International Journal of Management and Business Intelligence (IJBMI)
Vol. 4 No. 4, 2026: 785-800

Integrating the Technology Acceptance Model and Trust in Technology: Determinants of Continuance Intention to Use QRIS among Generation Z through User Satisfaction (Evidence from Tegal City, Indonesia)

Kevin Indriawan[1]*, Ahmad Hanfan[2], and Abdulloh Mubarok[3]
Pancasakti University, Tegal
Corresponding Author: Kevin Indriawan kevinpaten500@gmail.com

ARTICLEINFO

Keywords: Continuance Intention, Perceived Usefulness, Perceived Ease of Use, Trust in Digital Technology, User Satisfaction

Received : 27, June
Revised : 28, July
Accepted: 30, August

ABSTRACT

This study examines the influence of perceived usefulness, perceived ease of use, and trust in digital technology on continuance intention to use QRIS, with user satisfaction as an intervening variable among Generation Z. Data collected from 350 respondents aged 17–28 who had used QRIS twice in the past three months, analyzed using AMOS-based Structural Equation Modeling (SEM). The results show that perceived usefulness, perceived ease of use, and trust have a positive effect on user satisfaction. Perceived usefulness, trust, and user satisfaction influence continuance intention, while perceived ease of use has no significant effect. User satisfaction mediates the effects of usefulness and trust, but does not mediate the effect of ease of use. The findings suggest that digital payment providers should strengthen system security and perceived usability to maintain QRIS usage.

DOI: https://doi.org/10.59890/ijmbi.v4i4.27
ISSN-E: 3025-5589
https://journalijmbi.my.id/index.php/ijmbi

INTRODUCTION

To accommodate the growing use of internet banking and mobile banking, Indonesian banks have developed digital payment models that can be conducted both online and offline (Andriyani et al., 2025). This approach is intended to drive business growth between banks and their customers, whether individual customers or corporate/MSME clients. One of the digital payment innovations currently being developed is the Quick Response (QR) Code for business transactions between merchants and customers. Bank Indonesia initiated a unified payment gateway system named the Quick Response Code Indonesian Standard (QRIS). QRIS was created to bridge the various QR Code payment systems developed by individual providers, such as e-money, e-wallets, and mobile banking (Bank Indonesia, 2025). QRIS transaction growth has also occurred in Tegal City, where transaction volume increased by an average of 141%, from 934,615 transactions to 2.2 million transactions (Muslihun, 2024). This 141% growth indicates strong acceptance of digital payment services among the public and business actors in the region. However, this growth remains below the national rate of 226.54% (Komdigi, 2024), suggesting that QRIS adoption is accelerating considerably faster at the national level. This gap reflects that although Tegal City has experienced positive progress in transaction digitalization, its growth is comparatively slower than the national trend.

Interest in using QRIS-based payments can be analyzed through the Technology Acceptance Model (TAM) and the Theory of Trust in Technology. TAM posits that technology usage intention is shaped by two primary constructs: perceived ease of use and perceived usefulness (Davis, 1989). The Theory of Trust in Technology explains that user trust in a technological system is built upon three key dimensions trusting beliefs, trusting intentions, and institution-based trust. This theory emphasizes that users will be willing to adopt or continue using a technology when they believe the system is competent, reliable, and possesses high integrity (McKnight et al., 2011).

Indonesia's population is currently dominated by individuals of productive age. This youthful demographic structure supports the mass adoption of digital services. Indonesia's demographic composition, dominated by millennials and Generation Z who are characteristically digital savvy, further broadens digital acceptance. Data from Populix's online panel, collected between 1–12 February 2025, shows that QRIS usage among Gen Z reached 42%, indicating that QRIS has been widely accepted within this generational group (Tanip, 2025).

Numerous studies have shown that behavioral intention toward QRIS is positively influenced by perceived ease of use (Ramayanti, 2024; Nurcahyo et al., 2025; Saifudin et al., 2025; Hidayatulah et al., 2023), as systems that are simple and intuitive tend to receive a more favorable response from users. In contrast, Legramante et al. (2023) and Budiman & Firdausy (2025) found empirical evidence that ease of use does not significantly influence user intention. As electronic payments continue to develop, researchers have pursued a broader range of theoretical approaches. TAM has been applied in studies by Budiman & Firdausy (2025), Laloan et al. (2023), and Zuhra et al. (2025). The Theory of

Planned Behavior (TPB) was adopted by Abu-Taieh et al. (2022), while the UTAUT model has served as the theoretical foundation in studies by Ramayanti et al., (2025), Zaidan et al. (2023), Isaac et al. (2019), and Alkhowaiter (2022) together representing the dominant theoretical frameworks used in electronic payment research.

