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Determinants Of Qris Usage Decisions Among Housewives In Bandar Lampung

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Abstract

The public's interest in utilizing the Quick Response Code Indonesian Standard (QRIS) for cashless transactions method has increased due to the rapid expansion of digital payment services. This study looks at how housewives in Bandar Lampung use QRIS according to their assessments of its usefulness, simplicity of use, and trustworthiness. 97 housewives with QRIS expertise participated in the study, which used a quantitative methodology. The method known as multiple linear regression was employed to analyze the data, which were gathered via a standardized Likert-scale questionnaire. The findings demonstrate that housewives' decisions to utilize QRIS are significantly influenced by perceived utility, perceived ease of use, and trust, both partially and concurrently. Perceived ease of use encourages QRIS adoption through simple and practical transaction processes, while perceived usefulness enhances transaction efficiency and effectiveness. In addition, trust strengthens users' confidence in the security and dependability of the QRIS digital method of payment.

Keywords: Perceived Ease of Use, Perceived Usefulness, Trust, Decision to Use, QRIS.

INTRODUCTION

The swift advancement of digital payment methods in Indonesia has significantly transformed public transaction patterns. The growing use of smartphones and broader

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internet access have encouraged people to move from cash transactions to digital payment systems (Nawangsari & Pryhasti, 2025). In the context of digital payment development, this transformation aligns with national policy directions, particularly the National Non-Cash Movement and the Blueprint of Indonesian Payment System 2025, which emphasize the acceleration of financial digitalization and inclusive economic ecosystems (Bank Indonesia, 2025).

In Indonesia's digital payment ecosystem, the Quick Response Code Indonesian Standard (QRIS) functions as a regulated payment mechanism based on QR codes established by Bank Indonesia (BI) and Asosiasi Sistem Pembayaran Indonesia (ASPI) in 2019. Its main purpose is to integrate multiple payment applications into a single, interoperable transaction mechanism (Bank Indonesia, 2026). According to Bank Indonesia (2025), QRIS recorded 56 million active users and 39.3 million registered merchants in Indonesia by the first semester of 2025, with transaction values reaching IDR 579 trillion from 6.05 billion transactions. Furthermore, IDN Times Lampung (2025) reported that QRIS transactions in Lampung Province reached IDR 722.37 billion with approximately 1.3 million active users. These figures indicate the growing adoption of QRIS across Indonesian society.

Nonetheless, despite the growing utilization, prior study on digital payment adoption has predominantly concentrated on students, younger demographics, employees, and the general populace, whereas studies on housewives are very scarce. In the context of QRIS usage, housewives represent an important user group because they are closely involved in managing household budgets and making everyday purchase decisions. In the context of QRIS usage, they represent a relevant user segment due to their frequent involvement in routine household transactions (Shobirin *et al.,* 2025). Nevertheless, the adoption of QRIS among housewives still faces several challenges, including a preference for cash-based transactions, limited digital literacy, and concerns regarding transaction security and system reliability.

Mustagfiroh & Supriyadi (2024) found that technical constraints such as unstable internet connections and transaction failures influence users' perceptions regarding the ease and usefulness of digital payments. Furthermore, Putri *et al.* (2023) highlighted that trust is a predominant factor affecting QRIS adoption decisions. Meanwhile, Shobirin *et al.* (2025) stated that differences in age, educational background, and technological experience contribute to varying levels of digital payment adoption among housewives. In QRIS adoption, perceived ease of use, perceived usefulness, and trust collectively

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function as essential determinants that influence users' acceptance and utilization of the system.

The key gap in this study is the limited empirical discussion on whether perceived ease, perceived usefulness, and trust influence QRIS usage decisions among housewives. Although these factors have been widely recognized as important determinants of digital payment adoption, their influence among housewives remains underexplored. Based on this gap, the study seeks to assess whether perceived ease, perceived usefulness, and trust influence housewives' decisions for using QRIS in Bandar Lampung.

