International Journal of Economics and Management Research

E-ISSN: 2830-2508
P-ISSN: 2830-2664

Research Article

Exploring the Influence of Habits and Facilitating Conditions on Qris Usage Intention Among Generation Z in Denpasar

Ni Wayan Nathasya Mardika Meranggi [1]*, Ida Nyoman Basmantra [2]

[1] International Business and Management, Faculty of Economic and Business, Universitas Pendidikan Nasional Denpasar, Indonesia: nathasyameranggi07@gmail.com

[2] International Business and Management, Faculty of Economic and Business, Universitas Pendidikan Nasional Denpasar, Indonesia : basmantara@undiknas.ac.id

* Correspondig Author **:** Ni Wayan Nathasya Mardika Meranggi

Abstract: This study explores the interrelationships among attitude, trust, and behavioral intention, particularly within the context of technology adoption and digital payments. Attitude, defined as an individual's evaluation of objects or behaviors, plays a crucial role in shaping behavioral intentions. Recent literature highlights that positive attitudes toward technology significantly enhance the likelihood of adoption. Trust, another vital component, influences user engagement and decision-making processes in digital environments. It is posited that trust in technology providers enhances user willingness to adopt new platforms, thereby impacting their behavioral intentions. This paper synthesizes findings from various studies conducted between 2020 and 2025, emphasizing the importance of understanding these constructs in fostering effective technology adoption strategies. Ultimately, the integration of attitude, trust, and behavioral intention provides valuable insights for researchers and practitioners aiming to improve user engagement and satisfaction in digital transactions.

Keywords: Attitudes; Behavioral Intentions; Effort Expectancy; Facilitating Conditions; Habits.

Received: July 21, 2025
Revised: September 18, 2025
Accepted: November 16, 2025
Online Available: January 12, 2026
Current Ver.: January 12, 2026

1. Introduction

In the digital era, QRIS (Quick Response Code Indonesian Standard) has emerged as a key cashless payment innovation introduced by Bank Indonesia, offering greater convenience, transaction speed, and security, particularly for Generation Z as digital natives who are highly adaptive to technological advancements (Amri et al., 2025; Fitriani, 2024). Despite its strong potential, QRIS adoption among Gen Z in Denpasar remains influenced by several underexplored factors, creating a research novelty gap related to behavioral intention in this specific demographic and urban setting. Core determinants include performance expectancy, which reflects perceived efficiency and effectiveness, and effort expectancy, which relates to ease of use, both of which significantly affect adoption decisions (Wibowo & Sobari, 2023). In addition, habits and facilitating conditions further shape user experience and acceptance. Focusing on Gen Z in Denpasar as a high-tourism, digitally intensive city, this study highlights a contextual gap in existing QRIS research and contributes

novel insights into payment technology adoption among urban digital-native youth (Suyanto et al., 2024).

Performance expectancy and effort expectancy are central constructs in the Unified Theory of Acceptance and Use of Technology (UTAUT) that significantly shape QRIS adoption among Generation Z. Performance expectancy refers to users' beliefs that QRIS improves efficiency, productivity, and transaction effectiveness, and it is consistently identified as a strong predictor of behavioral intention, particularly for digital payment systems where speed, security, and convenience are critical considerations (Pratiwi & Suryana, 2022). In Denpasar's tourism-oriented and hybrid traditional–modern commercial environment, these perceived benefits reinforce QRIS relevance for Gen Z, aligning with their preference for fast and reliable cashless solutions and explaining a substantial portion of adoption behavior (Wibowo & Sobari, 2023). Meanwhile, effort expectancy reflects the perceived ease of learning and using QRIS, which is especially important for encouraging adoption without cognitive or technical barriers. Studies indicate that intuitive interfaces and minimal effort requirements significantly enhance Gen Z's intention to adopt QRIS in Denpasar, as ease of use reduces hesitation among first-time users and strengthens continued usage and loyalty, particularly when supported by adequate facilitating conditions (Pratiwi & Suryana, 2022; Christiana & Putri, 2024).

Habits and facilitating conditions play crucial roles in sustaining QRIS adoption among Generation Z. Habits refer to automatic behaviors formed through repeated use and reinforcement, where QRIS becomes a routine payment choice requiring minimal conscious effort, particularly in everyday transactions within Denpasar's dynamic markets and tourism-driven economy (Wibowo & Sobari, 2023). Empirical evidence suggests that strong habits significantly enhance continued QRIS usage, as repeated integration into daily activities reduces cognitive barriers and strengthens reliance on cashless systems, especially when supported by widespread merchant acceptance (Amri et al., 2025). Meanwhile, facilitating conditions encompass the availability of technical, organizational, and environmental resources, such as smartphone compatibility, stable internet access, and merchant readiness, which enable effective QRIS use and translate intention into actual behavior (Wibowo & Sobari, 2023). Studies in Indonesia indicate that robust facilitating conditions significantly boost QRIS adoption among Gen Z by increasing confidence, trust, and engagement, particularly in Denpasar's tourism-oriented commercial ecosystem (Kamajaya & Mimba, 2024).

Attitude and behavioral intention are pivotal constructs in TPB and UTAUT that strongly shape QRIS adoption among Generation Z. Attitude represents users' overall positive or negative evaluation of using a technology, integrating cognitive beliefs, emotional responses, and experiential judgments, and it functions as a key mediator between perceived benefits and adoption decisions in digital systems (Pratiwi & Suryana, 2022). Empirical evidence shows that favorable attitudes significantly enhance engagement and sustained usage, particularly when aligned with performance expectancy and trust in fintech environments (Suyanto et al., 2024). Behavioral intention, meanwhile, reflects an individual's conscious motivation and planned effort to use a technology and serves as the most immediate predictor of actual behavior, often explaining a substantial proportion of usage variance in technology adoption models (Zhao & Bação, 2021). In the context of QRIS usage

among Gen Z in Denpasar, strong behavioral intentions shaped by positive attitudes, perceived ease, and facilitating conditions have been shown to significantly predict adoption frequency and habitual use, reinforcing the central role of intention as the link between perception and real transaction behavior in a tourism-driven urban economy (Pratiwi & Suryana, 2022).

Trust, habits, and facilitating conditions are critical determinants of QRIS adoption among Generation Z in Denpasar. Trust reflects users' confidence in the security, reliability, and integrity of QRIS, reducing perceived risks in digital financial transactions and strengthening both attitudes and behavioral intentions, particularly in fintech environments supported by regulatory assurance (Mayer et al., 2019). Empirical studies confirm that trust significantly enhances QRIS usage intention and moderates the relationship between attitudes and intentions among Gen Z in Denpasar, reinforcing adoption in a tourism-driven urban setting vulnerable to privacy concerns (Pratiwi & Suryana, 2022). In addition, habits formed through repeated and automatic use lower cognitive effort and foster sustained engagement with QRIS in daily micropayments, while facilitating conditions such as reliable internet access, device compatibility, and merchant readiness enable smooth and consistent usage (Adriaanse & Verplanken, 2020). Prior research demonstrates that habits and facilitating conditions together explain a substantial proportion of QRIS adoption intention and usage frequency among Indonesian Gen Z, highlighting their central role in strengthening cashless payment behavior in urban Bali (Astuti et al., 2023).