This study offers novelty by integrating the Technology Acceptance Model (TAM) and the Theory of Trust in Technology to explain continuance intention to use QRIS among Generation Z. This research adds a trust perspective as a key construct drawn from the Theory of Trust in Digital Technology (McKnight et al., 2011). Integrating these two theories provides a more comprehensive understanding of the factors that drive not only initial acceptance but also the sustained use of QRIS among Generation Z. This study seeks to investigate the impact of perceived usefulness, perceived ease of use, and trust in digital technology on user satisfaction and continuance intention; to analyse the influence of user satisfaction on continuance intention; and to explore the mediating role of user satisfaction in the relationship among perceived usefulness, perceived ease of use, trust in digital technology, and continuance intention.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

TAM also highlights the relationship between primary users and information system users, along with their objectives and needs (Sugiarti & Rusmana, 2022). Originally developed by Davis (1989), TAM has undergone numerous refinements and extensions by subsequent researchers (Abu-Taieh et al., 2022). The model posits that the acceptance and utilization of new technology are influenced by various technology-specific factors at the point of introduction (Davis et al., 1989). Furthermore, the model explains that acceptance and utilization of new technology can be measured through "intention to use new technology," which is shaped by two factors: perceived ease of use and perceived usefulness, as identified within TAM (Sharma et al., 2017).

Theory of Trust in Technology

Within the field of Information Systems (IS), traditional research has generally examined trust in people rather than trust in the technology itself (Ambalov, 2021). Although trust in a vendor may influence the initial decision to adopt a technology, at the post-adoption stage, experience-based trust in the technology itself becomes more dominant (Li et al., 2008). Individuals are more likely to explore and use more features of a technology when they trust it; trust in technology can thus complement existing models that examine post-adoption IT use (McKnight et al., 2011).

The Effect of Perceived Usefulness on User Satisfaction

Perceived usefulness plays an important role in shaping user satisfaction, as the perception that a technology delivers real benefits leads to a more

positive evaluation of the usage experience (G.-D. Nguyen & Dao, 2024). Indra & Rochman (2025) found that behavioral intention to adopt QR code payments is significantly influenced by perceived usefulness, trust, and ease of use. In line with this, Budiman & Firdausy (2025) noted that perceived usefulness contributes to greater user satisfaction. Furthermore, Zuhra et al. (2025) and Wicaksono (2025) emphasized that perceived usefulness acts as a foundational element shaping other dimensions of user satisfaction in QR payment system adoption. Similarly, Rauf et al. (2025), Anasfi & Afwa (2025), Nguyen et al. (2022) and Stefany et al. (2025) confirmed the positive impact of perceived usefulness on satisfaction levels.
H1. There is an effect of perceived usefulness on user satisfaction.

The Effect of Perceived Ease of Use on User Satisfaction

Users who perceive QRIS as easy to learn, simple to use, and requiring minimal effort to complete transactions tend to evaluate their interaction with the system more positively. According to Manurung et al. (2025), ease-of-use expectations are particularly important for QRIS adoption among marginalized groups, such as street vendors. This finding is consistent with Rauf et al. (2025) and Wicaksono (2025), who emphasized that ease of use has a direct influence on user satisfaction with QRIS payments. Supporting this, Anasfi & Afwa (2025), Lau & Kulsum (2023) and Budiman & Firdausy (2025) reported significant relationships between perceived ease of use and satisfaction levels in digital payment use.
H2. There is an effect of perceived ease of use on user satisfaction.

The Effect of Trust in Digital Technology on User Satisfaction

In line with the conceptual framework proposed by McKnight et al. (2002), trust attributes such as competence, integrity, and benevolence are important determinants that foster positive user appreciation of system performance. Empirical findings from several recent studies (Koesworodjati & Budiarti, 2023; Ramayanti, 2024; and Rauf et al., 2025) show that when users perceive a digital service as trustworthy, their affective evaluation of the usage experience increases significantly, resulting in higher satisfaction. Findings by Rudolf & Setyawan (2024), He et al. (2026), Sasongko et al. (2022) and Kreger (2025) demonstrate that trust built through transaction security, data protection, and system reliability inherently strengthens user satisfaction.
H3. There is an effect of trust in digital technology on user satisfaction.

The Effect of Perceived Usefulness on Continuance Intention

The expectation confirmation model developed by Zulaikha & Faricha (2026) explains that perceived benefits not only influence user satisfaction but also directly drive continuance intention in technology use. In line with this, Nguyen et al. (2022), Manurung et al. (2025), and Zuhra et al. (2025) found that perceived usefulness has a consistently positive relationship with continuance intention across various digital services. Therefore, the higher users' perceived usefulness of QRIS, the greater their intention to continue using the service (Veronika et al., 2025). Devica & Widodo (2023), Nurcahyo et al. (2025), Saifudin

et al. (2025), and Saifudin et al. (2025) found that users who perceive QRIS as offering significant functional benefits such as time efficiency, reduced transaction burden, and improved operational convenience tend to form positive evaluations of the technology's relevance to daily activities. Likewise, Nurcahyo et al. (2025) and Ramayanti et al. (2025) concluded that when a technology is perceived to offer clear utility and contribute to improved user effectiveness, the desire to continue using it becomes stronger.
H4. There is an effect of perceived usefulness on continuance intention to use QRIS.

The Effect of Perceived Ease of Use on Continuance Intention

Various models of technology behavior, including the Technology Acceptance Model (Davis et al., 1989), position ease of use as a key determinant shaping attitudes and behavioral intention (Legramante et al., 2023). In the post-adoption context, ease of use not only strengthens satisfaction but also directly drives the intention to continue using a technology. Several empirical studies show that perceived ease of use has a consistently positive relationship with continuance intention across various digital payment platforms (Nurcahyo et al., 2025; Saifudin et al., 2025; Hidayatulah et al., 2023). This ease of use fosters comfort and efficiency, which in turn encourages continuance intention.
H5. There is an effect of perceived ease of use on continuance intention to use QRIS.

