



The Effect of Perceived Ease of use and Perceived Usefulness on Intention to use Qris Among Residents of Singkawang City

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ABSTRACT

This study analyzes the effects of Perceived Ease of Use and Perceived Usefulness on Intention to Use QRIS among residents of Singkawang City. The study uses a quantitative approach with an associative research design. The sample consists of 100 Singkawang City residents who had used QRIS more than three times and were selected through purposive sampling. Data were collected using a questionnaire and analyzed through multiple linear regression with SPSS. The correlation coefficient indicates a strong relationship between the two independent variables and Intention to Use. The coefficient of determination indicates that Perceived Ease of Use and Perceived Usefulness explain 45.6% of the variation in Intention to Use, whereas the remaining 54.4% is explained by factors outside the model. Simultaneously, the two variables have a significant effect on Intention to Use. Partially, Perceived Ease of Use has a positive and significant effect on Intention to Use, and Perceived Usefulness also has a positive and significant effect on Intention to Use.

INTRODUCTION

The development of information and communication technology has shifted public payment patterns from cash transactions toward digital transactions. This change is reflected in the growth of QRIS in Indonesia, with transaction volume increasing from 66 million transactions in the first quarter of 2022 to 1,847 million transactions by the end of 2025 (ASPI, 2026). The nominal transaction value also increased from IDR 12 trillion at the end of 2022 to IDR 170 trillion at the end of 2025 (ASPI, 2026). During the same period, the number of QRIS users rose from 29 million at the end of 2022 to 60 million at the end of 2025, indicating the increasingly widespread use of QR code-based payments in public transactions (ASPI, 2026).

The growth of QRIS usage has also occurred in West Kalimantan. The number of QRIS users in the province was recorded at 648,535 in 2023 and increased to 716,677 in 2024, representing growth of 10.51% (Bank Indonesia, 2026). In 2025, the number increased again to 756,790 users, or 5.60% compared with the previous year (Bank Indonesia, 2026). These data demonstrate that QRIS usage continues to expand at the regional level, including among residents of Singkawang City as part of West Kalimantan, where digital transactions have continued to develop (Bank Indonesia, 2026).

The increase in the number of users does not fully describe people's experience when using QRIS. In terms of convenience, the use of a single QR code through various payment applications may simplify transactions; however, users may still encounter scanning failures, slow-running applications, PIN verification requirements, and dependence on a stable internet connection. These conditions relate to Perceived Ease of Use, namely the belief that a system can be used without requiring substantial effort (Davis, 1989). Perceived ease also includes ease of learning, ease of use, the availability of technical support, and the availability of resources that support technology operation (Wicaksono, 2022). In terms of benefits, QRIS facilitates transaction recording, reduces the need for change, and lowers the risk of accepting counterfeit money; nevertheless, some users still perceive cash transactions as more certain when digital payment systems experience disruptions (Wicaksono, 2022).

Changes in QRIS usage are also associated with users' assessments of the benefits obtained during transactions. Perceived Usefulness refers to the belief that using a system can improve performance or help users complete their activities (Davis, 1989). This assessment is reflected in technology effectiveness, the advantages of using the technology, its relationship with users' tasks, and its relevance to user needs (Wicaksono, 2022). As the number of QRIS transactions and users continues to increase, variations in user experience may influence people's intention to continue using the system (ASPI, 2026). Intention to Use describes an individual's intention to use a technology that has become known or adopted and constitutes an initial stage of actual technology use (Wicaksono, 2022).

Previous studies have demonstrated relationships among perceived ease of use, perceived usefulness, and intention to use QRIS. Erwinsyah et al. (2023)

found that perceived ease of use and perceived usefulness each had positive and significant effects on intention to use and the actual use of QRIS digital payments. Muhammad et al. (2025) found that Perceived Ease of Use and Perceived Usefulness had positive and significant effects on the Behavioral Intention of QRIS users in Gorontalo. Priyanda and Fachri (2025) likewise found positive and significant effects of both variables on Intention to Use QRIS among university students in Pontianak City, with trust serving as an intervening variable. These studies examined different populations and locations, while the cited literature has not specifically addressed QRIS users among residents of Singkawang City.

