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The Effect Of Perceived Usefulness And Perceived Ease Of Use On Interest In Using Qris With Trust As An Intervening Variable

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Abstract

This study aims to analyze the influence of perceived usefulness and perceived ease of use on the intention to use QRIS, with trust serving as an intervening variable among culinary business owners in South Jakarta. The study employed a quantitative approach with an explanatory design and a cross-sectional survey method. Primary data were collected through questionnaires distributed to 150 culinary business owners who had already adopted QRIS, using a purposive sampling technique. Data analysis was conducted using validity and reliability tests, classical assumption tests, multiple regression analysis, and the Sobel test to examine the mediating effect. The results indicate that perceived usefulness has a positive and significant effect on the intention to use QRIS. Trust was also found to have a positive and significant effect on the intention to use QRIS. In contrast, perceived ease of use did not have a significant effect on the intention to use QRIS. The mediation test revealed that trust was able to mediate the effect of perceived usefulness on the intention to use QRIS, but was unable to mediate the effect of perceived ease of use on the intention to use QRIS. These findings confirm that, in the context of culinary business owners who are already familiar with digital transactions, perceived benefits and trust in the system are more decisive factors than ease of use. This study contributes to the literature on digital payment technology adoption, particularly the application of the TAM model integrated with the trust variable in the context of QRIS usage among culinary business owners in urban areas.

Keywords: Social Learning Theory; Connectivism; Constructivism; Education.

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INTRODUCTION

The development of digital technology over the last decade has transformed the transaction patterns of Indonesian society. The shift from cash-based transactions to digital payments has become increasingly evident alongside the growing adoption of financial technology, which promotes efficiency, speed, and accessibility in payment services (Demirguc-Kunt et al., 2022). In response to the digitalization of payment systems, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) in 2019 as a national QR code–based payment standard that enables interoperability among payment service providers. The introduction of QRIS has simplified transactions and expanded access to digital payments for various segments of society, particularly micro, small, and medium enterprises (MSMEs) and retail businesses.

Data reported by Bank Indonesia throughout 2024 and until the end of 2025, as published by *Kontan.co.id* in January 2026, indicate that QRIS usage has continued to increase in terms of both the number of merchants and transaction volume (Kontan, 2026). These figures reflect changes in consumer transaction behavior, with people becoming increasingly accustomed to digital payment methods. Several publicly available reports also estimate that QRIS has reached tens of millions of users and merchants nationwide. Although these figures are estimations, numerous studies have shown that QRIS has developed into one of the most widely adopted digital payment systems in Indonesia. The transformation of digital payment systems has also accelerated the use of cashless transactions, particularly among modern consumers who prioritize transaction efficiency and payment convenience (Hidayanti & Ariani, 2025; Indah et al., 2025; Utami, 2025)].

Jakarta plays a crucial role in the national digital payment ecosystem as it serves as the center of economic and commercial activities in Indonesia. Numerous studies have demonstrated that the implementation of QRIS contributes to greater transaction efficiency, faster payment processing, and the acceleration of digital transformation in the business sector, especially among MSMEs. These findings suggest that regions with high levels of economic activity tend to become focal points for the development of digital payment systems in Indonesia (Khairani et al., 2025; Kusnandar et al., 2024; Nuraini et al., 2025).

The dominance of metropolitan areas in QRIS transactions reflects the high level of participation among consumers and business actors in adopting digital payment methods. Previous studies have shown that QRIS adoption continues to expand across urban economic centers and has become an integral component of Indonesia's national digital payment ecosystem

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(Amelia et al., 2025; Pancawati et al., 2025; Sholihah & Nurhapsari, 2023).



Figure 1. Distribution of QRIS Merchants in the DKI Jakarta Area
Source: Author's processing (DKI Jakarta PPKUKM Office, 2024; Bank Indonesia, 2024; ASPI, 2024)

Inequality in QRIS adoption remains visible across regions, although the use of digital payments continues to increase. Studies show that QRIS adoption is influenced by infrastructure readiness, digital literacy, and the characteristics of the business environment, causing usage levels to vary across regions (Andhika et al., 2025; Ekaputra et al., 2024; Santika et al., 2024). Urban areas with high economic activity tend to have greater digital transaction intensity, making them relevant locations for examining QRIS adoption behavior in the culinary business sector.

The Interactive QRIS (2024) mapping results show that culinary and retail MSMEs are the sectors with the highest QRIS adoption rates in Indonesia. The culinary sector consistently dominates the number of active merchants because its transactions are frequent, small to medium in value, and highly dependent on payment speed and convenience. With the high concentration of culinary businesses in South Jakarta, this sector is highly relevant for examining how business actors decide to adopt QRIS in their daily operations.

The Technology Acceptance Model (TAM), introduced by Davis (1989), explains that two main constructs, perceived usefulness and perceived ease of use, are key determinants influencing individuals' intention to use technology (Davis, 1989). This finding is supported by various studies in Indonesia showing that both constructs consistently influence the intention to adopt digital payment technology (Aprila et al., 2024; Tamaela et al., 2025). In digital payment

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systems, user decisions are not only determined by perceived usefulness and ease of use, but also by trust in the security and reliability of the system (Diandra et al., 2026).