The Effect of Trust in Digital Technology on Continuance Intention

Trust reflects the degree of confidence an individual or group has that another party will behave as expected, including the belief that they will act consistently and reliably (Vemberi & Fitriastuti, 2023). McKnight et al. (2002) further state that trust is the belief that enables a person to become a technology user after considering the technology's characteristics. Findings by Wicaksono (2025), Nabila et al. (2025), Rambe et al. (2025), Fikri et al. (2025), and Saputra & Bahari (2024) show that trust leads users not only to use a system but also to continue using it and recommend it to others.
H6. There is an effect of trust in digital technology on continuance intention to use QRIS.

The Effect of User Satisfaction on Continuance Intention

Bhattacherjee (2001) expectation confirmation model theoretically positions satisfaction as a central predictor that directly influences continuance intention, as satisfied users tend to internalize positive experiences and repeat them in the future (Akel & Armağan, 2021). Sleiman et al. (2022) and Wang & Peters (2025) provide further evidence that satisfaction plays an important role in shaping users' future intentions regarding mobile payment use. Similarly, Purohit et al. (2022) show that sustained use of mobile payment services is more likely to occur when users perceive the service as beneficial and are satisfied with the value received.
H7. There is an effect of user satisfaction on continuance intention to use QRIS.

The Effect of Perceived Usefulness on Continuance Intention through User Satisfaction

Rudolf & Setyawan (2024) identified that greater perceived ease of use and usefulness contribute to increased user satisfaction, which subsequently influences continued use of QR payment systems. Nong et al. (2022) similarly emphasized that user experience factors, such as efficiency and novelty, significantly contribute to overall satisfaction with QRIS. Furthermore, positive user experience can enhance user satisfaction, as found by Nawang & Ahd.Moess (2023), who showed that satisfaction directly influences users' intention to continue using QR-based payment methods.

H8. There is an effect of perceived usefulness on continuance intention to use QRIS through user satisfaction.

The Effect of Perceived Ease of Use on Continuance Intention through User Satisfaction

Satisfaction, as proposed in the expectation confirmation model (Bhattacherjee, 2001), serves as the psychological mechanism that bridges users' initial perceptions with their decision to sustain technology use in the future. Various empirical studies show that ease of use indirectly strengthens continuance intention through increased user satisfaction, particularly in the context of digital services and electronic payment systems (Rauf et al., 2025). Ease of use influences continuance intention not only directly but also through the reinforcement of positive experiences reflected in user satisfaction, as found in the study by Budiman & Firdausy (2025).

H9. There is an effect of perceived ease of use on continuance intention to use QRIS through user satisfaction.

The Effect of Trust in Digital Technology on Continuance Intention through User Satisfaction

Kaewkitipong et al. (2022) show that trust, together with human-computer interaction factors, significantly influences the sustained use of mobile payment services, underscoring the strong relationship between trust and continuance intention. Similarly, Rantung & Harianto (2024) apply trust transfer theory to demonstrate how trust developed in online settings enhances users' intention to remain with mobile payment services, positioning trust as a key mediator in shaping the user experience.

H10. There is an effect of trust in digital technology on continuance intention to use QRIS through user satisfaction.

Based on the hypothesis development above, the conceptual framework of this study is presented as follows.

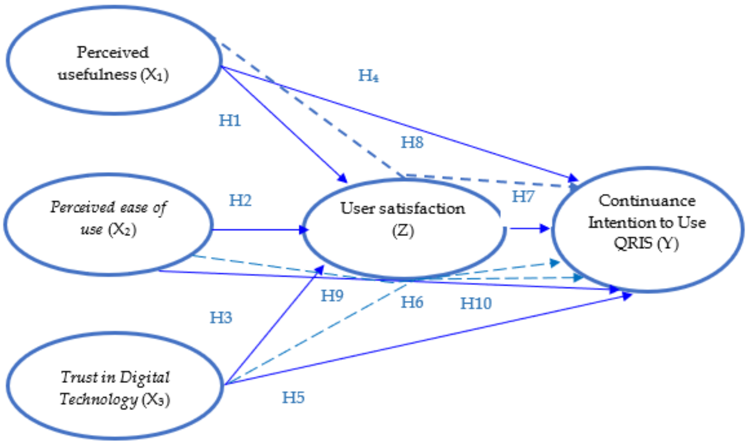

Figure 1. Conceptual Framework

METHODOLOGY

his study employed a quantitative approach, collecting data through questionnaires distributed to respondents using Google Forms via various social media platforms and WhatsApp groups. A total of 350 respondents were identified, aged 17–28, who had used QRIS at least twice in the past three months and resided in Tegal City. Prior to the main survey, the questionnaire was pretested on 30 respondents to assess its validity and reliability. Item validity was evaluated using Pearson Product Moment correlation, while reliability was assessed using Cronbach's Alpha. All measurement items met the required validity and reliability criteria and were therefore retained for the main data collection. Data analysis was performed using AMOS-based Structural Equation Modeling (SEM).