REVIEW OF LITERATURE

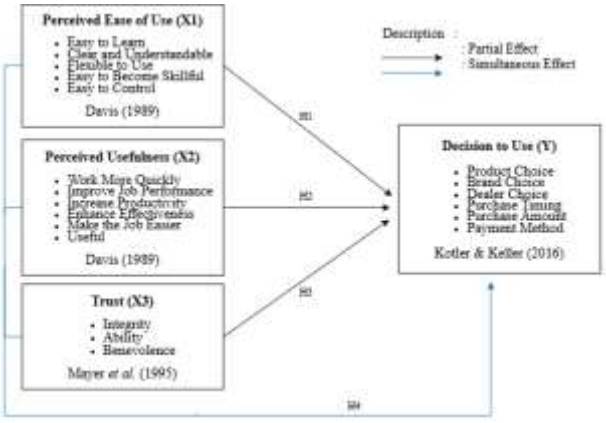


Figure 1. Research Framework

Perceived Ease of Use

Theory Technology Acceptance Model (TAM) includes perceived simplicity of use as one of its components. A technological innovation that users perceive as simple to operate and not requiring high effort is characterized by perceived ease of use (Davis, 1989 in Fadillah & ZA, 2023). The indicators include ease of learning, clear system instructions, flexible operation, ease in becoming proficient, and user control over the system.

Perceived Usefulness

Among the components of the Technology Acceptance Model (TAM) is perceived benefit. A condition in which individuals believe that technology usage can improve performance and make activities more effective is described as perceived usefulness

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(Davis, 1989 in Fadillah & ZA, 2023). Its indicators include completing work faster, improving performance, increasing productivity, strengthening effectiveness, simplifying tasks, and providing practical benefits.

Trust

Trust is derived from Trust Theory. A perception in which a system or service is regarded as dependable, secure, and operating with integrity is defined as trust (Mayer *et al.*, 1995 in Halim, 2023). Trust indicators include integrity, ability, and benevolence.

Decision to Use

Decision to use is based on Consumer Behavior Theory. A stage in which consumers determine to use a product or service following the assessment of alternative choices is defined as decision to use (Kotler *et al.,* 2022). Its indicators consist of product choice, brand preference, choice of seller, timing of purchase, number of purchases, and selected payment method.

IMPLEMENTATION METHOD

Types of Data

This study analyzes the impact of perceived ease of use, perceived usefulness, and confidence in Bandar Lampung housewives' decisions to switch to QRIS. Information was gathered from both primary as well as secondary sources. The fundamental da regarding QRIS usage decisions were obtained directly from respondents through questionnaires distributed manually in several potential locations such as residential areas, markets, and shopping centers in Bandar Lampung. The Likert-scale was used to measure each research variable's indications when designing the questionnaire. The secondary data in this research came from literature reviews, academic publications, statistical reports, and official sources relevant to digital payment systems and QRIS development. The target population consisted of housewives domiciled in Bandar Lampung who had used QRIS. The research sample comprised 97 respondents, with 30 additional respondents used for pilot testing before the main survey to evaluate validity and reliability.

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RESULT AND DISCUSSION

Validity Test

In instrument testing, validity analysis is applied to ensure that each measurement tool properly reflects the research variables being studied, as noted by Ghozali (2021). A questionnaire item is considered valid when it can appropriately represent the concept being measured and disclose relevant information regarding the research variables. This process ensures that each statement item aligns with the theoretical indicators underlying the study. To statistically assess validity, the Pearson Product-Moment correlation technique was utilized through SPSS version 27. Based on the pilot test involving 30 respondents, The value of the r-table was 0.361 at a 0.05 level of significance. All statement items measuring perceived ease of use, perceived usefulness, trust, as well as the determination to use are indicated by the validity test's outcomes to have coefficients of correlation that exceed the r-table value. This confirms that all instruments in the study are valid and suitable for further analysis.