This study uses residents of Singkawang City who have used QRIS as the unit of analysis. Respondents are limited to individuals older than 18 years who have completed more than three QRIS transactions using digital wallets, banking applications, or other payment channels. The present study differs from Muhammad et al. (2025), who examined QRIS users in Gorontalo, and Priyanda and Fachri (2025), who focused on university students in Pontianak City. The research model retains the direct relationships among Perceived Ease of Use, Perceived Usefulness, and Intention to Use as tested by Erwinsyah et al. (2023). Measurement of the three variables follows the indicators of ease, usefulness, social factors, and personal factors proposed by Wicaksono (2022).

Based on the development of QRIS usage and differences from the objects of previous studies, this study aims to analyze the effects of Perceived Ease of Use and Perceived Usefulness on Intention to Use QRIS among QRIS users in Singkawang City. The analysis examines the effect of Perceived Ease of Use on Intention to Use, the effect of Perceived Usefulness on Intention to Use, and the simultaneous effect of the two variables.

LITERATURE REVIEW

Perceived Ease of Use

Perceived Ease of Use describes an individual's belief that using a system requires little effort or is free from operational difficulty (Davis, 1989). The concept reflects an individual's assessment of how easy a technology is to learn and use, which is influenced by the characteristics of the technology, technical assistance, and supporting resources (Wicaksono, 2022). Huang et al. (2022) define perceived ease of use as the degree to which users believe that a system can be learned, used, and mastered without substantial effort. Yin and Lin (2022) argue that the ease perceived by users when accessing electronic services can strengthen their satisfaction, which subsequently encourages their intention to reuse the services in the future. Perceived Ease of Use is measured using four indicators: ease of learning, ease of use, availability of technical support, and availability of resources (Wicaksono, 2022).

Erwinsyah et al. (2023) found that perceived ease of use had a positive and significant effect on the intention to use QRIS digital payment technology. A similar result was reported by Muhammad et al. (2025), who showed that Perceived Ease of Use had a positive and significant effect on the Behavioral Intention of QRIS users in Gorontalo. Priyanda and Fachri (2025) also reported

a positive and significant effect of Perceived Ease of Use on Intention to Use QRIS among university students in Pontianak City.

H1: Perceived Ease of Use has a positive and significant effect on Intention to Use QRIS among QRIS users in Singkawang City.

Perceived Usefulness

Perceived Usefulness is an individual's belief that using a system can improve performance in completing a particular task or activity (Davis, 1989). This variable reflects users' assessments of a technology's ability to assist task completion and the achievement of intended goals (Wicaksono, 2022). Rosyad and Harsono (2021) state that perceived usefulness reflects users' belief that a system can assist and improve work effectiveness, thereby influencing their intention to use it. Devina & Waluyo (2016) explains that perceived usefulness reflects an individual's belief that the use of technology can improve activities or aspects of life. Meanwhile, Ashghar and Nurlatifah (2020) indicate that technology will be perceived as more useful when it can be used flexibly without restrictions of time and place. Perceived Usefulness is measured using four indicators: technology effectiveness, technology advantages, technology-task fit, and technology relevance (Wicaksono, 2022).

Erwinsyah et al. (2023) showed that perceived usefulness had a positive and significant effect on intention to use and actual QRIS use. Muhammad et al. (2025) likewise found that Perceived Usefulness had a positive and significant effect on the Behavioral Intention of QRIS users in Gorontalo. Priyanda and Fachri (2025) reported that Perceived Usefulness had a positive and significant effect on Intention to Use QRIS among university students in Pontianak City.

H2: Perceived Usefulness has a positive and significant effect on Intention to Use QRIS among QRIS users in Singkawang City.

Intention to Use

Intention to Use refers to an individual's intention to use a technology that has become known or adopted. Usage intention represents an early stage of technology acceptance because actual use is preceded by an individual's tendency to use the technology (Wicaksono, 2022). Ariffin et al. (2021) describe intention to use an e-wallet as users' tendency to continue using e-wallet services in the future, formed through evaluations of their experience, particularly satisfaction and confidence in their ability and resources to use the service. Within the technology acceptance process, intention to use reflects an individual's behavioral readiness to adopt an e-wallet after considering the expected benefits, ease, risks, and emotional experience associated with its use (Senali et al., 2023).

Intention to Use is measured through perceived ease of use, perceived usefulness, social factors, and personal factors (Wicaksono, 2022). Budiman and Firdausy (2025) show that perceived usefulness can directly encourage intention to use, whereas the effect of perceived ease of use on usage intention occurs through perceived satisfaction. Tanujaya (2020) found that perceived ease of use and perceived usefulness explained 34% of the variation in intention

to use; however, partially, only perceived ease of use was shown to have a positive and significant effect.