RESULT AND DISCUSSION

Of the 350 Generation Z respondents in Tegal City who had used QRIS at least twice within the past three months and were included as the sample in this study, the majority were aged 21–28 years (86%) and held a bachelor's degree (61%).

Confirmatory Factor Analysis

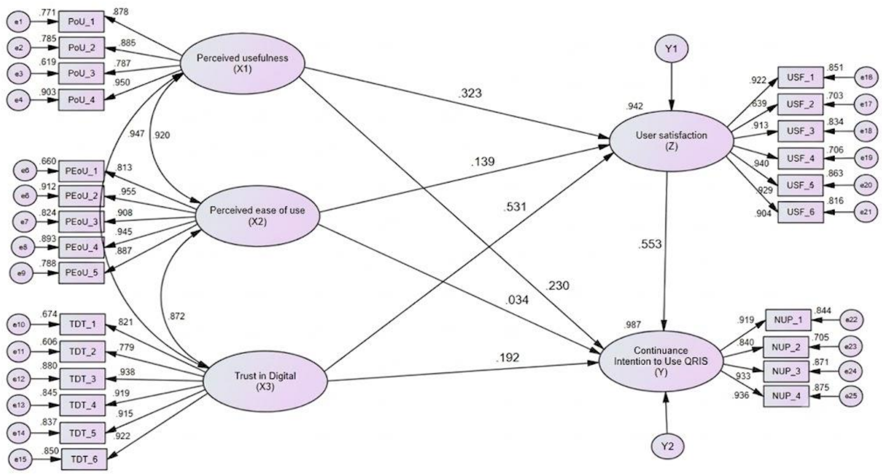

Figure 2. Confirmatory Factor Analysis

Referring to the data above, it can be seen that the loading factor value of the latent variable is greater than 0.50, so that all variable indicators meet the convergent validity requirements of SEM analysis and none are excluded from the model

Model Fit Evaluation

Prior to hypothesis testing, the structural model was first evaluated for its overall goodness of fit. While several fit indices including Chi-square, CMIN/df, GFI, AGFI, and RMSEA fell short of the conventional ideal thresholds, the CFI and TLI values approached the acceptable range, indicating a marginal fit. Such patterns are frequently encountered in social science research involving complex models with a relatively large number of indicators and interval-scaled survey data, conditions under which fit indices particularly Chi-square, which is highly sensitive to sample size and model complexity rarely converge toward a perfect solution (Hair et al., 2019; (Hair et al., 2019; Kline, 2023).

As this study is primarily concerned with testing the relationships among latent constructs rather than constructing a new structural model, the observed fit was considered within an acceptable range for hypothesis testing, supported by three converging lines of evidence, the parameter estimates remained stable across the model, the majority of hypothesized paths achieved statistical significance, and the overall structure was firmly grounded in established theory. On this basis, the model can be regarded as a reasonably faithful representation of how perceived usefulness, perceived ease of use, and trust in digital technology relate to continuance intention to use QRIS, with user satisfaction functioning as the mediating mechanism.

Table 1. Regression Weights

			Estimate	S.E.	C.R.	Pvalue
USFZ	<---	PoUX1	.335	.127	2.642	.008
USFZ	<---	PEoUX2	.161	.077	2.096	.036
USFZ	<---	TDTX3	.576	.105	5.462	.000
NUPY	<---	PEoUX2	.038	.061	.620	.535
NUPY	<---	USFZ	.529	.101	5.226	.000
NUPY	<---	TDTX3	.199	.098	2.034	.042
NUPY	<---	PoUX1	.229	.105	2.186	.029

Source: Primary data processing (2026)

Mediation Test (Sobel Test)

According to the Sobel test computation, a Sobel test statistic of 2.355 was obtained with a two-tailed probability of 0.018 < 0.05. Accordingly, Hypothesis 8, which states that user satisfaction mediates the effect of perceived usefulness on continuance intention to use QRIS, is accepted. According to the Sobel test computation, a Sobel test statistic of 1.941 was obtained with a two-tailed probability of 0.052 > 0.05. Accordingly, Hypothesis 9, which states that user satisfaction mediates the effect of perceived ease of use on continuance intention to use QRIS, is rejected. According to the Sobel test computation, a Sobel test statistic of 3.788 was obtained with a two-tailed probability of 0.000 < 0.05. Accordingly, Hypothesis 10, which states that user satisfaction mediates the effect of trust in digital technology on continuance intention to use QRIS, is accepted.

Table 2. Hypothesis Testing Results

No.	Hypothesis	Coefficient	CR / t	p-value	Decision
1	Perceived usefulness → user satisfaction	0.335	2.642	0.008	Accepted
2	Perceived ease of use → user satisfaction	0.161	2.096	0.036	Accepted
3	Trust in digital technology → user satisfaction	0.576	5.462	0.000	Accepted
4	Perceived usefulness → continuance intention	0.229	2.186	0.029	Accepted
5	Perceived ease of use → continuance intention	0.038	0.620	0.535	**Rejected**
6	Trust in digital technology → continuance intention	0.199	2.034	0.042	Accepted
7	User satisfaction → continuance intention	0.529	5.226	0.000	Accepted
8	User satisfaction mediates perceived usefulness → continuance intention	–	2.355	0.017	Accepted
9	User satisfaction mediates perceived ease of use → continuance intention	–	1.941	0.052	**Rejected**
10	User satisfaction mediates trust in digital technology → continuance intention	–	3.788	0.000	Accepted

Source: Primary data processing (2026).