By focusing on Generation Z in Denpasar a semi-urban, tourism-driven economy with distinct digital payment dynamics this study provides novel insights into QRIS adoption beyond metropolitan contexts such as Jakarta. Using an extended UTAUT2 framework, it examines how performance expectancy, effort expectancy, habits, facilitating conditions, attitudes, and trust interact to shape behavioral intention, capturing both behavioral and contextual complexities of post-pandemic digital payment use (Venkatesh et al., 2019). Findings emphasize that efficiency and ease of use encourage adoption, while habitual usage and adequate infrastructure embed QRIS into daily transactions, particularly in markets and tourism-related commerce (Astuti et al., 2023). Attitude functions as a key mediating factor translating perceptions into intention, whereas trust plays a critical moderating role by strengthening the attitude–intention relationship amid security and privacy concerns in Denpasar's tourism ecosystem (Mayer et al., 2019). This demographic- and location-specific approach addresses gaps in prior generalized studies and offers practical implications for policymakers and fintech providers seeking to accelerate cashless transactions and strengthen Indonesia's digital financial ecosystem.

2. Theoretical Basis

Performance Expectancy

Performance expectancy refers to the extent to which individuals believe that using QRIS will enhance the efficiency, convenience, and security of payment transactions, and it is recognized as a key determinant of behavioral intention in UTAUT, aligning with the concept of perceived usefulness in TAM (Awaliah et al., 2025). In the QRIS context, this construct reflects users' beliefs that QRIS enables faster, more practical transactions, reduces reliance on cash or cards, and minimizes transaction errors. Empirical evidence consistently

supports its importance, with studies showing that higher performance expectancy significantly increases users' intention to adopt and continuously use QRIS, particularly in urban and post-pandemic digital payment environments where safety and efficiency are prioritized (Zhao & Bação, 2021). Accordingly, when users perceive QRIS as improving payment performance and daily transaction experiences, they are more likely to develop positive attitudes toward its use, leading to the hypothesis that performance expectancy positively influences attitudes toward QRIS (H1).

Effort Expectancy

Effort expectancy refers to the degree to which users perceive QRIS as easy to learn and operate, reflecting the concept of perceived ease of use in TAM and serving as a key determinant of technology acceptance in UTAUT (Paramita & Cahyadi, 2024). In the QRIS context, effort expectancy relates to how intuitively users can scan QR codes, navigate the application, and complete transactions with minimal mental effort, supported by clear instructions and simple interfaces. Empirical studies indicate that higher effort expectancy significantly enhances QRIS adoption intentions, as user-friendly designs, fewer operational steps, and visual guidance reduce barriers to use and encourage acceptance across diverse user groups (Salma & Permatasari, 2025).

Habit

Habit refers to the extent to which QRIS usage becomes an automatic behavior formed through repeated learning and routine exposure, leading users to rely on it instinctively for daily transactions (Kamajaya & Mimba, 2024). In the QRIS context, habit reflects the frequency and consistency with which users choose QRIS over cash or cards, such as for payments at cafés, markets, or small merchants, without conscious deliberation. Empirical evidence indicates that users who have developed strong digital payment habits through e-wallets or mobile banking are more likely to adopt and sustain QRIS usage, as repeated use embeds the system into everyday consumption patterns (Suyanto et al., 2024). Once QRIS becomes part of users' routines, it reduces the need for external motivation and fosters positive evaluations of the system, supporting the hypothesis that habit positively influences attitudes toward QRIS (H3).

Facilitating Conditions

Facilitating conditions refer to users' perceptions of the availability of technical and organizational resources that support the effective use of QRIS, including device compatibility, stable internet access, and access to assistance or technical support (Ciptowati & Setiawan, 2024). In the QRIS context, this construct reflects the readiness of supporting infrastructure such as smartphones, application features, customer service, and merchant acceptance, which collectively enable smooth and uninterrupted digital payment experiences. Empirical studies show that adequate facilitating conditions significantly increase QRIS adoption and usage frequency, as users are more confident and willing to rely on the system when they perceive sufficient infrastructural and support mechanisms are in place (Kamajaya & Mimba, 2024).

Trust

Trust refers to users' confidence in the reliability, security, and integrity of QRIS, particularly regarding the protection of personal and financial data and the accuracy of transaction processing. In digital payment systems, trust is a crucial factor that reduces perceived risk and encourages users to adopt and continuously use the platform, especially in

voluntary usage settings. Empirical evidence shows that higher levels of trust significantly strengthen behavioral intention toward QRIS, as users who perceive the system as secure and dependable are more willing to rely on it for daily transactions and recommend it to others (Nuswantoro et al., 2024).

Attitude

Attitude refers to an individual's overall evaluative judgment and emotional response toward using QRIS as a digital payment method, reflecting positive or negative feelings shaped by perceived usefulness, ease of use, and associated benefits. Grounded in the Theory of Reasoned Action and the Theory of Planned Behavior, attitude plays a crucial role in forming behavioral intention and functions as a key mediating variable in technology adoption processes (Amri et al., 2025). Empirical studies indicate that favorable attitudes toward QRIS characterized by perceptions of efficiency, practicality, and enjoyment significantly enhance users' intention to adopt and continue using the system, particularly among Generation Z consumers (Christiana & Putri, 2024).

Behavioral Intention

Behavioral intention refers to an individual's conscious willingness and planned effort to adopt or continue using QRIS and is regarded in UTAUT as the most immediate predictor of actual usage behavior (Nuswantoro et al., 2024). In the QRIS context, behavioral intention reflects users' motivation, interest, and commitment to use the system both now and in the future, shaped by perceptions of usefulness, ease of use, and positive attitudes. Empirical studies indicate that behavioral intention toward QRIS is strongly influenced by factors such as performance expectancy, social influence, and habit, where users are more inclined to adopt and recommend QRIS when they perceive it as beneficial, socially endorsed, and easy to use (Wibowo & Sobari, 2023).

3. Method

This study employs a quantitative research design conducted in Bali Province, Indonesia, focusing on Generation Z who have used QRIS as a digital payment method. Bali is selected due to its tourism-driven economy, rapid digital payment adoption, and the coexistence of traditional and modern transaction practices, making it a relevant context for examining QRIS usage behavior among young digital natives. Primary data are collected through an online survey using a purposive sampling technique, targeting 210 Gen Z respondents residing in Bali who have experience using QRIS. Data are gathered via a structured questionnaire distributed through Google Forms, utilizing a 7-point Likert scale adapted from established technology acceptance studies to measure constructs such as performance expectancy, effort expectancy, habit, facilitating conditions, trust, attitude, and behavioral intention (Dwivedi et al., 2021).

For data analysis, this study applies Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for examining complex relationships among latent variables with relatively moderate sample sizes. The analysis involves evaluating both the measurement model and the structural model. The measurement model assesses convergent and discriminant validity using AVE, Fornell–Larcker, and HTMT criteria, as well as reliability through Cronbach's Alpha and Composite Reliability. The structural model examines the causal relationships among constructs by analyzing path coefficients, R^2 values, and effect

sizes (f^2), with hypothesis testing conducted via bootstrapping techniques. This approach enables the study to identify direct, mediating, and moderating effects particularly the mediating role of attitude and the influence of trust thus providing robust insights into the determinants of QRIS adoption among Generation Z in Bali (Pratiwi & Suryana, 2022).

4. Results and Discussion

General Description of the Research Area

This research took place in Bali Province. The scope of this research is all generation Z districts/cities in Bali Province.It is difficult to get exact figures regarding the number of Generation Z in Bali because the data is constantly changing.

Research Instrument Testing

The validity and reliability tests of the questionnaire as a research instrument by Sugiyono (2017) were conducted to determine the ability of a questionnaire to measure what it should measure and its consistency. Therefore, validity tests were conducted for each questionnaire item and the reliability of the questionnaire used. An unreliable or invalid measurement instrument will provide inaccurate information about the condition of the subject or individual being tested. If the erroneous information is consciously or unconsciously used as a basis for consideration in making conclusions and decisions, then the conclusions and decisions will certainly not be the right conclusions and decisions (Azwar, 2006).).