H3: Perceived Ease of Use and Perceived Usefulness simultaneously have a significant effect on Intention to Use QRIS among QRIS users in Singkawang City.

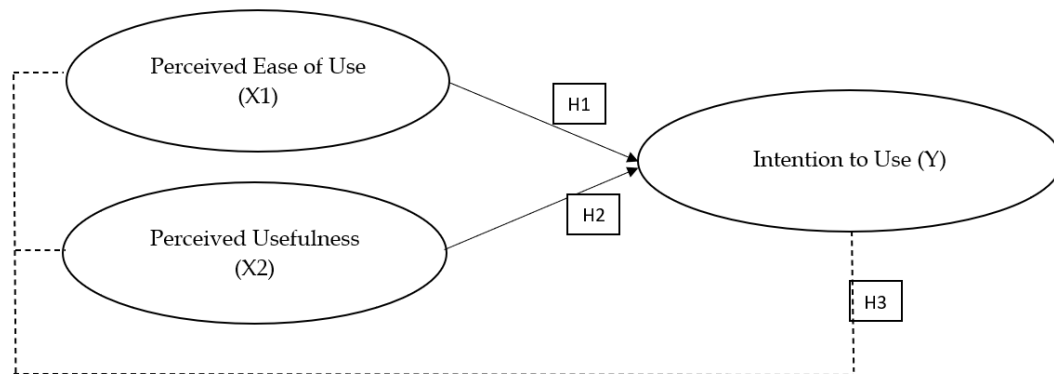


Figure 1. Conceptual Framework

METHODOLOGY

This study uses an associative method to analyze the effects of Perceived Ease of Use and Perceived Usefulness on Intention to Use QRIS among residents of Singkawang City. Associative research is used to examine relationships between two or more variables (Siregar, 2020). The study uses primary and secondary data. Primary data were obtained by distributing questionnaires to residents of Singkawang City who use QRIS for transactions, whereas secondary data include the volume and nominal value of QRIS transactions and the number of QRIS users in Indonesia, West Kalimantan, and Singkawang City during 2023–2025. Data collection is an important stage in obtaining the information required to answer the research problem and test the hypotheses (Siregar, 2020). Primary data originate directly from the research object (Siregar, 2020) and were collected through a questionnaire consisting of written statements answered by respondents (Sugiyono, 2019), whereas secondary data originate from publications issued by other organizations (Siregar, 2020).

The study population comprises residents of Singkawang City who have used QRIS for transactions. A population is the entire set of objects or subjects with particular characteristics to be studied and used as the basis for drawing conclusions, whereas a sample is a subset of the number and characteristics of that population (Sugiyono, 2019). The sample size was calculated using the Purba formula cited in Sujarweni (2019), with a 95% confidence level and a 10% margin of error, producing a minimum sample of 97 respondents. The study involved 100 respondents selected through purposive sampling, namely sample selection based on specified criteria (Sujarweni, 2019). The selected respondents were residents of Singkawang City who were older than 18 years and had completed more than three QRIS transactions through digital wallets, banking services, or other payment channels. The research variables comprise Perceived

Ease of Use (X1) and Perceived Usefulness (X2) as independent variables and Intention to Use (Y) as the dependent variable (Sugiyono, 2019). Variables were measured using a five-point Likert scale ranging from strongly disagree, scored as 1, to strongly agree, scored as 5 (Sugiyono, 2019).

Data were analyzed using SPSS through instrument testing, classical assumption tests, multiple linear regression analysis, the correlation coefficient, the coefficient of determination, the F-test, and the t-test. The research instrument was assessed through a validity test to evaluate each item's ability to measure the relevant variable and a reliability test to assess the consistency of respondents' answers (Siregar, 2020). An item was considered valid when its calculated r-value exceeded the critical r-value and reliable when Cronbach's Alpha exceeded 0.60. Classical assumption tests included the Kolmogorov-Smirnov normality test, a linearity test using the Test for Linearity, and a multicollinearity test based on Tolerance and VIF values (Sahir, 2021). The effects of the two independent variables on the dependent variable were analyzed using multiple linear regression with the equation $Y = \alpha + b_1X_1 + b_2X_2 + e$ (Ghozali, 2018). The strength of the relationships among variables was assessed using the correlation coefficient, whereas the model's ability to explain variation in the dependent variable was measured using the coefficient of determination (Sugiyono, 2019). Hypotheses were tested using the F-test to assess the simultaneous effect of the two independent variables and the t-test to assess the partial effect of each independent variable at a significance level of 0.05 (Sahir, 2021).