The results demonstrate that perceived usefulness, perceived ease of use, and trust in digital technology each exert a positive and significant effect on user satisfaction, with trust showing the strongest influence ($\beta = 0.576$; $p < 0.001$). This result confirms that among Generation Z users in Tegal City, confidence in the competence, integrity, and reliability of QRIS as a payment system is the most decisive factor in shaping satisfaction, consistent with the Theory of Trust in Technology (McKnight et al., 2002; McKnight et al., 2011). Perceived usefulness ($\beta = 0.335$; $p = 0.008$) and perceived ease of use ($\beta = 0.161$; $p = 0.036$) also contribute positively, supporting the core proposition of TAM that both benefit and effort expectations shape users' evaluation of a technology (Davis, 1989).

At the continuance intention stage, perceived usefulness ($\beta = 0.229$; $p = 0.029$), trust in digital technology ($\beta = 0.199$; $p = 0.042$), and user satisfaction ($\beta = 0.529$; $p < 0.001$) were found to have a significant positive effect, with user satisfaction emerging as the strongest direct predictor. This is consistent with Bhattacherjee's (2001) expectation confirmation model, which positions satisfaction as the central mechanism translating prior evaluation into sustained behavioral intention. In contrast, perceived ease of use did not have a significant direct effect on continuance intention ($\beta = 0.038$; $p = 0.535$). This suggests that, once Gen Z users are past the initial adoption stage, ease of use alone is insufficient to sustain usage; instead, its influence appears to operate through the satisfaction it generates, rather than directly shaping the intention to continue.

The mediation analysis supports this interpretation. User satisfaction was found to mediate the effects of perceived usefulness (Sobel statistic = 2.355; $p = 0.018$) and trust in digital technology (Sobel statistic = 3.788; $p < 0.001$) on continuance intention, but did not mediate the effect of perceived ease of use (Sobel statistic = 1.941; $p = 0.052$). This pattern indicates that usefulness and trust influence continued QRIS use both directly and indirectly through satisfaction, whereas ease of use functions primarily as a satisfaction-forming factor without a robust downstream effect on continuance intention once satisfaction is accounted for. Taken together, these results reinforce the value of integrating TAM and the Theory of Trust in Technology: usefulness and ease of use explain the cognitive evaluation of the technology, while trust captures the relational and security-related dimension that becomes increasingly important once users move beyond first time adoption toward habitual, repeated use.

Although several Goodness of Fit indices in this study did not reach ideal thresholds, the stability of the parameter estimates, the statistical significance of the majority of hypothesized paths, and the strong theoretical grounding of the model support the substantive validity of these findings, in line with the view that model fit indices in complex social-science SEM models are frequently constrained by sample characteristics and model complexity (Hair et al., 2019)

CONCLUSIONS AND RECOMMENDATIONS

This study demonstrates that perceived usefulness, perceived ease of use, and trust in digital technology positively and significantly affect user satisfaction, with trust exerting the strongest influence. Perceived usefulness, trust in digital technology, and user satisfaction positively and significantly affect continuance intention to use QRIS, whereas perceived ease of use has no significant direct effect. User satisfaction was found to mediate the effects of perceived usefulness and trust in digital technology on continuance intention, but not the effect of perceived ease of use. These findings confirm that among Generation Z users in Tegal City, the sustainability of QRIS use is driven primarily by the benefits users perceive and the trust they place in the system, with satisfaction serving as the key psychological bridge that converts these perceptions into continued usage behavior.

This study theoretically enhances the literature by experimentally illustrating the significance of merging the TAM with the Theory of Trust in

Technology regarding QRIS adoption among a digitally native generation. It extends prior TAM-based research by showing that ease of use, while relevant to satisfaction formation, does not independently sustain continuance intention once usefulness, trust, and satisfaction are accounted for. From a managerial perspective, digital payment service providers and QRIS-supporting institutions should prioritize strengthening system security, reliability, and functional benefits such as transaction speed and convenience as these factors exert both direct and satisfaction-mediated effects on users' intention to continue using QRIS. While interface simplicity remains important for first-time adoption, sustained usage among Gen Z is more effectively encouraged through consistent system performance, transparent data protection practices, and communication that reinforces the perceived value of QRIS in daily transactions.

FURTHER STUDY

This study possesses multiple limitations that must be acknowledged when evaluating its results. The study was exclusively conducted among Generation Z QRIS users in Tegal City, perhaps restricting the generalisability of the findings to other regions or generational cohorts. Secondly, numerous Goodness of Fit indices failed to attain optimal thresholds, indicating that alternative or supplementary constructs might enhance model fit. The cross-sectional design recorded user impressions at a singular moment, perhaps failing to represent fluctuations in usage behaviour over time.