For validity and reliability testing purposes, the questionnaire items were tested on 30 potential respondents. The testing criteria were set: if the correlation between questionnaire items and the total score is more than 0.306, the instrument is declared valid; conversely, if the correlation between items and the total score is less than 0.306, the instrument is declared invalid. In this case, the correlation between items and the total score for each question item is referred to as the correlation coefficient.*parson product moment* between the score of each item and the total score of all items questionnaire calculation results of the SPSS version 27 program for each questionnaire item from a variable.

Meanwhile, to test the reliability of a list of questionnaire items, a research variable coefficient is used.*Cronbach's Alpha*. The magnitude of the coefficient*Cronbach's Alpha*shows the level of reliability of the questionnaire item list. According to Nugroho, Bhuwono Agung (2005), a variable construct is said to be reliable if it has a value*Cronbach's Alpha*> from 0.60.

Calculation of product moment correlation and coefficient*Cronbach's Alpha*was carried out using SPSS for Windows version 27. The results of processing/calculating the product moment correlation and coefficient*Cronbach's Alpha*presented in Appendix 3.

Analysis of Validity and Reliability of Research Instruments

Validity analysis was conducted for each questionnaire item on seven research variables.VariablesPerfomance Epectancy (ON), Effort Epectancy(EE*)*, Habits (HA), Facilitating Conditions (FC), Attitude (AT), Trust (TR) dan Behavioral Intention (BI) each has 5 questionnaire items, so that there are a total of 7 x 5 = 35 questionnaire items as in Appendix 3.A questionnaire item is said to be valid if the questionnaire item has $r_{count} > 0{,}306$.

In addition to validity testing, the questionnaire also needs to be tested for reliability. The reliability test for the questionnaire can be carried out using the coefficient*Cronbach's Alpha (alpha reliability coefficient)*all questionnaire items. A questionnaire item is said to be reliable

if it has a Cronbach's value > 0.60. For the purposes of validity and reliability testing, the following table is presented containing the calculated r-coefficient and*Cronbach's Alpha* following.

Table 1. Correlation Coefficient of Questionnaire Items and Cronbach's Alpha of Variables Perfomance Epectancy, Effort Epectancy, Habits, Facilitating Conditions, Attitude, Trust dan Behavioral Intention

Variables	Indicator	r-count	Information	Cronbach's Alpha	Information
Perfomance Epectancy (ON)	on.1	0,786	Valid	0,888	Reliable
	on.2	0,864	Valid		
	on.3	0,658	Valid		
	on.4	0,625	Valid		
	on.5	0,717	Valid		
Effort Epectancy (EE)	ee.1	0,873	Valid	0,949	Reliable
	ee.2	0,834	Valid		
	ee.3	0,763	Valid		
	4	0,937	Valid		
	5	0,907	Valid		
Habits (HA)	ha.1	0,720	Valid	0,826	Reliable
	ha.2	0,620	Valid		
	ha.3	0,483	Valid		
	ha.4	0,492	Valid		
	ha.5	0,813	Valid		
Facilitating Conditions (FC)	fc.1	0,655	Valid	0,809	Reliable
	fc.2	0,393	Valid		
	fc.3	0,739	Valid		
	fc.4	0,595	Valid		
	fc.5	0,653	Valid		
Attitude (AT)	at.1	0,880	Valid	0,946	Reliable
	at.2	0,809	Valid		
	at.3	0,745	Valid		
	at.4	0,922	Valid		
	at.5	0,923	Valid		
Trust (TR)	tr.1	0,880	Valid	0,946	Reliable
	tr.2	0,809	Valid		
	tr.3	0,745	Valid		
	tr.4	0,922	Valid		
	tr.5	0,923	Valid		
Behavioral Intention (BI)	with.1	0,949	Valid	0,951	Reliable
	with.2	0,769	Valid		
	with.3	0,867	Valid		
	with.4	0,859	Valid		
	with.5	0,879	Valid		

Source: Appendix 3.

In Table 1 it can be seen that the questionnaire items for all variables have r_{count} between 0.393 and 0.949. All r coefficients$_{count}$> 0.306. This means that all questionnaire items and all variables are valid.

In Table 1, the magnitude of the coefficient can also be seen.*Cronbach's Alpha*is between 0.809 to 0.951.*Cronbach's Alpha*all variables are greater than 0.60. This means that the list of statements (questionnaire)Perfomance Epectancy (ON), Effort Epectancy(EE*)*, Habits (HA), Facilitating Conditions (FC), Attitude (AT), Trust (TR), and Behavioral Intention (BI) are reliable. All questionnaire items are reliable for measuring research variables. Therefore, all questionnaire items can be included in further analysis.

Description of Respondent Characteristics

The characteristics of the respondents in this study were based on gender, age, and occupation. Based on the data obtained, the characteristics of the respondents are presented in Table 2 as follows.

Table 2. Respondent Characteristics.

Respondent Characteristics		Number of people)	Percentage (%)
Respondent's gender			
1	Man	101	48,10
2	Woman	109	51,90
	Amount	210	100,00
Respondent Age			
1	13 - 18 years	15	7,14
2	19 – 23 years old	141	67,14
3	24 – 28 years old	54	25,71
	Amount	210	100,00
Respondent's Occupation			
1	Director	1	0,48
2	Freelance / unemployed	1	0,48
3	Student + chef	1	0,48
4	Employees	74	35,24
5	Students	127	60,48
6	Unemployment	1	0,48
7	Singer	3	1,43
8	SPG	1	0,48
9	Private	1	0,48
	Amount	210	100,00

Source : Appendix 5.

Table 2 shows that out of the 210 Generation Z respondents in the study, 109 (51.90%) were female, while 101 (48.10%) were male. Therefore, there is no significant difference between the number of female and male respondents.

Based on age, it can be seen that respondents aged 13 to 18 years were 15 people or 7.14 percent, those aged 19 to 23 years were 141 people or 67.14 percent, while those aged 24 to 28 years were 54 people or 25.71 percent. This means that the majority of research respondents were aged between 19 and 23 years.

Based on occupation, of the 210 respondents, 127, or 60.48 percent, were students. Second in the list were 74, or 35.24 percent, employees. This was followed by 3 respondents, or 1.48 percent, who worked as singers. Less than one percent held other occupations.

Based on the data description above, it can be stated that the respondents are predominantly aged 19 to 23 years with jobs as students representing generation Z.

Inferential Analysis

Inferential analysis is used to analyze the relationship between variables, namelyPerfomance Epectancy (ON), Effort Epectancy(EE*)*, Habits (HA), Facilitating Conditions (FC), Attitude (AT), Trust (TR) dan Behavioral Intention (BI). In analyzing the influence between exogenous variables and endogenous variables in this study, statistical methods were used.*Structural Equation Modelling Partial Least Square* (SEM-PLS). The analysis will includeevaluation of measurement models (*Measurement Model/ Outer Model*) and evaluation of the relationship structure model (*Structural Model/ Inner Model*). For this reason, the output algorithm resulting from SEM PLS 4 processing is presented as shown in the display. Figure 1 below.

