time and adaptation. The rationale for this study stems from the mandatory shift to cashless transactions on public transport, which provides a unique opportunity to examine changes in user behavior and interest in QRIS.

A key focus is to investigate the potential obstacles users may face on the Metro Jabar Trans service. These challenges include technical issues such as QR code scanning errors and network disruptions, alongside concerns about security, accessibility, and the risk of digital crime. Therefore, this study adopts the Technology Acceptance Model (TAM) to analyze the factors influencing user acceptance of the QRIS digital payment system. By employing variables relevant to this context, the research aims to identify key phenomena based on the direct experiences and perspectives of users.

Several previous studies have employed the Technology Acceptance Model (TAM) to examine factors influencing the interest in using the QRIS payment system. These studies share similarities with the current research in their theoretical approach and variables. For instance, (Prasetya & Putra, 2020) analyzed the influence of various independent variables on usage interest. Concurrently, (Setiawan et al., 2025) also adopted the TAM framework to determine influential factors, while (Ningsih et al., 2021) utilized accidental sampling for primary data collection on user interest.

While these studies provide a valuable foundation, a research gap exists concerning the application of QRIS within the public services sector, particularly on public transportation. This context is novel because the unique locational and demographic characteristics of public transit users may influence preferences differently than in previously studied settings. Therefore, this study aims to address this gap by identifying the influence of specific variables Perceived Benefit, Perceived Ease of Use, Trust, and Perceived Risk on the intention to use QRIS among Metro Jabar Trans passengers. Furthermore, the research will determine which of these factors is the most dominant predictor of usage interest through statistical data analysis.

Literature Review

This study adopts the Technology Acceptance Model (TAM), a seminal theory proposed by Davis, (1989) to explain how an individual's behavioral intention to use a technology is shaped by their perceptions of it. The model provides a robust framework for understanding consumer decision-making regarding new innovations, positing that specific beliefs about a technology directly influence the user's ultimate acceptance and usage.

Grounded in psychological principles, the TAM model delineates a causal path from user beliefs (specifically Perceived Usefulness and Perceived Ease of Use) to attitudes, which in turn shape behavioral intentions and subsequent user behavior. Davis, (1989) also acknowledged that various external variables can influence these core beliefs, thereby affecting an individual's overall acceptance of a system. At the heart of TAM are two fundamental determinants of acceptance: Perceived Ease of Use and Perceived Usefulness.

1. Perceived Ease of Use (PEOU)
   Perceived Ease of Use refers to a user's belief about how much effort is needed to use a specific technology (Davis, 1989). In simple terms, if a user finds a system to be simple, clear, and not difficult to learn or operate, it has high Perceived Ease of Use. This perception is vital for technology adoption. When users do not have to struggle with a system, they are more likely to accept it and view it as a beneficial tool for their activities.
2. Perceived Usefulness (PU)
   Perceived Usefulness is a key factor in TAM that captures a user's belief in a technology's ability to improve their performance (Davis, 1989). Simply put, users will perceive a technology as useful if they think it will help them accomplish tasks better, faster, or more efficiently. When a system is seen as beneficial and capable of meeting a user's needs, the likelihood of its acceptance and continued use increases significantly, as it is viewed as a valuable tool for enhancing productivity.

Another theory used in this study adopts the Trust conceptual model proposed by Pavlou, (2003) , has another view of trust developed through the incorporation of the Technology Acceptance Model model in knowing how consumers accept a technology, such as the application of cashless payment systems. Trust is a picture of a belief in another party such as a service provider can act responsibly, so that the confidence

possessed can meet consumer expectations by not taking advantage of the weaknesses of a system (Pavlou, 2003).

Trust in a technology is not only aimed at the service provider but also includes trust in the technology infrastructure used. In this theory, Pavlou stated that trust does not only arise from the direct experience of consumers but can arise through the reputation and credibility shown by product and service providers but can be known by looking at indicators that prioritize the aspects of Competence, Integrit, Benevolence.