Future study should broaden its reach to encompass additional cities, regions, or generational cohorts to enhance the generalisability of the results. Researchers may also include supplementary variables, such as perceived security, habitual behaviour, or social impact, to cultivate a more thorough comprehension of continuance intention. Longitudinal designs are advised to investigate the evolution of perceptions of utility, convenience of use, and trust as users transition from initial adoption to habitual, long-term utilisation of QRIS.

REFERENCES

Abu-Taieh, E. M., AlHadid, I., Abu-Tayeh, S., Masa'deh, R., Alkhawaldeh, R. S., Khwaldeh, S., & Alrowwad, A. (2022). Continued intention to use of M-Banking in Jordan by Integrating UTAUT, TPB, TAM and service quality with ML. *Journal of Open Innovation: Technology, Market, and Complexity*, *8*(3), 1–28. https://doi.org/https://doi.org/10.3390/joitmc8030120

Akel, G., & Armağan, E. (2021). Hedonic and utilitarian benefits as determinants of the application continuance intention in location-based applications: the mediating role of satisfaction. *Multimedia Tools and Applications*, *80*, 7103–7124. https://doi.org/10.1007/s11042-020-10094-2

Alkhowaiter, W. A. (2022). Use and behavioural intention of m-payment in GCC countries: extending meta-UTAUT with trust and Islamic religiosity. *Journal of Innovation & Knowledge*, *7*(4), 1–11. https://doi.org/10.1016/j.jik.2022.100240

Ambalov, I. A. (2021). An investigation of technology trust and habit in IT use continuance: a study of a social network. *Journal of Systems and Information Technology*, *23*(1), 53–81. https://doi.org/10.1108/JSIT-05-2019-0096

Anasfi, K., & Afwa, A. (2025). The effect of ease of use, perception of usefulness and electronic trust on satisfaction of using QRIS as a digital payment method (Case study of coffeeshop consumers in Pekanbaru City). *E-Jurnal Apresiasi Ekonomi*, *13*(2), 328–340.

Andriyani, F., Siagian, B., Suciati, P., & Citra, A. (2025). QRIS adoption and utilization: Examining gen z's digital payment behavior among Indonesian vocational students. *Jurnal Vokasi Indonesia*, *13*(1), 50–65. https://doi.org/10.7454/jvi.v13i1.1233

Bank Indonesia. (2025). *Quick Response Code Indonesian Standard (QRIS)*. Bank Indonesia.

Bhattacherjee, A. (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly*, *25*(3), 351–370. https://doi.org/10.2307/3250921

Budiman, G. I., & Firdausy, C. M. (2025). Pengaruh perceived ease of use dan perceived usefulness terhadap intention to use aplikasi myBCA digital banking dengan perceived satisfaction sebagai mediator. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, *9*(5), 785–798. https://doi.org/10.24912/jmbk.v9i5.35321

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly: Management Information Systems*, *13*(3), 319–339. https://doi.org/10.2307/249008

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models,. *Management Science*, *35*(8), 982–1003. https://doi.org/10.1287/mnsc.35.8.982

Devica, S., & Widodo, M. S. (2023). Pengaruh perceived of benefit dan e-trust terhadap minat menggunakan QRIS. *Jurnal Bisnis Perspektif*, *15*(2), 89–99.

Fikri, M., Herlina, L., & Winar, I. (2025). Pengaruh kepercayaan dan persepsi risiko terhadap penggunaan QRIS sebagai instrumen transaksi keuangan digital pada generasi Z di Kota Bandung. *Al-Zayn: Jurnal Ilmu Sosial & Hukum*, *3*(6), 9097–9108. https://doi.org/10.61104/alz.v3i5.2864

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). Multivariate Data Analysis. In *Cengage Learning* (Eight). Annabel Ainscow.

He, L., Jiang, R., Wang, C., & Yao, Y. (2026). Antecedents of the continuance intention to use CBDCs: Evidence from the e-CNY. *International Review of Economics & Finance*, *105*(104870), 1–16. https://doi.org/10.1016/j.iref.2025.104870

Hidayatulah, I. A., Wardhani, R. S., & Sumiyati. (2023). Pengaruh kemudahan penggunaan, persepsi manfaat, kepercayaan, efektivitas, dan risiko terhadap minat menggunakan QRIS pada UMKM di kota Pangkalpinang. *Indonesian Journal of Accounting and Business*, *5*(1), 46–62. https://doi.org/10.33019/ijab.v5i1.54

Isaac, O., Abdullah, Z., Aldholay, A. H., & Ameen, A. A. (2019). Antecedents and outcomes of internet usage within organisations in Yemen: an extension of the Unified Theory of Acceptance and Use of Technology (UTAUT) model. *Asia Pacific Management Review*, *24*(4), 335–354. https://doi.org/10.1016/j.apmrv.2018.12.003

Kaewkitipong, L., Chen, C., Han, J. A., & Ractham, P. (2022). Human–Computer Interaction (HCI) and Trust Factors for the Continuance Intention of Mobile Payment Services. *Sustainability*, *14*(21), 14546. https://doi.org/10.3390/su142114546

Kline, R. B. (2023). *Principles and practice of structural equation modeling* (5th ed.). Guilford Publications.

