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THE INFLUENCE OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS ON THE INTENTION TO USE QRIS AMONG STUDENTS IN PONTIANAK CITY WITH TRUST AS AN INTERVENING VARIABLE

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Abstract. This study aims to analyze the influence of Perceived Ease of Use (PEU) and Perceived Usefulness (PU) on Intention to Use (ITU) of QRIS among students in Pontianak City with Trust as an intervening variable. The research method used a quantitative approach with an associative design and data collection through a questionnaire distributed to 100 QRIS users. Data analysis was conducted using Structural Equation Modeling (SEM) with Smart-PLS. The results of the study indicate that Perceived Ease of Use and Perceived Usefulness significantly influence Trust, and Trust significantly influences Intention to Use. Additionally, Perceived Usefulness has a significant positive direct effect on Intention to Use, while Perceived Ease of Use does not have a significant direct effect on Intention to Use. The Trust variable acts as a significant mediator in the relationship between Perceived Ease of Use and Perceived Usefulness with Intention to Use. These findings indicate that perceived ease and perceived usefulness enhance students' trust in QRIS, which ultimately drives their intention to use QRIS sustainably.

Keywords: Perceived Ease of Use, Perceived Usefulness, Trust, Intention to Use

I. INTRODUCTION

With the rapid development of information technology and digitalization, the payment sector in Indonesia has undergone significant transformation. Initially, payment systems still used conventional methods, but with the advancement of technology, digital payment systems began to be implemented with the use of electronic money [1]. One of the most popular digital payment systems in Indonesia is QRIS (Quick Response Code Indonesian Standard), created by Bank Indonesia and the Indonesian Payment Systems Association (ASPI) [2]. QRIS enables people to make transactions conveniently and securely using a standardized QR code, without the need to carry cash or physical cards. This innovation not only provides convenience in transactions but also contributes to financial inclusion, enabling more people, including those in remote areas, to access digital banking services. QRIS has several advantages, including automatic transaction recording, ensuring accurate financial tracking, real-time processing, and reducing the risk of human error [3].

Based on the latest data from the economic report of West Kalimantan Province issued by Bank Indonesia, the use of QRIS in West Kalimantan has shown a significant increase. In 2022, the number of QRIS users in West Kalimantan was recorded at 349,582 users, an increase of 85% in 2023 to reach 648,535 users, and continued to rise to 716,677 users in 2024. This increase reflects the rapid adoption of digital payment technology in West Kalimantan, both in major cities and in more remote areas. This data indicates that an increasing number of people are switching to digital payment systems as a more practical and efficient alternative to traditional payment methods. The success of a system can be measured by how willing and able users are to use the information system [4].

In addition to QRIS users, the number of merchants accepting QRIS has also increased significantly. In 2022, there were 232,411 merchants who adopted QRIS, an increase of 40.8% to 327,084 merchants in 2023, and continued to grow by 19.8% to reach 391,912 merchants in 2024. This increase in the number of merchants reflects that more and more businesses are realizing the benefits of adopting QRIS, not only to facilitate transactions for consumers but also to improve efficiency in the payment process. As more merchants join, QRIS expands the market reach for businesses and facilitates faster and safer transactions.

The increase in QRIS usage and the number of merchants adopting QRIS has led to a surge in non-cash transactions.

Figure 1.1 Nominal Amount of Cash and Non-Cash Transactions in West Kalimantan from 2022 to 2024

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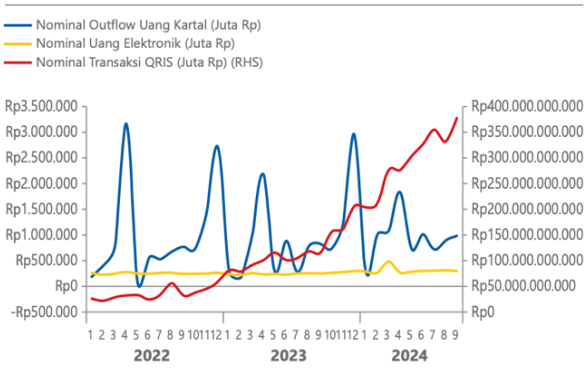

Source: Bank Indonesia, 2025

The graph shows a significant increase in QRIS transactions in West Kalimantan from 2022 to 2024, with a sharp surge starting in 2023. While cash usage (outflow of physical currency) has been declining, electronic transactions have seen a steady increase, indicating the growing adoption of cashless payments. Overall, QRIS has shown rapid growth, reflecting the shift toward more efficient digital payment methods. With the support of various digital technology-based services, daily activities have become easier for the public, thanks to the widespread use of smartphones [5]. Students, as a generation highly accustomed to technology, often serve as the primary consumers in cashless transactions [6]. By using QRIS, the Bank of Indonesia facilitates students in conducting cashless transactions and prevents them from carrying large amounts of [7]. However, according to [8], many students still prefer cash payments over non-cash payments.