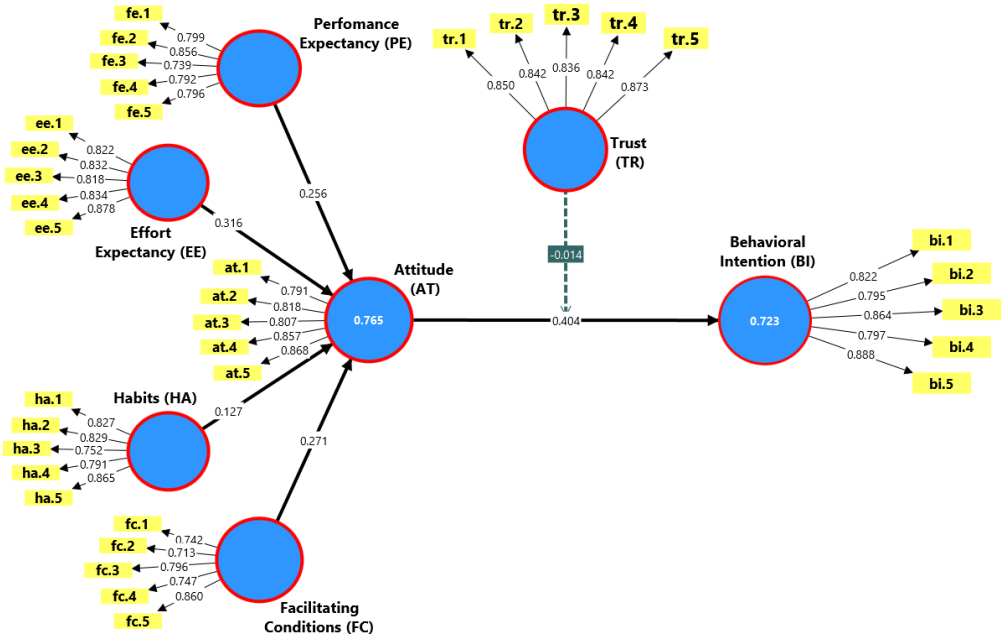

Figure 1. Outer Loading and Path Coefficients.

Source: Appendix 6.

On Figure 1 two analyses can be carried out, namely Evaluation of Measurement Models (*Measurement Model/ Outer Model*) and evaluation of structural models (*Structural Model/ Inner Model*) as follows.

Evaluation of Measurement Model (*Measurement Model/ Outer Model*)

In connection with the indicators that form the latent variables in this study being reflective, the evaluation of the measurement model (*measurement model/ outer model*), to measure the validity and reliability of these indicators include a)*convergent validity*, b) *Average Variance Extracted (AVE), c) Cronbach Alpha*, d) *Composite Reliability*e)*Discriminant Validity HTMT dan f) Discriminant Validity Fornell Larcker.*

Validity and Reliability Test

*Convergent validity*is a criterion in measuring the validity of indicators that is reflective in nature. This evaluation is carried out by examining the coefficients*outer loading (OL)*each

indicator against its latent variable. An indicator meets the*Convergent validity*, if the coefficient*outer loading (OL)*between 0.60 – 0.70 (Lathan and Ghozali, 2015:78). MeanwhileAverage Variance Extracted (AVE) is used to determine whether a variable's validity requirements have been met. The minimum value for reliability is AVE > 0.50.

For composite reliability testing, it is used*cronbach's alpha (CA)* And *composite reliability (CR). Cronbach's alpha (CA)* And *composite reliability (CR)* is a measurement of reliability between indicator blocks in a research model. A measurement can be said to be reliable if*cronbach's alpha (CA)* And *composite reliability (CR)* has an index value greater than 0.70.For testing*convergent validity,* Average Variance Extracted (AVE) dan reliabilitythen the following table is displayed.

Tabel 3. Outer Loading, *Average Variance Extracted (AVE,) Cronbach's Alpha (CA), dan Composite Reliability (CR).*

Variables	Indicator	Outer Loading (OL)	Average Variance Extracted (AVE)	Cronbach's Alpha (CA)	Composite Reliability (CR)
Perfomance	on.1	0,799	0,635	0,856	0,859
Epectancy	on.2	0,856			
(ON)	on.3	0,739			
	on.4	0,792			
	on.5	0,796			
Effort	ee.1	0,822	0,701	0,893	0,894
Epectancy	ee.2	0,832			
(EE)	ee.3	0,818			
	ee.4	0,834			
	5	0,878			
Habits (HA)	ha.1	0,827	0,662	0,872	0,874
	ha.2	0,829			
	ha.3	0,752			
	ha.4	0,791			
	ha.5	0,865			
Facilitating	fc.1	0,742	0,598	0,872	0,846
Conditions	fc.2	0,713			
(FC)	fc.3	0,796			
	fc.4	0,747			
	fc.5	0,860			
Attitude (AT)	at.1	0,791	0,687	0,886	0,888
	at.2	0,818			
	at.3	0,807			
	at.4	0,857			
	at.5	0,868			
Trust	tr.1	0,850	0,721	0,903	0,904
(TR)	tr.2	0,842			
	tr.3	0,836			

	tr.4	0,842			
	tr.5	0,873			
Behavioral	with.1	0,822	0,696	0,890	0,894
Intention (BI)	with.2	0,795			
	with.3	0,864			
	with.4	0,797			
	with.5	0,888			

Source: Appendix 6.

Calculation results regarding the value*Outer Loading* (OL) on Table 3 and Figure 1 shows that the outer loading values for all indicators range from 0.713 to 0.888. This indicates that all indicators meet the validity requirements based on the criteria.*convergent validity*namely value*outer loading*> 0.70. Where the variablePerfomance Epectancy (EP)dominantly explained by the pe.2 indicator of 0.856, namely the indicator *Using QRIS allows me to complete transactions faster.* Variable Effort Epectancy (EE) dominantly explained by the ee.5 indicator of 0.878, namely the indicator*Overall, QRIS was easy to use.*The dominant Habits (HA) variable is explained by the ha.5 indicator of 0.865, namely the indicator*Using QRIS is part of my payment routine.* The dominant Facilitating Conditions (FC) variable is explained by the fc.5 indicator of 0.818, namely the indicator*Overall, I have adequate conditions to use QRIS.*

The dominant Attitude (AT) variable is explained by the at.5 indicator of 0.868, namely the indicator *Overall, I like using QRIS.* The dominant Trust (TR) variable is explained by the tr.5 indicator of 0.873, namely the indicator*Overall, I trust QRIS as a payment method.* The dominant Behavioral Intention (BI) variable is explained by the bi.5 indicator of 0.888, namely the indicator*Overall, I intend to continue using QRIS.*

On Table 5.3It can be seen that the AVE value of all variables is between 0.598 and 0.721. The AVE value of the variablesPerfomance Epectancy (PE) of 0.635; this means that the variablePerfomance Epectancy (PE) able to represent the variance of indicators pe.1, pe.2, pe.3, pe.4 and pe.5 by 63.5 percent. This means that the variablePerfomance Epectancy (PE) is good in terms of representing indicators pe.1, pe.2, pe.3, pe.4 and pe.5 because it is greater than 50 percent of the variance that can be explained by the variablePerfomance Epectancy (PE).

AVE value of the variableEffort Epectancy (EE) of 0.701; this means that the variableEffort Epectancy (EE) able to represent and explain the variance of indicators ee.1, ee.2, ee.3, ee.4 and ee.5 by 70.1 percent. This means that the variableEffort Epectancy (EE) is good in terms of representing indicators ee.1, ee.2, ee.3, ee.4 and ee.5 because it is greater than 50 percent of the variance that can be explained by the variableEffort Epectancy (EE).

AVE value of the variableHabits (HA) of 0.662; this means that the variableHabits (HA) able to represent the variance of indicators ha.1, ha.2, ha.3, ha.4 and ha.5 by 66.2 percent. This means that the variableHabits (HA) is good in terms of representing indicators ha.1, ha.2, ha.3, ha.4 and ha.5 because it is greater than 50 percent of the variance that can be explained by the variable Habits (HA).