Koesworodjati, Y., & Budiarti, R. H. S. (2023). The effect of customer value and trust on customer satisfaction and its impact on customer loyalty. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, *9*(3), 1273–1280. https://doi.org/10.29210/0202312274

Komdigi. (2024). *Revolusi Pembayaran Digital di Indonesia*. Kementerian Komunikasi Dan Digital.

Kreger, A. (2025). *Enhancing trust in digital banking: Digital experience branding framework*. 1–19. https://doi.org/10.13140/RG.2.2.33462.41283

Laloan, W. T. J., Wenas, R. S., & Loindong, S. S. R. (2023). Pengaruh kemudahan penggunaan, persepsi manfaat, dan risiko terhadap minat pengguna epayment QRIS. *Jurnal EMBA*, *11*(2), 375–386.

Legramante, D., Azevedo, A., & Azevedo, J. M. (2023). Integration of the technology acceptance model and the information systems success satisfaction and continuity of use. *The International Journal of Information and Learning Technology*, *1*(1), 467–484. https://doi.org/10.1108/IJILT-12-2022-0231

Li, X., Hess, T. J., & Valacich, J. S. (2008). Why do we trust new technology? A study of initial trust formation with organizational information systems. *The Journal of Strategic Information Systems*, *17*(1), 39–71. https://doi.org/10.1016/j.jsis.2008.01.001

Manurung, M. E., Harisandi, P., & Yahya, A. (2025). Pengaruh perceived usefulness, perceived ease of use dan trust terhadap kepuasan pengguna QRIS bagi pelaku usaha UMKM Kab. Bekasi. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, *1*(1), 107–117. https://doi.org/10.55606/jaemb.v5i2.6392

McKnight, D. H., Carter, M., Thatcher, J. B., & Clay, P. (2011). Trust in a specific technology: An Investigation of its Components and Measures. *ACM Transactions on Management Information Systems*, *2*(2), 12–32. https://doi.org/10.1145/1985347.1985353

McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: a trust building model. *The Journal of Strategic Information Systems*, *11*(3), 297–323.

Muslihun. (2024). *Volume Transaksi QRIS di Tegal Meningkat 141% dalam Setahun, Ini Dampaknya*. AyoBatang.Com.

Nabila, A. P., Raharso, S., & Tiorida, E. (2025). The influence of trust and transaction security on interest in using the QRIS payment system study: QRIS users in Bandung City. *Airlangga Journal of Innovation Management*, *6*(2), 248–260. https://doi.org/10.20473/ajim.v6i2.72597

Nawang, W. R. W., & Ahd.Moess, S. N. (2023). Predicting Intention to Use QR Code Mobile Payment Among Malaysian Muslim Millennials. *The Journal of Muamalat and Islamic Finance Research*, *20*(1), 49–63. https://doi.org/10.33102/jmifr.481

Nguyen, G.-D., & Dao, T.-H. T. (2024). Factors influencing continuance intention to use mobile banking: an extended expectation-confirmation model with moderating role of trust. *Humanities and Social Sciences*, *11*(276), 1–13. https://doi.org/10.1057/s41599-024-02778-z

Nguyen, Y. T. H., Tapanainen, T., & Nguyen, H. T. T. (2022). Reputation and Its Consequences In Fintech Services: The Case Of mobile Banking. *International Journal of Bank Marketing*, *40*(7), 1364–1397. https://doi.org/10.1108/IJBM-08-2021-0371

Nong, Y., Buavaraporn, N., & Punnakitikashem, P. (2022). Exploring the factors influencing users' satisfaction and continuance intention of MOOCs in China. *Kasetsart Journal of Social Sciences*, *43*(2), 403–408.

Nurcahyo, P., Amin, M., & Nandiroh, U. (2025). Pengaruh kemudahan penggunaan, persepsi manfaat dan persepsi risiko terhadap minat menggunakan QRIS pada UMKM. *E_Jurnal Ilmiah Riset Akuntansi*, *14*(1), 1372–1382.

Purohit, D., Arora, R., & Paul, J. (2022). The bright side of online consumer behavior: Continuance intention for mobile payments. *Journal of Consumer Behaviour*, *21*(2), 1–15. https://doi.org/10.1002/cb.2017

Ramayanti, R. (2024). Understanding user perceptions of QRIS in Indonesia: Exploring the impact of perceived usefulness, ease of use, and demographic factors. *International Finance & Banking Studies*, *13*(4), 90–99. https://doi.org/10.20525/ijfbs.v13i4.3887

Ramayanti, R., Azhar, Z., Hadian, N., & Azman, N. (2025). Factors influencing intentions to use QRIS: A two-staged PLS-SEM and ANN approach. *Telematics and Informatics Reports*, *17*, 1–13. https://doi.org/10.1016/j.teler.2024.100185

Rambe, Y., Hasibuan, M., & Ayla, S. (2025). Pengaruh keamanan dan kepercayaan terhadap minat pengguna QRIS di Toko Deni Store Ajamu, Labuhanbatu. *Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan*, *5*(1), 144–157. https://doi.org/10.55606/jimek.v5i1.5940

Rantung, E., & Harianto, E. (2024). Pengaruh kepercayaan dan kualitas pelayanan terhadap minat beli ulang melalui kepuasan pelanggan sebagai variabel mediasi pada SPBU di Makassar. *As-Syirkah: Islamic Economics & Finacial Journal*, *3*(3), 1406–1423. https://doi.org/10.56672/assyirkah.v3i3.253

Rauf, A., Damayanti, A., Priyatana, E. H., & Yusuf, M. (2025). How perceived convenience, usefulness, and satisfaction influence QRIS payment reuse behavior in UMKM context? *International Economics and Business Conference (IECON)*, *3*(2), 1674–1687.