Intention to Use refers to a person's intention to use a technology, in this case QRIS, in the future. Data showing an increase in QRIS usage and the number of merchants in West Kalimantan indicates that the intention to use QRIS is increasing. This variable is important because it reflects whether students plan to continue using QRIS, which will certainly have an impact on the adoption of this payment system among the wider community, especially students.

Perceived ease of use is a key factor in QRIS adoption. Students are more likely to accept digital payment systems like QRIS if they find them easy to use and convenient. QRIS simplifies transactions by requiring only a smartphone and scanning a QR code, which aligns with students' existing tech-savvy habits. This ease of use can encourage students to use QRIS more frequently for daily transactions, especially in Pontianak, which has good technology access.

Additionally, perceived usefulness also plays a role. Students are more likely to use QRIS if they feel the technology offers tangible benefits, such as saving time or feeling safer. The increase in non-cash transactions in West Kalimantan indicates that QRIS is not only easy to use but also highly useful, such as simplifying shopping or paying bills. The more merchants that support QRIS, the more comfortable students feel using it.

Trust in this payment system is also crucial. Trust relates to how secure students feel when using QRIS, such as data privacy protection and transaction security. If students perceive QRIS as safe and low-risk for fraud, they are more likely to continue using it. Despite its convenience and benefits, without trust in QRIS's security, students may hesitate to continue using the system. This trust will grow stronger with more education about digital transaction security and greater support from financial institutions for QRIS.

Based on the background outlined above, which includes information, data, and phenomena, the researcher is interested in conducting a study titled: "The Influence of Perceived Ease of Use and Perceived Usefulness on Intention to Use Among QRIS Users in Pontianak City with Trust as an Intervening Variable."

II. RESEARCH METHOD

This study employs an associative research design. According to [9], associative research aims to determine the relationship between two or more variables. This type of research helps in developing theories that explain, predict, and control phenomena under study. The objective of this research is to investigate the influence of Perceived Ease of Use and Perceived Usefulness on the Intention to Use QRIS among university students in Pontianak, with Trust serving as an intervening variable. The data collection technique in this study uses primary and secondary data. Primary data in this study was obtained through the distribution of questionnaires given to students in Pontianak who had used QRIS in transactions, according to [9], primary data is collected directly from the first source and questionnaires allow the collection of information about individual attitudes, beliefs, and behaviors. Secondary data, according to [9], refers to data published or used by other organizations, including the number of QRIS providers in Indonesia as of February 20, 2025, the number of QRIS users and merchants in West Kalimantan from 2022 to 2024, and the nominal value of cash and non-cash transactions during that period. According to [10], a population is a generalization area consisting of objects or subjects with certain qualities and characteristics determined by researchers to be studied and concluded. The population of this study is students who use QRIS for transactions. A sample is a part of the population that shares the same characteristics as the population [10]. The sample size is calculated using the Rao Purba formula. Based on the calculation results, the minimum sample size is 96 people; however, the researcher set the sample size at 100 respondents. The sampling technique used is purposive sampling, which involves selecting the sample based on specific criteria [11]. The sample criteria include students in Pontianak City who have mobile banking and fintech accounts and have made payments using QRIS more than twice. A variable is anything that a researcher sets out to study in order to obtain information and draw conclusions [10]. The variables in this study consist of: The independent variables in this study are Perceived Ease of Use (X1) and Perceived Usefulness (X2), the intervening variables in this study are Trust (Y1), and the dependent variables in this study are Intention to Use (Y2). This study used a Likert scale to measure respondents' attitudes, opinions, and perceptions toward the research object [9]. The Likert scale used consisted of five alternative answers. This study uses Structural Equation Modeling (SEM) to test the

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hypothetical model, which allows for the analysis of complex relationships between dependent and independent variables. SEM uses two main approaches: Covariance-Based SEM (CB-SEM) and Partial Least Squares SEM (PLS-SEM) [12]. Smart-PLS software was used for PLS-SEM analysis. Data analysis consisted of two parts: Measurement Model (Outer Model), which assessed internal validity and reliability by examining internal consistency and convergent validity (AVE ≥ 0.5) as well as discriminant validity (HTMT < 0.90). Structural Model (Inner Model): testing the influence between constructs using R-Square to assess predictive relevance. Direct and indirect effects were tested with a p-value < 0.05.