AVE value of the variableFacilitating Conditions (FC) of 0.598; this means that the variableFacilitating Conditions (FC) able to represent the variance of the indicators fc.1, fc.2, fc.3, fc.4 and fc.5 by 59.8 percent. This means that the variableFacilitating Conditions (FC) is

good in terms of representing indicators fc.1, fc.2, fc.3, fc.4 and fc.5 because it is greater than 50 percent of the variance that can be explained by the variableFacilitating Conditions (FC).

AVE value of the variableAttitude (AT) of 0.687; this means that the variableAttitude (AT) able to represent the variance of indicators at.1, at.2, at.3, at.4 and at.5 by 68.7 percent. This means that the variableAttitude (AT) is good in terms of representing indicators at.1, at.2, at.3, at.4 and at.5 because it is greater than 50 percent of the variance that can be explained by the variableAttitude (AT).

AVE value of the variableTrust (TR) of 0.721; this means that the variableTrust (TR) able to represent the variance of indicators tr.1, tr.2, tr.3, tr.4 and tr.5 by 72.1 percent. This means that the variableTrust (TR) is good in terms of representing indicators tr.1, tr.2, tr.3, tr.4 and tr.5 because it is greater than 50 percent of the variance that can be explained by the variableTrust (TR).

AVE value of the variableBehavioral Intention (BI) of 0.696; this means that the variableBehavioral Intention (BI)) able to represent the variance of indicators bi.1, bi.2, bi.3, bi.4 and bi.5 by 69.6 percent. This means that the variableBehavioral Intention (BI) is good in terms of representing indicators bi.1, bi.2, bi.3, bi.4 and bi.5 because it is greater than 50 percent of the variance that can be explained by the variableBehavioral Intention (BI). Thus the analysis can be continued.

Table 3 shows that the value of*Cronbach's Alpha (CA)* All constructs show index values between 0.856 and 0.903, which is greater than 0.70.*Composite Reliability (CR)* All construct index values range from 0.846 to 0.904, this value is greater than 0.70, meaning that overall the seven variables have met the reliability requirements, so that further analysis can be carried out.

Discriminant Validity Test of HTMT

Validity measurement can also be done through*discriminant validity* *Heterotrait-Monotrait Ratio (HTMT)*. Henseler, J. et al (2015).HTMT is the correlation ratio between different constructs*(heterotrait)*and the same construct*(single line)*used to assess discriminant validity in PLS-SEM models. This method is considered more accurate and sensitive in detecting discriminant validity problems than traditional methods.cross loading or*Fornell-Larcker criteria.* The main criterion is that the HTMT value must be below 0.90 to be considered discriminantly valid, and a value below 0.85 is considered even better. (Henseler, J. et al. 2015).According to Hair et al. (2017), Hair et al. (2022), an HTMT value below 0.90 indicates that discriminant validity has been established between the two constructs. This method is recommended because this measure of discriminant validity is better at detecting discriminant validity than the method*cross loadings* with value*outer loadings* in each associated construct it must also be greater than the other constructs (Waleleng, J.J., 2024). Calculation results*discriminant validity HTMT*can be seen in Table 4.

Tabel 4. Discriminant Validity HTMT.

Variables	AT	WITH A	EE	FC	HA	ON	TR
AT	0,899						
WITH A	0,828	0,764					
EE	0,882	0,839	0,849				
FC	0,822	0,854	0,820	0,773			
HA	0,817	0,781	0,867	0,798	0,850		
ON	0,895	0,804	0,831	0,870	0,793	0,796	
TR	0,537	0,464	0,540	0,477	0,448	0,567	0,447

Source : Appendix 6.

Table 4 shows that the HTMT value ranges from 0.447 to 0.895 for all constructs. Thus, each construct has an HTMT value <0.9.HTML value less than 0.9 meansconstructs (variables) are empirically different from other constructs in a real way. So that further analysis can be carried out.

Fornell Larcker Discriminant Validity Test

Measuring the validity of the discriminant forming the latent variable can also be done through*discriminant validity Fornell Larcker. Discriminant validity Fornell Larcker* is done by comparing the root coefficients of AVE (√AVE or*Square Best of Average Variance Extracted*) each variable with the correlation value between variables in the model. A variable is said to be valid if the root of the AVE (√AVE or*Square Best of Average Variance Extracted*) is greater than 0.50 (Lathan and Ghozali, 2015:78-79). The calculation results*discriminant validity Fornell Larcker* can be seen on Table 5.

Table 5. Discriminant Validity AVE and Fornell-Larcker Coefficients.

Variables	AVE	AT	WITH A	EE	FC	HA	ON	TR
AT	0,687	0,829						
WITH A	0,696	0,801	0,834					
EE	0,701	0,826	0,683	0,847				
FC	0,598	0,762	0,725	0,739	0,773			
HA	0,662	0,724	0,752	0,726	0,663	0,814		
ON	0,635	0,801	0,682	0,818	0,679	0,735	0,797	
TR	0,721	0,801	0,812	0,746	0,757	0,704	0,700	0,849

Source : Appendix 6.

Table 5 shows that the AVE root value of each construct is greater than the correlation value between constructs so that it meets the validity requirements based on the criteria*discriminant validity*.

Structural Model Evaluation (*Structural Model /Inner Model*)

Evaluation of structural models (*Structural Model/Inner Model*) is a measurement to evaluate the level of model accuracy in the overall research, which is formed through several variables along with their indicators. In evaluating this structural model, several approaches will be used, including: a)*F-Square (f²),* b) *R-Square (R²),* c) *Q-Square Predictive Relevance (Q²),*and d)*Goodness of Fit (GoF).* For needs Structural Model Evaluation (*Structural Model/Inner Model*)

and hypothesis testing is shown in Figure 2 which is the output*Bootstraping* SEM PLS sourced from Appendix 7.

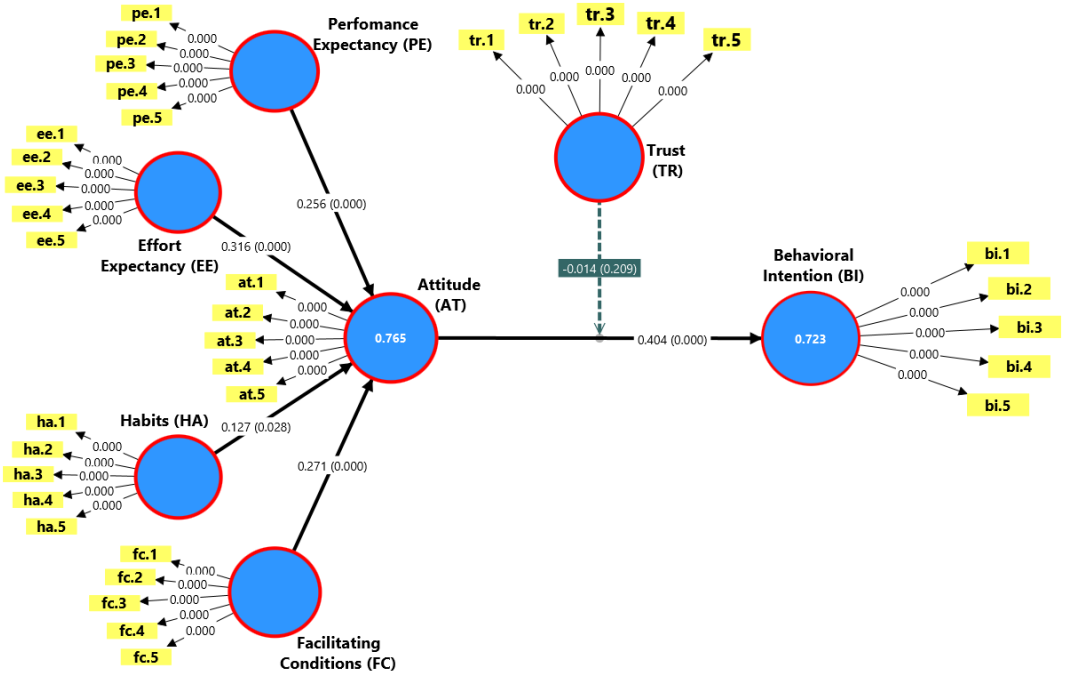

Figure 2. *Path Coefficient*s, *P-value Output Bootstraping* NO PLUS.