Rudolf, A. C., & Setyawan, A. B. (2024). Analysis of the influence of consumer trust, perceived benefits, and usage risks on QRIS user satisfaction with ease of use as a mediating variable: A case study of Jatinegara District, East Jakarta. *Journal of Economics, Finance and Management Studies*, *7*(10), 6592–6596. https://doi.org/10.47191/jefms/v7 - i10 -53

Saifudin, F., Satriawan, B., Amali, I., Eko, M., & Kalla, Z. (2025). Pengaruh persepsi manfaat, kepercayaan, dan kemudahan penggunaan terhadap minat menggunakan QRIS. *Determinasi: Jurnal Ekonomi Manajemen Dan Akuntansi*, *3*(2), 256 – 266.

Saputra, Y. F. E., & Bahari, A. (2024). Analisis determinan dan anteseden penggunaan Quick Response Indonesian Standard (QRIS) pada pembayaran digital. *Management Studies and Entrepreneurship Journal*, *5*(1), 3026–3037. https://doi.org/10.37385/msej.v5i1.4428

Sasongko, D. T., Handayani, P. W., & Satria, R. (2022). Analysis of factors affecting continuance use intention of the electronic money application in Indonesia. *Procedia Computer Science*, *197*(1), 42–50. https://doi.org/10.1016/j.procs.2021.12.116

Sharma, S. K., Govindaluri, S. M., Al-Muharrami, S., & Tarhini, A. (2017). A multi-analytical model for mobile banking adoption: a developing country perspective. *Review of International Business and Strategy*, *27*(1), 133–148. https://doi.org/10.1108/RIBS-11-2016-0074

Sleiman, K. A. A., Jin, W., Juanli, L., Rong, W., Lei, H. Z., Cheng, J., & Ouyang, Y. (2022). The Factors of Continuance Intention to Use Mobile Payments in Sudan. *Sage Open*, 1–17. https://doi.org/10.1177/21582440221114333

Stefany, T., Yanti, L. D., & Usman, O. (2025). Influence of QRIS and perceived digital payment benefits on MSME sales at UNJ canteen with customer satisfaction as mediator. *Iconbit*, *1*(2), 257–267.

Sugiarti, T., & Rusmana, O. (2022). Kesediaan Mengadopsi Sistem Aplikasi Pengelolaan Keuangan Sekolah (Siperkasa) dengan Pendelatan Technology Acceptance Model. *Studi Ilmu Manajemen Dan Organisasi (SIMO)*, *3*(2).

Tanip, I. (2025). *QRIS Jadi Pilihan Digital Favorit: Bagaimana Perilaku Gen Z dan Millennials dalam Bertransaksi?* Populix.

Vemberi, Y., & Fitriastuti, L. I. (2023). The effect of trust and habit in using digital technology on online shopping intentions. *International Journal of Information System & Technology*, *6*(5), 677–683. https://doi.org/https://doi.org/10.30645/ijistech.v6i5.286

Veronika, S., Lee, M. S. W., Lang, B., & Putra, P. (2025). A systematic review and future agenda on continuance intentions in mobile apps. *International Journal of Information Management Data Insights*, *5*(2), 1–24. https://doi.org/10.1016/j.jjimei.2025.100352

Wang, R., & Peters, M. (2025). Consumer intention to switch from cash to mobile payment in restaurants during and after pandemic. *Journal of Quality Assurance in Hospitality & Tourism*, *26*(1), 22–55. https://doi.org/10.1080/1528008X.2023.2201696

Wicaksono, I. (2025). Trust and satisfaction: the hidden drivers of QRIS adoption and long-term use among generation X in Indonesia. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, *8*(3), 9967–9987. https://doi.org/10.31538/iijse.v8i3.7587

Zaidan, A. shakir, Alshammary, K. M., Khaw, K. W., & Yousif, M. (2023). Investigating behaviour using Metaverse by integrating UTAUT2 and self efficacy. In *Beyond Reality: Navigating the Power of Metaverse and Its Applications* (pp. 81–94). https://doi.org/10.1007/978-3-031-51716-7_6

Zuhra, A. M. A., Aminah, S., & Hariyana, N. (2025). The effect of service quality, perceived ease of use, and perceived usefulness on user satisfaction of BCA mobile banking application in Surabaya. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, *8*(3), 11058–11067. https://doi.org/10.31538/iijse.v8i3.7574

Zulaikha, S., & Faricha, A. (2026). The continuance intention to use Islamic digital bank: the extended theory of expectation confirmation model. *Journal of Islamic Marketing*, *17*(6), 2021–2046. https://doi.org/10.1108/JIMA-02-2025-0123