III. RESULT AND DISCUSSION

RESULT

1. Validity Test

a. Convergent Validity

Convergent validity is assessed by examining the loading factor of each indicator within a construct. Higher values indicate a stronger relationship between the indicators and the variable being measured. A loading factor value above 0.7 is generally considered acceptable. The results of the convergent validity test for all variables are presented in Table 3.1 below:

Table 3.1 Validity Test Results

Variable	Indicator	Loading Factor	Description
Perceived Ease of Use (X1)	X1.1	0,723	Valid
	X1.2	0,787	Valid
	X1.3	0,760	Valid
	X1.4	0,779	Valid
	X1.5	0,812	Valid
	X1.6	0,741	Valid
	X1.7	0,776	Valid
	X1.8	0,858	Valid
Perceived Usefulness (X2)	X2.1	0,755	Valid
	X2.2	0,833	Valid
	X2.3	0,822	Valid
	X2.4	0,826	Valid
	X2.5	0,789	Valid
	X2.6	0,778	Valid
	X2.7	0,809	Valid
	X2.8	0,831	Valid
Trust (Y1)	Y1.1	0,810	Valid
	Y1.2	0,797	Valid
	Y1.3	0,856	Valid
	Y1.4	0,818	Valid
	Y1.5	0,867	Valid
	Y1.6	0,814	Valid
Intention to Use (Y2)	Y2.1	0,728	Valid
	Y2.2	0,721	Valid
	Y2.3	0,812	Valid
	Y2.4	0,747	Valid
	Y2.5	0,784	Valid
	Y2.6	0,718	Valid

Source: Processed Data, 2025

Based on Table 3.1 above, the results of the convergent validity test indicate that all indicators for each variable Perceived Ease of Use, Perceived Usefulness, Trust, and Intention to Use have loading factor values above 0.7. This indicates that each indicator effectively represents its respective construct or latent variable. Therefore, all indicators are considered valid for measuring their respective variables.

b. Discriminant Validity

Discriminant validity is evaluated using the Fornell-Larcker criterion to check if each construct can be distinctively separated from the others. The value of the Fornell-Larcker criterion for the target construct must exceed the value of the latent construct. If this requirement is met, it indicates that the construct possesses sufficient discriminant validity, as its indicators are more effective in measuring the construct itself than other variables. The outcomes of the discriminant validity test for this study are shown in Table 3.2 below:

Table 3.2 Discriminant Validity Test Results

Variable	Intention to Use	Perceived Ease of Use	Perceived Usefulness	Trust
Intention to Use	0,752			
Perceived Ease of Use	0,200	0,781		
Perceived Usefulness	0,381	0,515	0,806	
Trust	0,769	0,471	0,658	0,828

Source: Processed Data, 2025

According to the results of the discriminant validity test shown in Table 3.2 above, it can be concluded that each construct has a Fornell-Larcker criterion value greater than its correlation with other constructs. This suggests that the indicators are more effective at measuring their own construct than other constructs. Therefore, it can be concluded that each construct demonstrates strong discriminant validity, as each clearly differentiates itself from other constructs in the model. Discriminant validity is considered met when the Fornell-Larcker value exceeds 0.70.

c. Average Variance Extracted (AVE)

Another method for assessing construct validity is by examining the Average Variance Extracted (AVE). A construct is considered valid if its AVE value is greater than 0.5. The value of AVE in this study can be seen in Table 3.3 below:

Table 3.3 Average Variance Extracted (AVE)

Construct	AVE
Perceived Ease of Use (X1)	0.609
Perceived Usefulness (X2)	0.649
Trust (Y1)	0.685
Intention to Use (Y2)	0.566

Source: Processed Data, 2025

Based on the Average Variance Extracted (AVE) test results in Table 3.3 above, it can be observed that all variables in this study have an AVE value greater than 0.5. This indicates that all constructs meet the discriminant validity criteria. Therefore, it can be concluded that the indicators used in this study are valid for measuring the variables under investigation.