Table 1. Summary of Validity Test Outcomes

Item	Computed r	Table r	Description
Perceived Ease of Use			
QRIS is easy to learn for conducting transactions.	0.787	0.361	Valid
The steps for using QRIS are easy to understand.	0.812		Valid
QRIS can be used with any e-wallet or bank application, anytime and anywhere.	0.772		Valid
QRIS can be used without difficulty after several uses.	0.780		Valid
Using QRIS gives me full control over the transactions to be paid.	0.895		Valid
Perceived Usefulness			
QRIS helps speed up the transaction process.	0.790	0.361	Valid
The use of QRIS helps improve transaction efficiency.	0.772		Valid

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Item	Computed r	Table r	Description
QRIS helps complete more transactions within a certain period of time.	0.901		Valid
QRIS helps make transactions more precise and accurate.	0.734		Valid
QRIS helps simplify the transaction process.	0.824		Valid
QRIS provides overall benefits in supporting daily transaction activities.	0.843		Valid
Trust			
I believe QRIS is safe to use for transactions.	0.817	0.361	Valid
I trust that transactions using QRIS are free from fraud risk.	0.667		Valid
I believe that QRIS functions reliably when used.	0.832		Valid
I trust that QRIS is able to process transactions smoothly without significant technical issues.	0.803		Valid
I trust that QRIS merchants will not misuse my personal data during transactions.	0.757		Valid
I believe that QRIS merchants maintain the security of consumers' balance/funds.	0.774		Valid
Decision to Use			
I decide to choose products or services that provide QRIS payment facilities.	0.847	0.361	Valid
I decide to choose brands or businesses that provide QRIS payment facilities.	0.855		Valid
I prefer to make transactions at places that provide QRIS payment facilities.	0.692		Valid

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Item	Computed r	Table r	Description
I decide to use QRIS when I need a fast payment process.	0.800		Valid
I use QRIS more frequently than other payment methods.	0.805		Valid
I decide to make QRIS my primary payment method for daily needs.	0.749		Valid

Reliability Assessment

Reliability testing assesses whether an instrument can generate consistent outcomes when it is applied repeatedly in relatively similar measurement situations (Sekaran & Bougie, 2020). A construct can be considered reliable if its Cronbach's Alpha score exceeds 0.60, which suggests that the measurement items show sufficient internal coherence.

Table 2. Results of the Evaluation of Research Variable Reliability

Variable	Cronbach's Alpha	Description
Perceived Ease of Use	0.867	Reliable
Perceived Usefulness	0.895	Reliable
Trust	0.865	Reliable
Decision to Use	0.880	Reliable

All research variables satisfied the predefined reliability criteria, as evidenced by Cronbach's Alpha scores higher than the 0.60 threshold. With all variables performing well, it can be said that the instruments employed in this investigation showed a high degree of consistency and reliability.

Outcomes of Multiple Linear Regression Analysis

Table 3. Results of the Multiple Linear Regression Test

Model	*Unstandardized Coefficients*		*Standardized Coefficients*	t	Sig
	B	*Std. Error*	*Beta*		
(Constant)	4.142	1.483			
Perceived Ease of Use	.379	.065	.420	5.865	<.001
Perceived Usefulness	.210	.062	.236	3.360	.001
Trust	.304	.057	.366	5.362	<.001
a. *Dependent Variable*: Decision to Use					

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Multiple linear regression yielded outcomes that may be elucidated by the regression equation as follows:

- The regression constant of 4.142 signifies that the baseline for decision to use is estimated at 4.142 when all independent variables are zero. This suggests that even without the influence of the examined factors, there is already a basic level of decision making toward using QRIS at this value.
- The coefficient of regression accounted for perceived ease of use (X1) is 0.379, indicating a positive impact on the decision to utilize. Controlling for other variables, a one-unit improvement in perceived ease of use results in a 0.379 unit increase in customers' QRIS utilization choice.
- The regression coefficient for perceived usefulness (X2) is 0.210, indicating that perceived usefulness contributes positively to the decision to use QRIS. Holding other variables constant, a one-unit increase in perceived usefulness increases consumers' QRIS usage decision by 0.210 units.
- Trust (X3) possesses a regression coefficient of 0.304, indicating a favorable correlation with the decision to utilize. This means that, if all other factors remain unchanged, a one-unit rise in trust will increase consumers' decision to use QRIS by 0.304 units.