In addition to TAM, this study incorporates the conceptual model of Trust proposed by Pavlou, (2003) , which enhances the Technology Acceptance Model (TAM) by including the crucial element of trust. This approach is vital for understanding how consumers adopt technologies like cashless payments. In this context, trust is the consumer's confidence that a provider will behave responsibly and securely, meeting their expectations without taking advantage of them.

According to this theory, trust has multiple dimensions, including trust in the provider and trust in the technology itself. Pavlou, (2003) explained that this trust isn't just based on past interactions but also on the company's reputation. A provider is viewed as trustworthy based on three main qualities: Competence (being skilled and capable), Integrity (being honest and principled), and Benevolence (caring about the customer's welfare).

This study also examines the role of Perceived Risk, a concept that Pavlou, (2003) effectively aligned with the TAM framework. In the context of cashless payments, Perceived Risk is the user's belief about the potential for negative consequences or losses from a transaction. This concern is not singular but covers several types of potential problems, such as financial loss, the risk that the technology might fail (performance risk), and the risk that personal information could be compromised (privacy risk).

Conceptual Framework

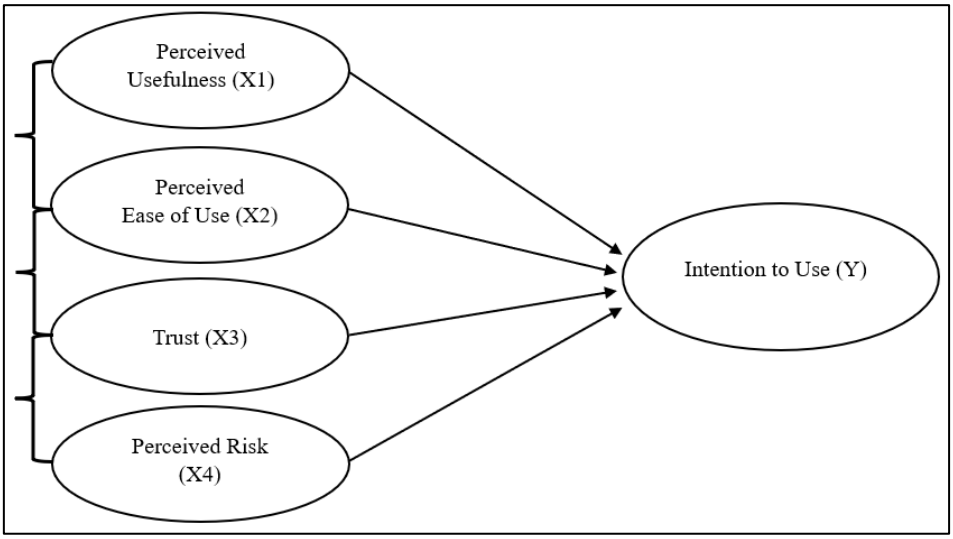

Figure 1. Conceptual Framework
Source: Developed for this study (2025)

The conceptual framework for this research is built upon the theoretical foundations established by Davis, (1989) and Pavlou, (2003). It posits a relationship between four independent variables Perceived Usefulness, Perceived Ease of Use, Trust, and Perceived Risk and the dependent variable, Intention to Use the QRIS payment system. The primary objective of this framework is to test these relationships to identify which factor most dominantly influences user adoption of QRIS on the Metro Jabar Trans service.

2. Metode

This study employs a quantitative descriptive research design. This approach was chosen to objectively test and analyze the relationships between the independent and dependent variables, presenting the findings numerically. Following the definition by Sugiyono, (2021), this quantitative method involves collecting data from a specific sample using a research instrument and subsequently processing that data statistically. The research setting is the Metro Jabar Trans bus service in Bandung, which is managed by the Regional-Owned Enterprise PT. Jasa Sarana. Consequently, the target population for this study comprises all individuals in Bandung who utilize the QRIS payment system on Metro Jabar Trans bus service.