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2. Reliability Test

The composite reliability test in the measurement model aims to assess the internal consistency of a construct in measuring its variable. A Composite Reliability value is considered good if it is greater than 0.7, indicating a high level of construct reliability. Additionally, to strengthen the reliability test results, Cronbach's Alpha is also used, with a minimum expected value of 0.6. The results of the reliability test for this study can be seen in Table 3.4 below:

Table 3.4 Composite Reliability & Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability
Perceived Ease of Use (X1)	0,909	0,926
Perceived Usefulness (X2)	0,923	0,937
Trust (Y1)	0,908	0,929
Intention to Use (Y2)	0,846	0,886

Source: Processed Data, 2025

Based on the reliability test results in Table 3.4 above, it can be seen that all constructs in the tested model have met the reliability standards. This is indicated by the Composite Reliability values being greater than 0.7 and the Cronbach's Alpha values exceeding 0.6. Therefore, it can be concluded that all measurement items for each variable have a good level of reliability and are suitable for use in this study.

3. Evaluation of the Structural Model or Inner Model

a. R-Square Test

The Coefficient of Determination (R-Square) is a test used to measure how much an endogenous construct is explained by exogenous constructs. A good R-Square value ranges between 0 and 1. R-Square is considered strong if it is above 0.67, moderate if it is around 0.33, and weak if it is at 0.19. The R-Square value from the calculation can be seen in Table 3.5 below:

Table 3.5 R-Square Values

Endogenous Variable	R-Square	R-Square Adjusted
Trust (Y1)	0,457	0,445
Intention to Use (Y2)	0,638	0,627

Source: Processed Data, 2025

Based on the R-Square test results in Table 3.5 above, the findings can be interpreted as follows:

1. The adjusted R-Square value for the Trust (Y1) variable is 0.445, meaning that Trust (Y1) is simultaneously influenced by the Perceived Ease of Use (X1) and Perceived Usefulness (X2) variables by 44.5%, and the remaining 55.5% is influenced by other variables outside this research model. The R-Square value is 0.457, which indicates a moderate influence of the exogenous constructs, Perceived Ease of Use (X1) and Perceived Usefulness (X2), on Trust (Y1).
2. The adjusted R-Square value for the Intention to Use (Y2) variable is 0.627, meaning that Intention to Use (Y2) is simultaneously influenced by the Perceived Ease of Use (X1), Perceived Usefulness (X2), and Trust (Y1) variables by 62.7%, and the remaining 37.3% is influenced by other variables outside the study. The R-Square value is 0.638, indicating a moderate influence of the exogenous constructs, Perceived Ease of Use (X1), Perceived Usefulness (X2), and Trust (Y1) on Intention to Use (Y2).

b. Hypothesis Testing

Direct Effec Test

The direct effect test is conducted to analyze the direct influence of exogenous latent variables on endogenous latent variables within a model. This test is based on the path coefficient values obtained from the bootstrapping analysis. The results of the Direct Effect test in this study can be seen in Table 3.6 below:

Table 3.6 Direct Effect Test Results

Hipotesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H1	Perceived Ease of Use –> Trust	0,457	4,822	0,000	Significant
H2	Perceived Usefulness –> Trust	0,412	4,214	0,000	Significant
H3	Trust –> Intention to Use	0,634	4,693	0,000	Significant
H4	Perceived Ease of Use –> Intention to Use	-0,128	1,024	0,306	Not Significant
H5	Perceived Usefulness –> Intention to Use	0,263	2,106	0,036	Significant

Source: Processed Data, 2025

Based on the results of direct hypothesis testing in Table 3.6 above, the direct effect results can be interpreted as follows:

1. Perceived Ease of Use (X1) has a direct effect on Trust (Y1) with a T-statistic of 4.822, a significance level > 1.96, and a P-value of 0.000 with a significance level < 0.05. Therefore, it can be concluded that Perceived Ease of Use has a positive and significant direct effect on Trust. The results of this study are in line with the results of research conducted by [13], which showed that Perceived Ease Of Use has a positive and significant relationship with Trust, where this finding confirms that ease of use not only increases user comfort but also contributes to increased trust.
2. Perceived Usefulness (X2) has a direct effect on Trust (Y1) with a T-statistic of 4.214 at a significance level > 1.96, and a P-value of 0.000 at a significance level < 0.05. Therefore, it can be concluded that Perceived Usefulness has a direct positive and significant effect on Trust. These results are supported by research conducted by [14];[15], which showed that Perceived Usefulness has a positive and significant effect on Trust. These findings confirm that the usefulness of products and services is very important for building consumer trust.
3. Trust (Y1) has a direct effect on Intention to Use (Y2) with a T-statistic of 4.693 at a significance level > 1.96, and a P-value of 0.000 at a significance level < 0.05. Therefore, it can be concluded that Trust has a direct positive and significant effect on Intention to Use. These results are

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supported by research conducted by [16];[17], which showed that Trust has a positive and significant effect on Intention to Use.

4. Perceived Ease of Use (X1) has a direct effect on Intention to Use (Y2) with a T-statistic of 1.024 at a significance level < 1.96, and a P-value of 0.306 at a significance level > 0.05. Therefore, it can be concluded that Perceived Ease of Use does not have a direct positive and significant effect on Intention to Use.
5. Perceived Usefulness (X2) has a direct effect on Intention to Use (Y2) with a T-statistic of 2.016 at a significance level > 1.96, and a P-value of 0.036 at a significance level < 0.05. Therefore, it can be concluded that Perceived Usefulness has a direct positive and significant effect on Intention to Use. These results are supported by research conducted by [18];[19], where the results of this study show that Perceived Usefulness has a positive and significant effect on Intention to Use.

Inderect Effect

The indirect effect test aims to determine the indirect influence of exogenous latent variables on endogenous latent variables through the role of intervening variables. This analysis is conducted using the specific indirect effect estimates obtained through the bootstrapping procedure. The results of the indirect effect test in this study are presented in Table 3.7 below:

Table 3.7 Indirect Effect Test Results

Hipotesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H6	Perceived Ease of Use –> Trust –> Intention to Use	0,290	3,247	0,001	Significant
H7	Perceived Usefulness –> Trust –> Intention to Use	0,261	3,272	0,001	Significant

Source: Processed Data, 2025

Based on the results of indirect hypothesis testing in Table 3.7 above, the indirect effect results can be interpreted as follows:

1. Perceived Ease of Use (X1) has an indirect effect on Intention to Use (Y2), mediated by Trust (Y1), with a T-statistic of 3.247 at a significance level > 1.96, and a P-value of 0.001 at a significance level < 0.05. Therefore, it can be concluded that Perceived Ease of Use has a positive and significant indirect effect on Intention to Use through Trust. These results are supported by research conducted by [20];[21], which showed that perceived usefulness has a positive and significant effect on intention to use through Trust as an intervening variable.
2. Perceived Usefulness (X2) has an indirect effect on Intention to Use (Y2) mediated by Trust (Y1) with a T-statistic of 3.272 at a significance level > 1.96 and a P-value of 0.001 at a significance level < 0.05. Therefore, it can be concluded that Perceived Usefulness has a positive and significant indirect effect on Intention to Use through Trust. These results are supported by research conducted by [22];[23], which showed that perceived usefulness has a positive and significant effect on intention to use, mediated by trust as an intervening variable.

IV. CONCLUSIONS

This study concludes that perceived ease of use and perceived usefulness significantly influence the trust of QRIS users in Pontianak City. Although ease of use does not directly influence intention to use, it indirectly encourages students' intention to use QRIS through the role of trust as an intervening variable. Furthermore, perceived usefulness not only enhances trust but also directly influences the intention to use QRIS significantly. Trust has proven to be a key factor strengthening the relationship between perceived ease of use and perceived usefulness with the intention to use QRIS. Therefore, QRIS developers and service providers should prioritize improving the ease of use and benefits of the system to build user trust, thereby enhancing the sustainable adoption of QRIS among students. Further research is recommended to include additional variables that may influence QRIS usage, such as transaction security factors, user experience, or even social and cultural influences. Additionally, qualitative or mixed-method research can provide deeper insights into the reasons behind user behavior. Involving samples from various regions or age groups is also important to ensure the results are more representative and applicable on a broader scale. For students and QRIS users, it is recommended to actively learn and understand how to use QRIS correctly, as well as be aware of the benefits and risks that may arise. QRIS service providers need to continue improving usability and security to ensure users feel comfortable and confident.

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