Source: Appendix 7.

Based on the data in Figure 2, a structural model evaluation was carried out (*Structural Model/Inner Model*) which includes a) F-square (f^2), *b) R-Square* (R^2), c) *Q-Square Predictive Relevance* (Q^2),and d)*Goodness of Fit (GoF).*

Structural Model Evaluation Through f^2, $R^2$and Q^2

F-Square (f^2)known as*Effect Size* can show the strength or weakness of the influence caused by an independent variable on the dependent variable partially.*F-Square* (f^2) can also show the strengths and weaknesses of a research model. E*ffect size*The results are intended to determine the extent of the influence of each exogenous variable on the endogenous variable. The criteria*Effect Size* (f^2) according to Ghozali (2015, p. 87) if ≥ 0.02 indicates a weak effect size, ≥ 0.15 indicates a medium effect size, ≥ 0.35 indicates a large effect size.

R-Square (R^2)can show the strength or weakness of the influence caused by a number of dependent variables on independent variables.*R-Square* (R^2) can also show the strengths and weaknesses of a research model. According to Chin (Lathan & Ghozali, 2015:85), the value of*R-Square* (R^2)of 0.67 is classified as a strong model,*R-Square* (R^2)of 0.33 moderate model, and*R-Square* (R^2)of 0.19 is classified as a weak model.

Q-Square Predictive Relevance (Q^2)is a measure of how well the observations made provide results for the overall research model.*Q-Square Predictive Relevance* (Q^2)ranges from 0 (zero) to 1 (one). The closer to 0 the value, the*Q-Square Predictive Relevance* (Q^2), provides an indication that the research model is getting worse, whereas conversely, the further away from 0 (zero) and the closer to the value 1 (one), this means that the research model is getting better. The criteria for the strength and weakness of the model are measured based on*Q-Square Predictive Relevance* (Q^2)According to Lathan & Ghozali (2015:85), the following are: 0.35 (strong model); 0.15 (moderate model); and 0.02 (weak model).

For the purposes of discussing the Structural Model Evaluation, Table 6 is presented, which contains the coefficient f^2, $R^2$and Q^2following.

Table 6. Structural Model Evaluation*Perfomance Epectancy, Effort Epectancy, Habits, Facilitating Conditions, Attitude, Trust and Behavioral Intention.*

Relationship Between Variables	f^2	R^2	Q^2
Perfomance Epectancy (ON) Attitude (AT)	0,070	0,765	0,935
Effort Epectancy(EE) Attitude (AT)	0,095		
Habits (HA) Attitude (AT)	0,027		
Facilitating Conditions (FC) Attitude (AT)	0,131		
Attitude (AT) Behavioral Intention (BI)	0,192	0,723	
Trust (TR) Behavioral Intention (BI)	0,293		
Trust (TR) x Attitude (AT) Behavioral Intention (BI)	0,002		

Source: Figure 2 and Appendix 6.

Table 6 shows the values*f-square* influence Perfomance Epectancy (ON) Attitude (AT) = 0.070. The effect size value of 0.070 is between 0.02 and 0.15 so it can be classified as an influence. Perfomance Epectancy (ON) Attitude (AT) is weak. The value*f-square* influence Effort Epectancy(EE) Attitude (AT)= 0.095. The effect size value of 0.095 is between 0.02 and 0.15 so it can be classified as an influence.Effort Epectancy(EE) Attitude (AT) is weak. The value*f-square* influence Habits (HA) Attitude (AT) = 0.027. The effect size value of 0.027 is between 0.02 and 0.15 so it can be classified as an influence.Habits (HA) Attitude (AT) is weak. The value*f-square* influence Facilitating Conditions (FC) Attitude (AT) = 0.131. The effect size value of 0.131 is between 0.02 and 0.15 so it can be classified as an influence.Facilitating Conditions (FC) Attitude (AT) is weak. The value*f-square* influence Attitude (AT) Behavioral Intention (BI) = 0.192. The effect size value of 0.192 is between 0.15 and 0.35 so it can be classified as an influence.Attitude (AT) Behavioral Intention (BI)is medium. Value*f-square* influence Trust (TR) Behavioral Intention (BI) = 0.293. The effect size value of 0.293 is between 0.15 and 0.35 so it can be classified as an influence.Trust (TR) Behavioral Intention (BI)is medium. Value*f-square* influence of interactionTrust (TR) x Attitude (AT) Behavioral Intention (BI) = 0.002. The effect size value of 0.002 is smaller than 0.02 so it can be classified as an interaction effect.Trust (TR) x Attitude (AT) Behavioral Intention (BI) is very weak.

Table 12 shows that the value*R-square*Attitude (AT) is 0.765; based on Chin's criteria (Lathan & Ghozali, 2015:85), the model is included in the strong model criteria, meaning that the variationPerfomance Epectancy (PE), Effort Epectancy (EE), Habits (HA) dan Facilitating Conditions (FC) able to explain the variation in Attitude (AT) by 76.5 percent or strong, the remaining 23.5 percent is explained by variations in other variables outside the analyzed model. Meanwhile, Behavioral Intention (BI) has a value*R-square*of 0.723 or is considered strong, meaning that the variation in Attitude (AT), Trust (TR) and the interaction of Trust (TR) x Attitude (AT) is able to explain the variation in Business Sustainability by 72.3 percent, the remaining 27.8 percent.percent explainedscan by variations outside the model.

*Q-Square Predictive Relevance (Q^2)*is a measure of how well the overall observations made provide results for the research model. The value*Q-Square Predictive Relevance (Q^2)*ranges from 0 (zero) to 1 (one). The closer to 0 the value, the*Q-Square Predictive Relevance (Q^2),* provides an

indication that the research model is getting worse, whereas conversely, the further away from 0 (zero) and the closer to the value 1 (one), this means that the research model is getting better. The criteria for the strength and weakness of the model are measured based on*Q-Square Predictive Relevance (Q^2)*According to Lathan & Ghozali (2015:85), the following are: 0.35 (strong model); 0.15 (moderate model); and 0.02 (weak model).

The magnitude of the value*Q-Square*the processing results are as large as= 0.935. Based on the calculation results, the estimated model is included in the strong or good criteria. This means that 93.5 percent of the variation in the endogenous constructBehavioral Intention (BI) can be predicted by variations in exogenous constructsPerfomance Epectancy (ON), Effort Epectancy (EE), Habits (HA), Facilitating Conditions (FC), Attitude (AT), Trust (TR)and InteractionTrust (TR) x Attitude (AT) together.

Test*Goodness of Fit (GoF)*

In the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, model fit evaluation is performed to ensure that the proposed model has a global fit with the analyzed data. Two common indicators reported in PLS-SEM are the Standardized Root Mean Square Residual (SRMR) and the dan Normed Fit Index (NFI) (Henseler et al., 2014; Hair et al., 2022).

SRMR is a measure based on the difference between empirical correlations (observed correlations) and model-implied correlations. A low SRMR value indicates that the difference between the model and the data is relatively small, so the model can be considered a good fit (Henseler et al., 2014).Evaluation Criteriathe SRMR value is accepted if SRMR < 0,08 = Good fit andSRMR < 0,10 = Acceptable fit (Hu & Bentler, 1999; Henseler et al., 2014).