Due to the unknown and fluctuating size of the total population, a non-probability sampling method was selected, as this approach does not require that every member of the population has an equal chance of being chosen (Abubakar, 2021) . Specifically, the study utilizes an accidental sampling technique. Primary data was collected over a one-month period through a structured questionnaire employing a Likert scale for response measurement. Researchers approached potential respondents at various locations, including bus stops, terminals, and onboard the buses themselves, to obtain a sample based on incidental encounters. A total of 162 valid responses were collected through the direct distribution of online questionnaire forms.

This study examines the relationship between four independent variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Trust (X3), and Perceived Risk (X4) and one dependent variable: Intention to Use (Y). The data analysis process involved several sequential stages. Initially, descriptive analysis was conducted to summarize respondent profiles, followed by the transformation of ordinal data into interval data using the Method of Successive Intervals (MSI). Subsequently, the research instrument was tested for validity and reliability. A normality test was also performed to ensure the data was normally distributed. Finally, to test the hypotheses, a multiple linear regression analysis was used to measure the collective influence of the independent variables, while t-tests were conducted to determine the partial significance of each variable on the intention to use the QRIS payment system.

3. Hasil dan Pembahasan

This section presents a detailed overview of the respondent characteristics, based on demographic data collected directly from users of the QRIS payment system on public transportation. Analyzing this demographic profile provides a clear picture of the actual user base for this service and offers essential context for interpreting the subsequent research findings.

Table 1. Respondent Characteristics

Characteristics	Category	Frequency	Percentage
Gender	Download	45	27.8
	Woman	117	72.2
	Total	162	100.0
Age	18 – 25 y/o	133	82.1
	26 – 35 y/o	18	11.1
	36 – 45 y/o	7	4.3
	46 – 55 y/o	4	2.5
	Total	162	100.0
Job	Students	115	71.0
	Civilian Serving	8	4.9
	State-owned Employees	5	3.1
	Private Employees	27	16.7
	ECT	7	4.3
	Total	162	100.0
How Long to Use QRIS Payment	< 1 Year	42	25.9
	1 – 2 Year	77	47.5
	> 2 Year	43	26.5
	Total	162	100.0
Intensity of MJT Service Use (per month)	1 Times	13	8.0
	2 – 4 Times	52	32.1
	5 – 7 Times	16	9.9
	> 7 Times	81	50.0
	Total	162	100.0

Source: Data processed for this study (2025)

The final sample for this study consisted of 162 respondents. An analysis of the demographic profile revealed a significant gender disparity, with the sample being predominantly female (117 respondents, 72.2%) compared to male (45 respondents, 27.8%). In terms of age, most participants (133 respondents, 82.1%) were between 18 and 25 years old, indicating a strong prevalence of Generation Z among the users.

Regarding occupation, students constituted the largest group, accounting for 115 respondents (71.0%). In terms of usage patterns, the most frequent response for the duration of QRIS adoption indicated a period of one to two years. Analysis of service usage intensity showed that half of the respondents (50%) use the MJT service frequently, defined as more than seven times per month.

Validity Test and Reliability Test

The validity of the research instrument was established by comparing the calculated Pearson correlation coefficient rcalculated for each item against the critical value from the r-table (rtable). An item was considered valid if its rcalculated value exceeded the rtable value. To perform this analysis, a pilot test was administered to an initial sample of 36 respondents. Using a significance level (α) of 5% and degrees of freedom (df=N−2) of 34, the critical value for rtable was determined to be 0.329.