Classic Assumption Test Assessment of Normality

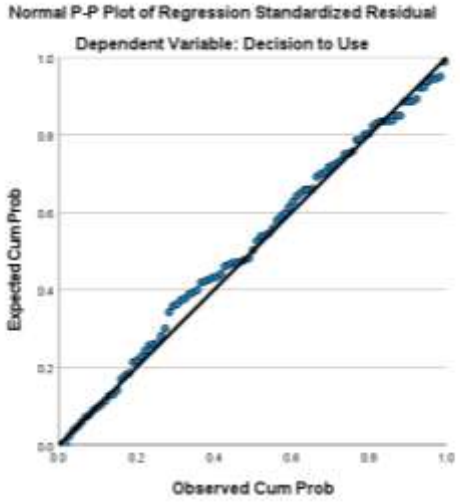


Figure 2. Outcomes of the Normality Test (P-Plot)

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The normality assessment conducted using the standardized residual P-Plot show that th'e points on the plot are distributed around the diagonal line without significant deviation, which indicates that the data distribution from this research questionnaire is normal. Thus, the results indicate that the variables exhibit an appropriate data distribution, confirming that the normality assumption is met.

Examination of Multicollinearity

Table 4. Results of the Evaluation Multicollinearity Test

Coefficients[a]			
Model		***Collinearity Statistics***	
		Tolerance	***VIF***
1	Perceived Ease of Use	.675	1.481
	Perceived Usefulness	.703	1.423
	Trust	.743	1.345
a. *Dependent Variable*: Decision to Use			

The assessment results indicate that all predictor variables meet the multicollinearity criteria, as their tolerance values exceed 0.1 and their VIF scores remain below 10. These findings lead the study to the conclusion that there's no multicollinearity among the independent variables. Furthermore, the absence of such correlation implies that the explanatory variables operate independently without substantial interconnection.

Heteroscedasticity Test Results

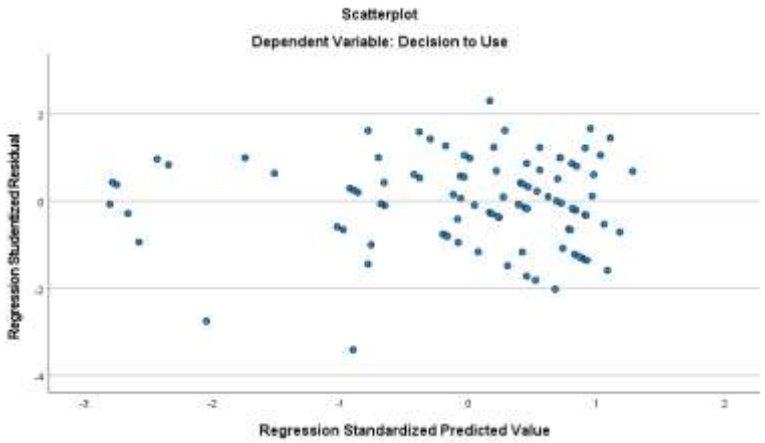


Figure 3. Outcomes of the Heteroscedasticity Test

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Findings from the heteroscedasticity test reveal that the model utilized in this investigation is devoid of heteroscedasticity problems concerning the variables under study. Accordingly, the model can be considered to meet the required assumption test standards. This is shown by the random spread of points, which does not indicate any particular pattern.

Hypothesis Test Results of the Partial Significance Test (t-Test)

Each independent variable's unique contribution to the dependent variable is assessed using the t-test. This study's crucial t-value was 1.986 at a 95% confidence level with α = 0.05 and df = 93. Ho's accepted while Ha isn't supported if the calculated t-value is below 1.986. In contrast, rejecting the null hypothesis and accepting the alternative hypothesis when the obtained t-value exceeds 1.986.