RESULTS AND DISCUSSION

Research Instrument Testing

a. Validity Test

The validity test was conducted to ensure that each questionnaire statement accurately measured the relevant research variable. Testing was performed by correlating each item score with the total variable score and then comparing the calculated r-value with the critical r-value. With a sample of 100 respondents, the degrees of freedom (df) were 98 and the critical r-value was 0.196 at the 0.05 significance level. The validity results for all statement items are presented in Table 1.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Perceived Ease of Use (X1)	X1.1	0.727	0.196	Valid
	X1.2	0.682		
	X1.3	0.716		
	X1.4	0.735		
	X1.5	0.767		
	X1.6	0.738		
	X1.7	0.693		
	X1.8	0.306		
Perceived Usefulness (X2)	X2.1	0.752	0.196	Valid
	X2.2	0.796		

	X2.3	0.606		
	X2.4	0.381		
	X2.5	0.330		
	X2.6	0.634		
	X2.7	0.760		
	X2.8	0.796		
Intention to Use (Y)	Y.1	0.670	0.196	Valid
	Y.2	0.582		
	Y.3	0.640		
	Y.4	0.603		
	Y.5	0.506		
	Y.6	0.568		
	Y.7	0.563		
	Y.8	0.708		

Source: Processed Data, 2026

As shown in Table 1, all statement items for Perceived Ease of Use (X1), Perceived Usefulness (X2), and Intention to Use (Y) have calculated r-values exceeding the critical r-value of 0.196. Therefore, all items are declared valid and suitable for use as data collection instruments in this study.

b. Reliability Test

The reliability test was conducted to assess the instrument's consistency in measuring the research variables. Cronbach's Alpha was used, and an instrument was considered reliable when it obtained a minimum value of 0.60. The reliability results for all variables are presented in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Perceived Ease of Use (X1)	0.809	8	Reliable
Perceived Usefulness (X2)	0.767	8	
Intention to Use (Y)	0.754	8	

Source: Processed Data, 2026

As shown in Table 2, Perceived Ease of Use (X1), Perceived Usefulness (X2), and Intention to Use (Y) have Cronbach's Alpha values above 0.60. These results indicate that all research instruments satisfy the reliability criterion and are suitable for data collection.

Classical Assumption Testing

a. Normality Test

The normality test was conducted to determine whether the residuals in the regression model were normally distributed. The Kolmogorov-Smirnov method was applied, and the data were considered normally distributed when the Asymp. Sig. (2-tailed) value exceeded 0.05. The SPSS normality test results are presented in Table 3.

Table 3. Normality Test Results

Test	Value
N (Sample)	100
Test Statistic	.074
Asymp.Sig.(2-tailed)	.200 ^c

Source: Processed Data, 2026

The normality test results in Table 3 show an Asymp. Sig. (2-tailed) value of 0.200, which is greater than 0.05. Therefore, the research data are considered normally distributed.

b. Linearity Test

The linearity test was conducted to determine the pattern of the relationship between each independent variable and the dependent variable. The Test for Linearity was used, and a relationship was considered linear when the significance value for Linearity was below 0.05 and the Deviation from Linearity value was above 0.05. The SPSS results are presented in Table 4.

Table 4. Linearity Test Results

Variable	Linearity	Deviation from Linearity	Description
Intention to Use * Perceived Ease of Use	.001	.133	Linear
Intention to Use * Perceived Usefulness	.000	.249	

Source: Processed Data, 2026

The linearity results in Table 4 indicate that the relationships of Perceived Ease of Use (X1) and Perceived Usefulness (X2) with Intention to Use (Y) have Linearity significance values of 0.001 and 0.000, respectively, and Deviation from Linearity values of 0.133 and 0.249, respectively. Therefore, the relationships of both independent variables with Intention to Use are considered linear.

c. Multicollinearity Test

The multicollinearity test was conducted to detect strong correlations among the independent variables in the regression model. High correlations may cause instability in regression coefficient estimates and reduce model reliability. The SPSS multicollinearity test results are presented in Table 5.

Table 5. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
Perceived Ease of Use	.806	1.241
Perceived Usefulness	.806	1.241
a. Dependent Variable: Intention to Use		

Source: Processed Data, 2026

As shown in Table 5, Perceived Ease of Use (X1) and Perceived Usefulness (X2) each have a Tolerance value of 0.806 and a VIF value of 1.241.

Because Tolerance exceeds 0.10 and VIF is below 10, the regression model is considered free from multicollinearity.