Table 2. Validity Test

Variable	Indicator	Value of Statements	rvalue	rtable	Desc
Perceived Usefulness	X1.1	Benefits of transactions	0,734	0,329	Valid
	X1.2	Transaction effectiveness	0,784	0,329	Valid
	X1.3	Transaction efficiency	0,822	0,329	Valid
	X1.4	Suitability to needs	0,722	0,329	Valid
	X1.5	Transaction convenience	0,883	0,329	Valid
	X1.6	Transaction security	0,678	0,329	Valid
Perceived Ease of Use	X2.1	Providing convenience	0,736	0,329	Valid
	X2.2	Not complicated	0,468	0,329	Valid
	X2.3	Easy-to-understand system	0,657	0,329	Valid
	X2.4	Easy-to-use features	0,673	0,329	Valid
	X2.5	Transaction mobility	0,781	0,329	Valid
Trust	X3.1	confidence in the service	0,721	0,329	Valid
	X3.2	Prioritizing service users	0,412	0,329	Valid
	X3.3	Service excellence	0,706	0,329	Valid
	X3.4	Service security for users	0,528	0,329	Valid
	X3.5	User account security	0,763	0,329	Valid
Perceived Risk	X4.1	Service errors	0,515	0,329	Valid
	X4.2	Failed transactions	0,709	0,329	Valid
	X4.3	Data leakage risk	0,802	0,329	Valid
	X4.4	Risk of money theft	0,819	0,329	Valid
	X4.5	Transaction fraud risk	0,772	0,329	Valid
Interest Using	Y1.1	Selected payment method	0,811	0,329	Valid
	Y1.2	Long-term use of Qris	0,717	0,329	Valid
	Y1.3	Giving positive recommendations	0,775	0,329	Valid
	Y1.4	Interest in using Qris	0,712	0,329	Valid

Source: Data processed for this study (2025)

The results of the validity test, indicate that the calculated $r_{calculated}$ for every item surpassed the critical r_{table} value of 0.329 (at α=0.05). Therefore, all items on the research instrument, which measure both the independent and dependent variables, were deemed valid. This confirms that the instrument is a suitable and effective tool for data collection in this study.

Following the validity test, the reliability of the research instrument was assessed to ensure its consistency in measuring the research variables. This was accomplished using the Cronbach's alpha coefficient. An instrument is considered reliable if the resulting Cronbach's alpha value is greater than the standard threshold of 0.60.

Table 1. Reliability Test

Variable	Cronbach's Alpha	Cut Off Reliability	Description
Perceived Usefulness (X1)	0,916	0,60	Reliable
Perceived Ease of Use (X2)	0,833	0,60	Reliable
Trust (X3)	0,806	0,60	Reliable
Perceived Risk (X4)	0,884	0,60	Reliable
Interest Using (Y)	0,830	0,60	Reliable

Source: Data processed for this study (2025)

The reliability analysis confirmed that all scales measuring the research variables demonstrated strong internal consistency. The Cronbach's alpha coefficient for each variable surpassed the minimum acceptable threshold of 0.60. Consequently, the research instrument was deemed reliable and suitable for use in the main data analysis.

Normality Test

A normality test was conducted to ensure that the data followed a normal distribution, a key assumption for the subsequent regression analysis. The one-sample Kolmogorov-Smirnov (K-S) test was employed for this purpose, with the analysis performed using the SPSS software package. The criterion for normality was met if the Asymptotic Significance value was greater than 0.05, indicating that the data is normally distributed.

Table 2. Kolmogorov-Smirnov Test

		Unstandardized Residual
N		162
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.23228868
Most Extreme Differences	Absolute	.047
	Positive	.037
	Negative	-.047
Test Statistic		.047
Asymp. Sig. (2-tailed)		.200[c,d]

Source: Data processed for this study (2025)

As shown in the figure, the results of the Kolmogorov-Smirnov normality test indicate an Asymptotic Significance value of 0.200. Because this value exceeds the significance threshold of 0.05, it is concluded that the residuals of the regression model follow a normal distribution. Thus, the data in this study meets the critical assumption of normality required for further analysis.

Multiple Linear Regression Analysis

This study uses a multiple linear regression model to analyze the relationship between several independent variables and a single dependent variable. The primary goal is to measure the influence that Perceived Usefulness (X1), Perceived Ease of Use (X2), Trust (X3), and Perceived Risk (X4) have on the Intention to Use (Y) the QRIS payment system.