According to various sources, the NFI test criteria*(Normed Fit Index)*in PLS-SEM analysis in general isNFI > 0.90 to show good model fit (*good fit*), although there are also those who mention the range*marginal fit* (0.80 ≤ NFI < 0.90). NFI General Criteria*(Normed Fit Index)*:

a. NFI ≥ 0.90: The model is considered*good fit*(fits well).
b. 0.80 ≤ NFI < 0.90: Model belongs to the category of*marginal fit*(marginal/sufficient fit).
c. Approaching 1: The closer to 1, the better the model fit.

For this reason, Table 7 is presented, which contains SRMR and NFI.

Table 7. SRMR and NFI.

	Estimated model
SRMR	0,056
NFI	0,891

Source: Appendix 6.

Table 7 shows the SRMR value of 0.056, which is smaller than 0.08, indicating that the model has a good fit. With an SRMR value of 0.056, it can be concluded that there is no difference between the empirical correlation matrix and the correlation predicted by the model.,so that globally the structural model and measurement model can be considered very suitable or*good fit*.

The NFI value is 0.891, this value is between 0.80 and 0.90, indicating that the model has a Marginal Fit. With an NFI value of 0.891, it can be concluded that there is no significant difference between the empirical correlation matrix and the correlation predicted by the model.,so that globally the structural model and measurement model can be considered appropriate or*marginal fit*.

From the two goodness of fit criteria, it turns out that the model obtained is classified as*good fit*when viewed from the SMSR and*marginal fit*when viewed from the NFI. This means that overall, these two measures indicate that the proposed PLS-SEM model has a good level of global fit and is worthy of further interpretation.

Hypothesis Testing

Hypothesis testing includes testing the direct effect*(direct effects)*for hypothesis 1 to hypothesis 4 and hypothesis 9, testing the influence of the mediation effect for hypothesis 5 to hypothesis 8 and testing moderation for hypothesis 10. Hypothesis 1 to hypothesis 4 and hypothesis 9 are direct influence hypotheses, hypothesis 5 to hypothesis 8 are mediation effect hypotheses (indirect influence), while hypothesis 10 is a moderation effect.

Since hypothesis 1 to hypothesis 4 and hypothesis 9 state that there is a positive influence, a hypothesis test was carried out using the test.*t- statistic* right side with level*alpha*0.05 (5%) or t – table 1.645. If the value*t-statistic*> t-table (1.645) or p-value < 0.05, then it means that the test results show significance (the hypothesis is proven to be true), whereas vice versa if*t-statistic* ≤ t-table (1.645) or p-value > 0.05, then it means the test is not significant (the hypothesis is not tested for truth) (Ruxton, G. D., et. al., 2010, Adi, I. N. R., et. al., 2024, Adi, I. N. R., et. al., 2023). For statistical testing purposes, the data is displayed inTable 4.8as follows.

Table 8. Direct Effect Statistical Path.

Hypothesis	**Path Between Variables**	***Path Coefficient (b)***	***T-Statistic***	***P Values***	***Criteria***
H1	Perfomance Epectancy Attitude	0,256	3,432	0,000	Significant
H2	Effort Epectancy Attitude	0,316	3,879	0,000	Significant
H3	Habits Attitude	0,127	1,910	0,028	Significant
H4	Facilitating Conditions Attitude	0,271	5,502	0,000	Significant
H9	Attitude Behavioral Intention	0,404	6,124	0,000	Significant

Source: Appendix 7.

The results of the analysis of the influence between the variables above can also be presented in the form of a model as follows.

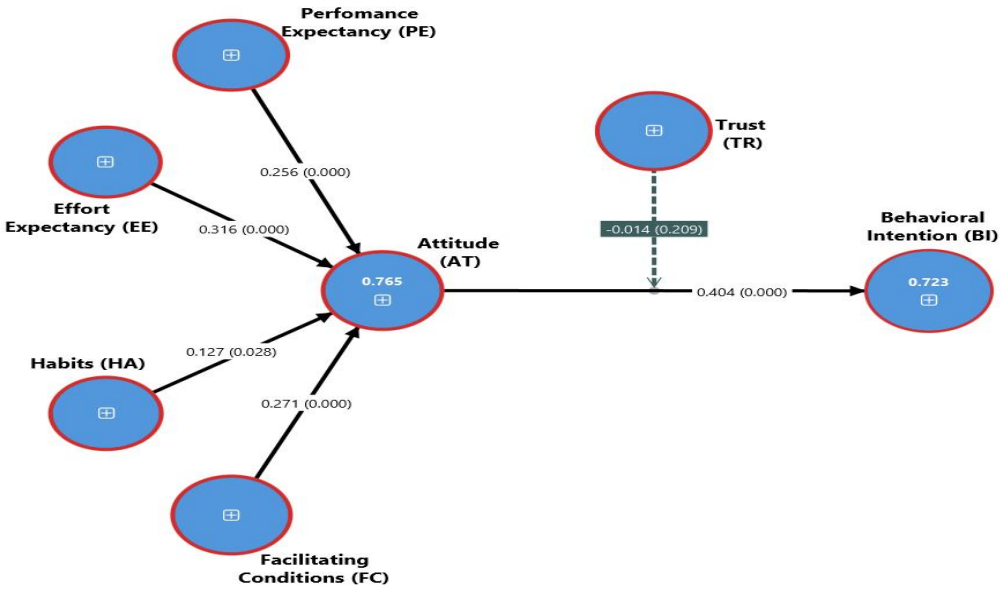

Figure 3. Direct Influence*Perfomance Epectancy, Effort Epectancy, Habits, Facilitating Conditions dan Attitude* To *Behavioral Intention* Moderated *Trust***.**

Table 8 and Figure 3 show that:

1. Perfomance Epectancy has a positive effect of 0.256 onAttitude and the influence is significant at the 0.05 level because the t-statistic value = 3.432 > 1.645 and P-value = 0.000 < 0.05. Based on this description, hypothesis 1 states thatPerfomance Epectancyhas a positive impact onAttitudethe use of QRIS is accepted or its validity has been proven.
2 Effort Epectancy has a positive effect of 0.316 onAttitude and the influence is significant at the 0.05 level because the t-statistic value = 3.879 > 1.645 and P-value = 0.000 < 0.05. Based on this description, hypothesis 2 states thatEffort Epectancyhas a positive impact onAttitudethe use of QRIS is accepted or its validity has been proven.
3 Habitshas a positive effect of 0.127 onAttitude and the influence is significant at the 0.05 level because the t-statistic value = 1.910 > 1.645 and P-value = 0.028 < 0.05. Based on this description, hypothesis 3 states thatHabitshas a positive impact onAttitudethe use of QRIS is accepted or its validity has been proven.
4 Facilitating Conditionshas a positive effect of 0.271 onAttitude and the influence is significant at the 0.05 level because the t-statistic value = 5.502 > 1.645 and P-value = 0.000 < 0.05. Based on this description, hypothesis 4 states thatFacilitating Conditionshas a positive impact onAttitudethe use of QRIS is accepted or its validity has been proven.
5 Attitudehas a positive effect of 0.404 onBehavioral Intention and the influence is significant at the 0.05 level because the t-statistic value = 6.124 > 1.645 and P-value = 0.000 < 0.05. Based on this description, hypothesis 9 states thatAttitudehas a positive impact onBehavioral IntentionQRIS users are accepted or their accuracy is tested.

Since hypotheses 5 to 8 state a positive influencePerfomance Epectancy, Effort Epectancy, Habits and Facilitating Conditions on Behavioral Intention mediated by Trust,indirect influence testing was carried out*(indirect effect)*. For testing indirect influence then the table is presented*indirect effect* as follows.