Hypothesis Testing

a. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the partial and simultaneous effects of Perceived Ease of Use (X1) and Perceived Usefulness (X2) on Intention to Use (Y). The analysis also produced a regression equation describing the relationships among the research variables. The SPSS results are presented in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.669	.295		5.652	.000
	Perceived Ease of Use	.334	.067	.419	5.018	.000
	Perceived Usefulness	.282	.062	.377	4.519	.000
a. Dependent Variable: Intention to Use						

Source: Processed Data, 2026

Based on the multiple linear regression results presented in Table 6, the following equation was obtained:

$$Y = 1.669 + 0.334X_1 + 0.282X_2$$

- 1) The constant of 1.669 indicates that when Perceived Ease of Use (X1) and Perceived Usefulness (X2) are equal to zero, the predicted value of Intention to Use (Y) is 1.669.
- 2) The regression coefficient (b1) of 0.334 indicates that a one-unit increase in Perceived Ease of Use is associated with a 0.334-unit increase in Intention to Use.
- 3) The regression coefficient (b2) of 0.282 indicates that a one-unit increase in Perceived Usefulness is associated with a 0.282-unit increase in Intention to Use.

b. Correlation Coefficient Analysis (R)

Multiple correlation coefficient analysis was used to determine the strength of the simultaneous relationship of Perceived Ease of Use and Perceived Usefulness with Intention to Use. The results are presented in Table 7.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676 ^a	.456	.445	.17688
Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use.				

Source: Processed Data, 2026

The correlation analysis in Table 7 yields a correlation coefficient (R) of 0.676. This value indicates that Perceived Ease of Use and Perceived Usefulness

jointly have a strong relationship with Intention to Use because it falls within the interval of 0.60–0.799.

c. Coefficient of Determination (R^2)

The coefficient of determination results in Table 7 yields an R^2 value of 0.456. This result indicates that Perceived Ease of Use and Perceived Usefulness explain 45.6% of the variation in Intention to Use. The remaining 54.4% of the variation in Intention to Use is explained by other factors not included in the research model.

d. Simultaneous Test (F-Test)

The simultaneous test (F-test) was used to assess the joint effect of Perceived Ease of Use (X1) and Perceived Usefulness (X2) on Intention to Use (Y). The SPSS results are presented in Table 8.

Table 8. Simultaneous Test Results (F-Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	2.547	1.274	40.707	.000 ^b
Residual	3.035	.031		
Dependent Variable: Intention to Use				
Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use.				

Source: Processed Data, 2026

The simultaneous test results in Table 8 show a calculated F-value of 40.707, which is greater than the critical F-value of 3.09, with a significance value of $0.000 < 0.05$. These results indicate that H3 is accepted, meaning that Perceived Ease of Use and Perceived Usefulness simultaneously have a significant effect on Intention to Use.

e. Partial Test (t-Test)

The partial test (t-test) was used to determine the individual effect of each independent variable on the dependent variable. The SPSS partial hypothesis test results are presented in Table 9.

Table 9. Partial Test Results (t-Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.669	.295		5.652	.000
	Perceived Ease of Use	.334	.067	.419	5.018	.000
	Perceived Usefulness	.282	.062	.377	4.519	.000
a. Dependent Variable: Intention to Use						

Source: Processed Data, 2026

As shown in Table 9, the calculated t-value for each variable was compared with the critical t-value of 1.984. The results are explained as follows:

- 1) Perceived Ease of Use (X1) has a calculated t-value of 5.018, which is greater than the critical t-value of 1.984, and a significance value of $0.000 < 0.05$. Therefore, H1 is accepted. This means that Perceived Ease of Use partially has a positive and significant effect on Intention to Use.

- 2) Perceived Usefulness (X2) has a calculated t-value of 4.519, which is greater than the critical t-value of 1.984, and a significance value of $0.000 < 0.05$. Therefore, H2 is accepted. This result indicates that Perceived Usefulness partially has a positive and significant effect on Intention to Use.

The Effect of Perceived Ease of Use on Intention to Use QRIS

The partial test results show that Perceived Ease of Use has a positive and significant effect on Intention to Use QRIS among residents of Singkawang City. This finding is indicated by a calculated t-value of 5.018, which exceeds the critical t-value of 1.984, and a significance value of < 0.001 . The regression coefficient of 0.334 indicates that stronger perceptions of the ease of using QRIS are associated with stronger public intention to use it, holding the other variable constant. The beta coefficient of 0.419 also indicates that ease of use makes a relatively strong contribution to the formation of usage intention. This finding suggests that transaction procedures that are easy to understand, learn, and complete without substantial effort can encourage people to select QRIS as a payment method. The result is consistent with Syahri and Setyawati (2023), who found that Perceived Ease of Use affected Intention to Use.