Table 3. Multiple linear regression analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.671	1.425		1.874	.063
	Perceived Usefulness (X1)	.178	.070	.243	2.537	.012
	Perceived Ease of Use (X2)	.101	.087	.112	1.167	.245
	Trust (X3)	.304	.068	.356	4.498	.000
	Perceived Risk (X4)	-.075	.051	-.093	-1.470	.144

a. Dependent Variable: Intentiton to Use (Y)

Source: Data processed for this study (2025)

Based on the results of data processing based on table 5 above by looking at the standardized coefficient Beta value, a linear regression equation model can be formulated:

$$\mathbf{Y = 0,243\ X_1 + 0,112\ X_2 + 0,356\ X_3 + -0,093\ X_4 + e}$$

Referring to the results of the multiple linear regression equation, it can be interpreted with the following explanation:

1. The analysis of the Perceived Benefit (X1) variable revealed a statistically significant positive influence on Usage Intention (Y). The t-test resulted in a statistic of t=2.537 with a significance level of p=0.012. Since this p-value is below the 0.05 threshold, it is concluded that Perceived Benefit is a significant predictor of intention to use.
2. Conversely, the Perceived Ease of Use (X2) variable did not demonstrate a significant impact on Usage Intention (Y). The statistical results were t=1.167 and p=0.245. As the p-value exceeds the 0.05 alpha level, we conclude that Perceived Ease of Use is not a significant predictor of intention to use in this model.
3. Furthermore, the Trust (X3) variable exhibited a highly significant positive effect on Usage Intention (Y), with a t-statistic of t=4.498 and a significance of p=0.001. This result strongly supports the conclusion that Trust is a critical factor in determining intention to use.

4. inally, the Perceived Risk (X4) variable did not have a statistically significant effect on Usage Intention (Y). The analysis yielded a t-statistic of t=−1.470 and a p-value of p=0.144. Although the negative t-value suggests an inverse relationship, the p-value is greater than 0.05, leading to the conclusion that Perceived Risk is not a significant predictor in this context.

T Test (Partial)

The significance of each independent variable's partial effect on Usage Intention (Y) was evaluated using a t-test. With a sample of n=162 respondents and k=4 predictors, the significance level (α) was established at 0.05. Accordingly, the null hypothesis for a variable was rejected if its p-value was less than 0.05. This significance threshold corresponds to a calculated t-statistic exceeding the critical value of tcritical (157)=1.975.

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4. Finally, the Perceived Risk (X4) variable did not have a statistically significant effect on Usage Intention (Y). The analysis yielded a t-statistic of t=−1.470 and a p-value of p=0.144. Although the negative t-value suggests an inverse relationship, the p-value is greater than 0.05, leading to the conclusion that Perceived Risk is not a significant predictor in this context.

Discussion

The Effect of Perceived Usefulness on Intention to Use

The research findings demonstrate that Perceived Usefulness has a significant positive influence on the intention to use the QRIS payment system for the West Java Trans Metro service. This indicates that as users recognize tangible benefits from using QRIS, their inclination to adopt it as their primary payment method grows. These perceived advantages include enhanced transactional convenience, greater efficiency, and a heightened sense of security. Essentially, when users directly experience these benefits across multiple transactions, it fosters trust in the system and solidifies their interest in its continued use. This conclusion corroborates previous research, which consistently shows a positive correlation between the benefits perceived by users and their interest in adopting the QRIS payment system (Prasetya & Putra, 2020; Ningsih et al., 2021; Hasyim et al., 2023).