Table 5. Result of the Partial T-Test

Model	*Unstandardized Coefficients*		*Standardized Coefficients*	t	Sig
	B	*Std. Error*	*Beta*		
(Constant)	4.142	1.483			
Perceived Ease of Use	.379	.065	.420	5.865	<.001
Perceived Usefulness	.210	.062	.236	3.360	.001
Trust	.304	.057	.366	5.362	<.001
a. *Dependent Variable*: Decision to Use					

Perceived ease of use (X1) greatly affects the choice to employ QRIS, as seen by the partial test results. The estimated t-score of 5.865 exceeds the critical t-value of 1.986, indicating a probability value below 0.001. Consequently, Ha1 is approved and H01 is refused.

The t-value for perceived usefulness (X2) is 3.360, surpassing the t-table threshold, with a significance value of 0.001. This finding demonstrates a substantial influence, hence Ha2 is accepted and H02 is denied.

Trust (X3) significantly influences the decision to utilize QRIS, evidenced through a t-statistic of 5.362, surpassing the critical t-value, and with a probability value below 0.001. Consequently, Ha3 is approved whereas H03 is refused.

These results show that consumers' decisions to use QRIS are influenced by three key factors: "perceived ease of use, perceived usefulness, and trust."

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Simultaneous Hypothesis Testing (F-Test)

Table 6. Result of the Simultaneous F-Test

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	767.300	3	255.767	65.251	<.001[b]
	Residual	364.535	93	3.920		
	Total	1131.835	96			
Dependent Variable: Decision to Use						
Predictors: (Constant), Perceived Ease of Use, Perceived Usefulness, Trust						

Results from F-testing, accompanied by a level of significance lower than 0.001 and an F-value of 65.251 exceeding the F-table value of 2.70, validate that the model satisfies the criteria for simultaneous testing. This is corroborated by the significance level being below 0.05 and the estimated F-statistic exceeding the tabulated value. Consequently, perceived simplicity of use, perceived utility, and trust concurrently influence QRIS usage decisions.

Results of the Determination Coefficient (R^2) Test

Determination coefficient assesses how far an exposure variable account for the variations observed in the dependent variable under the proposed model. This analysis demonstrates the model's explanatory capacity concerning the research phenomena.

Table 7. Result of the Coefficient of Determination Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.823[a]	.678	.668	1.853
Predictors: (Constant), Perceived Ease of Use, Perceived Usefulness, Trust				
Dependent Variable: Decision to Use				

The analysis reveals an an adjusted determining coefficient (Adjusted R Square) of 0.668, indicating that 66.8% of the variance in QRIS adoption decisions is explicable through the model. Perceptions ease of use, perceived utility, and trust elucidate this phenomenon, whereas 33.2% is attributed to additional factors not examined in the study.

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DISCUSSION

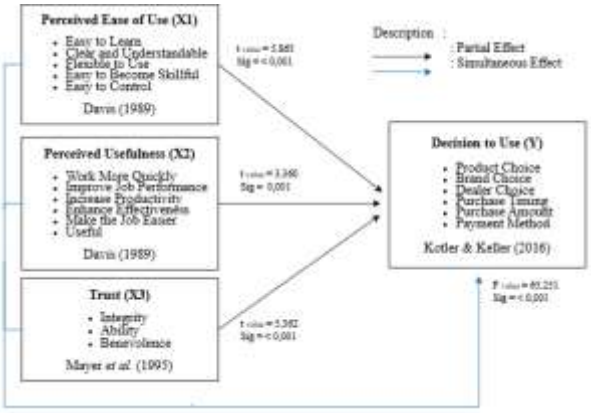


Figure 4. Research Model Results

The Impact of Perceived Ease of Use on Decision to Use

Empirical findings demonstrate the importance of perceived ease of use, which possesses a favorable and important impact on QRIS utilization decisions. When individuals perceive QRIS as comprehensible, learnable, and operable, their inclination to utilize the payment system intensifies. This indicates that ease in using the system is an important consideration in QRIS adoption because consumers prefer payment methods that are practical, simple, and efficient.

This finding is reinforced by the research of Yahya (2020), which shown that perceived ease of use influences QRIS adoption decisions. Zusrony *et al.* (2023) also reported that practical and simple QR-based payment systems encourage users to adopt digital payment services. In addition, Zalukhu & Lattu (2024) discovered that greater ease of use is a major factor in forming public acceptance of digital payment technologies.