The Effect of Perceived Usefulness on Intention to Use QRIS

The partial test results show that Perceived Usefulness has a positive and significant effect on Intention to Use QRIS among residents of Singkawang City. This conclusion is based on a calculated t-value of 4.519, which exceeds the critical t-value of 1.984, and a significance value of < 0.001 . The regression coefficient of 0.282 indicates that stronger perceptions of the benefits of QRIS are associated with stronger public intention to use it, holding the other variable constant. The beta coefficient of 0.377 indicates that perceived benefits constitute an important consideration in QRIS acceptance. People tend to have stronger usage intentions when QRIS is perceived as accelerating transactions, improving payment efficiency, and facilitating everyday transactions. This finding differs from Setyaningsih (2023) and Tanujaya (2020), who stated that Perceived Usefulness did not have a significant effect on Intention to Use. However, it is consistent with Syahri and Setyawati (2023), who stated that Perceived Usefulness had a positive and significant effect on Intention to Use.

The Effect of Perceived Ease of Use and Perceived Usefulness on Intention to Use QRIS

The simultaneous test results show that Perceived Ease of Use and Perceived Usefulness jointly have a significant effect on Intention to Use QRIS among residents of Singkawang City. This finding is supported by a calculated F-value of 40.707, which exceeds the critical F-value of 3.09, and a significance value of < 0.001 . The correlation coefficient of 0.676 indicates that the relationship of the two independent variables with Intention to Use is strong. The coefficient of determination of 0.456 indicates that Perceived Ease of Use and Perceived Usefulness explain 45.6% of the variation in Intention to Use, whereas the remaining 54.4% is explained by other factors not included in the research model. These results emphasize that public intention to use QRIS is

formed when the payment system is perceived not only as easy to use but also as providing tangible benefits for transactions. Budiman and Firdausy (2025) found that perceived usefulness can directly increase intention to use, whereas perceived ease of use contributes indirectly through increased perceived satisfaction. Tanujaya (2020) showed that perceived ease of use and perceived usefulness jointly explained 34% of the variation in intention to use, although individually only perceived ease of use was shown to have a positive and significant effect.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that Perceived Ease of Use and Perceived Usefulness play important roles in shaping users' Intention to Use QRIS in Singkawang City. Users are more likely to continue using QRIS when the payment system is easy to understand, simple to operate, and convenient to apply in everyday transactions. Ease of use therefore remains an important consideration in encouraging continued adoption, particularly for users with different levels of familiarity with digital payment technology.

Perceived Usefulness also contributes to users' willingness to continue using QRIS. Users tend to maintain their use of QRIS when they experience practical benefits such as faster payment processes, greater transaction efficiency, and greater convenience in meeting daily payment needs. These findings indicate that continued QRIS usage is not determined solely by technological functionality, but also by how easily users can access and experience its benefits in actual transactions.

Taken together, the findings confirm that ease of use and perceived benefits complement each other in strengthening users' intention to continue using QRIS. However, users' intention may also be influenced by other factors beyond the scope of this study, such as trust, security, social influence, promotional incentives, digital literacy, and the availability of merchants accepting QRIS.

Payment service providers, banks, merchants, and other parties involved in the QRIS ecosystem are therefore encouraged to maintain a simple and user-friendly transaction process while continuously improving system reliability and transaction speed. Clear instructions and practical user education should also be provided, particularly for users who are less familiar with digital payment systems. In addition, wider acceptance of QRIS across different types of merchants and transaction activities is important so that users can experience its benefits more consistently in their daily lives.

FURTHER STUDY

This study is limited to examining the effects of Perceived Ease of Use and Perceived Usefulness on Intention to Use QRIS among 100 QRIS users in Singkawang City. The coefficient of determination of 0.456 indicates that 54.4% of the variation in usage intention remains unexplained by the research model. Future research may add variables such as security, trust, perceived risk, social influence, habit, digital literacy, service quality, and the availability of payment facilities. The geographical scope and number of respondents may also be

expanded so that the results represent more diverse characteristics of QRIS users. Qualitative or mixed methods may help identify the reasons underlying people's decisions to maintain or increase their use of QRIS.

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