The Effect of Perceived Ease of Use toward Intention to Use

A key finding from this study is that Perceived Ease of Use did not have a statistically significant effect on the intention to use the QRIS payment system for the West Java Trans Metro service. This result presents an interesting paradox, as descriptively, Perceived Ease of Use received the highest mean score among all variables. This indicates that while passengers find the QRIS system exceptionally easy and convenient to operate appreciating its flexibility and advantages over cash this simplicity does not, by itself, translate into a stronger intention to adopt it. This suggests that convenience may now be viewed as a baseline expectation or a hygiene factor for modern payment systems, rather than a primary driver of adoption. For these users, while ease of use is an appreciated feature, it does not appear to be a determining factor in their decision-making process. Notably, this outcome diverges from the findings of several previous studies, which have established a positive and significant relationship between perceived ease of use and technology adoption (Adinda, 2022; Rahmah et al., 2024; Setiawan et al., 2025).

The Effect of Trust on Intention to Use

This study's findings highlight Trust as not only a significant positive predictor but also the most dominant factor influencing the intention to use the QRIS payment system on the West Java Trans Metro service. This underscores that a user's confidence in a digital payment platform is a critical prerequisite for adoption, effectively eliminating hesitation. Such trust is multifaceted, built upon several key user perceptions, including the system's ability to minimize fraud, guarantees of account security, responsive customer service, and a belief that QRIS policies prioritize consumer interests. Consequently, the higher the trust a user places in the QRIS platform, the greater their interest in utilizing it. This result confirms the findings of previous research by Seputri & Yafiz, (2022), which also established that trust has a significant positive effect on the intention to use the QRIS payment system.

The Influence of Risk Perception on Intention to Use

The study reveals that Perceived Risk does not have a statistically significant effect on the intention to use the QRIS payment system for the West Java Trans Metro service. This suggests that for this user population, the potential drawbacks and uncertainties of digital payments are not substantial enough to deter adoption. It is plausible that the perceived benefits and high levels of trust in the system outweigh these potential risks, rendering them a non-critical factor in the decision-making process. While users are likely aware of potential issues such as transaction failures, data leakage, or fraud these concerns do not appear to diminish their overall interest in using QRIS for this purpose. This is a noteworthy finding as it contrasts with a significant body of literature, including studies by Prasetya and Prasetya & Putra, (2020), Rahman, (2022), and Hasyim et al., (2023), which have established that risk perception can be a significant barrier to technology adoption.

4. Kesimpulan

This analysis identifies Trust as the most dominant factor driving the adoption of the QRIS payment system for the West Java Trans Metro service. This finding underscores that user confidence in the system's security and reliability is the paramount determinant, a conclusion supported by the variable's significant statistical weight. Concurrently, Perceived Benefits also functions as a crucial driver, indicating that a clear value proposition is essential for encouraging user interest.

Conversely, the study presents a notable paradox regarding Perceived Convenience. While rated as one of the most appreciated features in descriptive analysis, it did not register as a statistically significant driver of usage intention. This suggests that convenience operates as a baseline expectation a hygiene factor rather than a compelling incentive. Therefore, while its absence would likely cause dissatisfaction, its presence alone is not sufficient to motivate initial adoption among these users.

Finally, the analysis reveals that Perceived Risk does not emerge as a significant deterrent in the context of the West Java Trans Metro service. This finding suggests that for routine, low-value transactions, potential concerns such as transaction errors or security threats are not primary factors in the users' decision-making process, likely being overshadowed by the system's perceived trust and benefits. Based on the study's collective findings, several practical recommendations are proposed for service managers.

To enhance Perceived Convenience and the overall user experience, key improvements should include installing accessible payment barcodes within buses and displaying immediate transaction notifications on the Tap on Bus machines. Furthermore, offering flexible payment denominations and ensuring proactive maintenance of all payment hardware would address crucial aspects of operational reliability. Concurrently, to mitigate Perceived Risk and strengthen Trust, critical system upgrades are necessary. These involve enhancing the infrastructure to minimize transaction failures, reinforcing security protocols to protect user data, and conducting targeted educational outreach to build user confidence in the QRIS payment system. Implementing these integrated measures would not only resolve specific operational issues but also amplify the core drivers of adoption identified in this study Trust and Perceived Benefits thereby fostering sustained growth in user interest.

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