The outcomes of this study illustrate the substantial impact of perceived ease of usage in influencing QRIS usage decisions positively. A system that is comprehensible, straightforward to master, and adaptable in operation can enhance user comfort and reinforce favorable perceptions during the transaction process. This condition encourages consumers to feel more confident and more inclined to choose QRIS for their daily payment activities.

The Impact of Perceived Usefulness on Decision to Use

Based on the research outcomes, perceived utility significantly increases users' decisions to adopt QRIS. This finding aligns with previous studies, notably Herawati &

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Mukhsin (2023), which demonstrated that perceived usefulness is pivotal in the acceptance of digital payments. Similarly Fatimah & Syamsiah (2023) found that users' perception of usefulness positively influences the acceptance of financial technology services.

This significant positive effect indicates that consumers choose QRIS because they consider it helpful in making transactions faster, more efficient, and less complicated. A higher perception regarding the usefulness of QRIS causes users to increasingly believe that digital payment systems provide practical value in supporting daily transactions.

QRIS is perceived as a payment system capable of enhancing transaction effectiveness and efficiency, which aligns with the needs of consumers who prioritize practicality and convenience during transactions. This finding shows that users' decisions to use QRIS are strongly influenced by the benefits they perceive from the system.

The Impact of Trust on Decision to Use

The results demonstrate that trust is substantial encourages consumers to use QRIS. When users believe that QRIS offers secure transactions, reliable system performance, and adequate data protection, their willingness to adopt the digital payment service tends to increase.

This conclusion is confirmed by Putri *et al.* (2023), who reached a conclusion that trust serves as one of the primary factors affecting QRIS usage decisions. Similarly, Destrina (2025) found that trust significantly influences consumers' intentions to use digital payment systems. In addition, Judijanto *et al.* (2024) emphasized that trust is formed through positive experiences, security assurance, and transparency within digital financial services.

The favorable correlation between trust and the decision-making process regarding the utilization of QRIS suggests that consumers tend to adopt QRIS when users believe the payment system operates safely, reliably, and consistently. A strong level of trust creates feelings of security and confidence among users during digital transactions, thereby encouraging continued QRIS usage.

The Impact of Perceived Ease of Use, Perceived Usefulness, and Trust on Decision to Use

This research concludes that users' decisions to adopt QRIS are significantly affected by perceived ease of use, perceived usefulness, and trust at the same time. This

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means that QRIS usage decisions emerge from a combination of perceived technological value and user confidence, rather than from a single determining factor.

Auliya *et al.* (2022) assert that perceptions regarding ease and utility considerably affect the acceptability toward digital payment technologies. Furthermore, Putri *et al.* (2023) shown that trust exerts a positive and strong impact on judgment to employ QRIS. Higher levels of perceived convenience, usefulness, and trust among respondents directly correlate with an increased tendency to utilize QRIS for transaction activities.

Such findings suggest that consumers' decisions regarding QRIS usage result from the convergence of several important elements. Consumers are more willing to use QRIS when they view the system as easy to apply, beneficial, safe, and supportive of faster everyday payment processes. These factors collectively minimize transactional barriers and strengthen users' confidence in adopting digital payment technology.

CONCLUSION

The choice to use QRIS is profoundly influenced through perceived ease of use, utility, and trustworthiness, whether analyzed individually or collectively. Perceived ease of use becomes the most dominant factor having an impact users' decisions, indicating that simple and practical transaction processes serve as the primary driver for QRIS adoption. Perceived usefulness supports users' decisions by providing efficiency and effectiveness during transactions, while trust strengthens users' confidence regarding the security and reliability of the digital payment system.

An Adjusted R Square coefficient of 0.668 indicates that 66.8% of the variance in QRIS adoption decisions is elucidated through perceived ease of use, utility, and trustworthiness. Meanwhile, the remaining 33.2% is attributed to variables beyond the purview of this study.

In summary, the decision regarding the use of QRIS is determined by the synergy between technological convenience, perceived transaction benefits, and users' trust toward digital payment systems, which together support efficient, practical, and secure transaction activities among housewives in Bandar Lampung.

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