Table 9. Path Statistics of Indirect Effects.

Hypothesis	**Path Between Variables**	*Path Coefficient (b)*	*T-Statistic*	*P Values*	*Criteria*
H5	Perfomance Epectancy Attitude Behavioral Intention	0,104	2,895	0,001	Significant
H6	Effort Epectancy Attitude Behavioral Intention	0,128	3,685	0,000	Significant
H7	Habits Attitude Behavioral Intention	0,051	1,675	0,048	Significant
H8	Facilitating Conditions Attitude Behavioral Intention	0,110	4,068	0,000	Significant

Source: Appendix 7.

a. Perfomance Epectancymediated by attitude has a positive effect of 0.104 onBehavioral Intention and the influence is significant at the 0.05 level because the t-statistic value = 2.895 > 1.645 and P-value = 0.001 < 0.05. Based on this description, hypothesis 5 states thatPerfomance Epectancymediated by attitude has a positive impact onBehavioral IntentionQRIS users are accepted or their accuracy is tested.
b. Effort Epectancymediated by attitude has a positive effect of 0.128 onBehavioral Intention and the influence is significant at the 0.05 level because the t-statistic value = 3.685 > 1.645 and P-value = 0.000 < 0.05. Based on this description, hypothesis 6 states thatEffort Epectancymediated by attitude has a positive impact onBehavioral Intentionthe use of QRIS is accepted or its validity has been proven.
c. Habits mediated by Attitude has a positive effect of 0.051 onBehavioral Intention and the influence is significant at the 0.05 level because the t-statistic value = 1.675 > 1.645 and P-value = 0.048 < 0.05. Based on this description, hypothesis 7 states thatHabits mediated by Attitude has a positive impact onBehavioral Intentionthe use of QRIS is accepted or its validity has been proven.
d. Facilitating Conditions dimediasi Attitude has a positive effect of 0.110 onBehavioral Intention and the influence is significant at the 0.05 level because the t-statistic value = 4.068 > 1.645 and P-value = 0.048 < 0.05. Based on this description, hypothesis 8 which statesFacilitating Conditions dimediasi Attitude has a positive impact onBehavioral Intentionthe use of QRIS is accepted or its validity has been proven.

Hypothesis 10 testing regarding the moderation test of Trust on the influence Attitude towards Behavioral Intention.The moderation test in SEM SmartPLS 4 is used to determine whether a variable (moderator) strengthens or weakens the relationship between two other variables (independent and dependent variables). Members such asGhozali (2015), Solimun (2011). Chin, Aiken & West (1995), andJun-Hwa Cheahet. al., (2020) has provided important guidance on the concept and implementation of moderation testing. Experts agree that to test the significance of moderation, researchers need to look at the path coefficient of the interaction variable between the independent variable and the moderator variable on the

dependent variable.*(interaction term).*If the interaction coefficient path is statistically significant, then it can be concluded that the moderator variable moderates the relationship. In this study, the interaction variable isAttitude x Trust, while the dependent variable is Behavioral Intention. Furthermore, to test hypothesis 10, the following table is presented.

Table 10. Path Statistics of Moderation Analysis.

Hypothesis	**Path Between Variables**	***Path Coefficient (b)***	***T-Statistic***	***P Values***	***Criteria***
H10	Attitude x Trust Behavioral Intention	-0,014	0,811	0,209	Not Significant

Source: Appendix 7.

Table 10 and Figure 3 show that:

InteractionAttitude x Trust has a negative effect of -0.014 on Behavioral Intention and this effect is not significant at the 0.05 level because the t-statistic value = 0.811 < 1.645 and P-value = 0.209 > 0.05. Based on this description, hypothesis 10 which readsTrust moderatesThe positive effect of Attitude on Behavioral Intention of QRIS users was rejected or not proven to be true. This means that Trust is unable to significantly increase the influence of Attitude on Behavioral Intention.

5. Conclusion

Based on the research findings, it can be concluded that performance expectancy, effort expectancy, habits, and facilitating conditions each have a positive and significant effect on users' attitudes toward QRIS, confirming that these constructs are essential in strengthening favorable attitudes toward QRIS usage. Furthermore, attitude plays a crucial mediating role, as performance expectancy, effort expectancy, habits, and facilitating conditions indirectly influence behavioral intention through attitude, indicating that a positive attitude is fundamental in translating these factors into the intention to use QRIS. In addition, attitude has a direct positive effect on behavioral intention, reinforcing its central role in the research model. However, trust does not moderate the relationship between attitude and behavioral intention, suggesting that trust is not able to strengthen the influence of attitude on users' intentions to use QRIS.

Based on the research results, it is recommended to continuously enhance performance expectancy, effort expectancy, habits, and facilitating conditions, as these factors are proven to be essential in strengthening users' attitudes toward QRIS usage. Improving these constructs is expected to foster more positive attitudes, which play a central role both as a direct predictor and as a mediating variable in increasing QRIS users' behavioral intention. Since attitude significantly transmits the effects of performance expectancy, effort expectancy, habits, and facilitating conditions on behavioral intention, efforts to improve user attitudes should remain a key strategic focus. Furthermore, given that trust does not strengthen the relationship between attitude and behavioral intention, attitude is better positioned as a predictor rather than a moderator in initiatives aimed at enhancing behavioral intention among QRIS users.

References

Adi, I. N. R., & Saputri, L. G. E. A. (2024). Examining the determinants of customer satisfaction in medicine and health device distributors. *Journal of Social Work and Science Education, 5*(1), 360–368. https://doi.org/10.52690/jswse.v4i2.416

Adi, I. N. R., Ariesandi, N. M. A. D., Mulyadi, M., & Saputri, L. G. E. A. (2023). Mediation of motivation on communication, equity, and organizational commitment to employee performance. *Jurnal Mantik, 7*(2). https://doi.org/10.35335/mantik.v7i2.4001

Chin, W. W. (1995). Partial least squares is to LISREL as principal components analysis is to common factor analysis. *Technology Studies, 2*, 315–319.

Ghozali, I., & Latan, H. (2015). *Concepts, techniques, and applications of SmartPLS 3.0 for empirical research*. Badan Penerbit Universitas Diponegoro.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*. SAGE Publications.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2020). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). SAGE Publications. https://doi.org/10.1007/978-3-030-80519-7

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). SAGE Publications.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science, 43*(1), 115–135. https://doi.org/10.1007/s11747-014-0386-4

Hu, L.-T., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling: A Multidisciplinary Journal, 6*(1), 1–55. https://doi.org/10.1080/10705519909540118

Jun-Hwa, C., Thurasamy, R., Memon, M. A., Chuah, F., & Ting, H. (2020). Multigroup analysis using SmartPLS: Step-by-step guidelines for business research. *Asian Journal of Business Research, 10*(3), 1–29. https://doi.org/10.14707/ajbr.200087

Nisa, Y., Anggraini, R., & Hasanah, U. (2021). The use of SEM-PLS for social research data analysis. *Scientific Journal of Mathematics and Statistics, 9*(2), 148–156.

Nugroho, B. A. (2005). *Effective strategies for choosing research statistical methods with SPSS*. Andi Publisher.

Ruxton, G. D., & Neuhauser, M. (2010). When should we use one-tailed hypothesis testing? *Methods in Ecology and Evolution, 1*(2), 114–117. https://doi.org/10.1111/j.2041-210X.2010.00014.x

Solimun. (2011). *Analysis of moderating and mediating variables*. Program Studi Statistika, Universitas Brawijaya.

Stay Away, J. J. (2024). The influence of competence and compensation on employee job satisfaction at PT Bank Sulutgo Calaca Branch Office in Manado. *Jurnal EMBA, 12*(3), 379–388.