Trust plays an important role in reducing perceived risk and increasing users' confidence in conducting digital transactions. Studies in Indonesia show that trust in digital payment systems significantly affects fintech service adoption and is closely related to users' perceived risk toward financial technology (Rufaidah et al., 2025; Wijaya & Susilawati, 2021). Several international studies also show that trust not only directly affects usage intention, but also strengthens the relationship between perceived usefulness, perceived ease of use, and intention to use digital payment technology. Research indicates that perceived usefulness and ease of use can increase users' trust in the system, which then encourages sustainable technology usage intention (Febriyani & Gunarsih, 2025; Maulana & Sarianti, 2025; Primandari & Suprapti, 2022).

The literature on QRIS in Indonesia shows that existing studies still mainly focus on general contexts, while urban regional characteristics and specific business sectors such as culinary businesses in South Jakarta remain underexplored. Research that positions trust as an intervening variable between perceived usefulness and perceived ease of use toward QRIS usage intention is also still limited in the Indonesian context. This creates a research gap that needs to be explored to understand how these two constructs, with trust as a mediator, can influence QRIS usage intention among culinary business actors in South Jakarta.

Based on the discussion above, this study aims to analyze the effect of perceived usefulness and perceived ease of use on QRIS usage intention, with trust as an intervening variable among culinary business actors in South Jakarta. The findings are expected to strengthen the literature on digital payment technology acceptance and provide practical recommendations for service providers and business actors to improve the optimal and sustainable use of QRIS.

OVERVIEW OF PERCEIVED USEFULNESS (PU)

Perceived usefulness (PU) is defined as the extent to which an individual believes that using a technology can improve performance or provide functional benefits (Davis, 1989). In the Technology Acceptance Model (TAM), PU is a key construct that explains why individuals adopt technology based on their perception that the technology can help them perform tasks more efficiently. The greater the perceived benefits, the higher the individual's tendency to use the technology.

The use of QRIS in digital payments reflects perceived usefulness through its ability to speed up transactions, reduce queues, minimize payment errors, and simplify financial recording.

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Previous studies show that perceived usefulness has a significant effect on the intention to use digital financial technology (Febisatria et al., 2025; Saputri et al., 2025). This confirms that perceived benefits are a key determinant in the adoption of modern payment systems.

The relevance of PU in the culinary sector in South Jakarta appears in its fast and high-frequency transaction patterns. Culinary business owners who believe that QRIS can improve operational efficiency and customer convenience tend to have a higher intention to use it continuously.

OVERVIEW OF PERCEIVED EASE OF USE (PEOU)

Perceived ease of use (PEOU) refers to the degree of ease individuals feel when using a technology (Davis, 1989). In TAM, PEOU influences usage intention both directly and indirectly through PU because easy-to-use technology increases perceived usefulness. The easier a technology is to understand, operate, and learn, the greater the possibility that someone will adopt it.

In digital payment, perceived ease of use refers to the perception that QRIS is easy to learn, does not require complex technical skills, and is practical for daily transactions. Various studies in Indonesia show that perceived ease of use has a significant effect on the intention to use QR code-based digital payment systems, particularly among merchants and MSME actors (Hidayati & Karim, 2024; Octavianingrum et al., 2023; Rahmi et al., 2023).

Improving the ease of QRIS use is very important for culinary business owners in South Jakarta because employees need a fast, efficient, and simple transaction process. Merchants who feel that QRIS is easy to operate, both when receiving payments and reconciling transactions, will be more likely to use QRIS consistently.

OVERVIEW OF TRUST

Trust in the context of financial technology is defined as users' belief that the system they use is secure, reliable, and able to protect their transactions. Trust is an important factor in reducing perceived risk, especially in digital payment technology related to transaction security and system stability (Oktaviar et al., 2024; Rambe et al., 2025; Rusminah et al., 2024).

Previous studies show that trust acts as an important mediator in the relationship between perceived usefulness and perceived ease of use toward the intention to use digital technology. When users perceive that a technology provides real benefits and is easy to use, this perception tends to increase their trust in the system. The trust that is formed then strengthens individuals'

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decisions to adopt the technology more intensively and sustainably (Alalwan et al., 2017; Madan & Yadav, 2018).

Trust in digital payment systems is a crucial factor for culinary business owners in South Jakarta in using QRIS, as digital transactions highly depend on connection reliability, payment security, and recording accuracy. Merchants who trust the QRIS system in terms of both security and service quality will be more confident and interested in continuing to use it.

OVERVIEW OF QRIS USAGE INTENTION (BEHAVIORAL INTENTION)

Usage intention or behavioral intention refers to an individual's tendency to use a technology continuously in the future (Davis, 1989). In TAM, usage intention is influenced by PU and PEOU and can be strengthened by psychological factors such as trust, perceived value, and perceived risk.

In the context of digital payments, the intention to use QRIS is determined by perceived usefulness, perceived ease of use, and the level of trust in system security. Previous studies show that users who perceive QRIS as useful, easy to use, and trustworthy have a higher tendency to adopt it in daily transaction activities (Agnesia & Puspawati, 2025; Mayandra, 2024; Zakiyah et al., 2025).

For culinary business owners in South Jakarta, QRIS usage intention is closely related to the need to provide fast, secure, and efficient transaction services to customers. Therefore, usage intention is influenced by positive experiences in using QRIS and the belief that this technology supports smooth business operations.

HYPOTHESIS FORMULATION

Several previous studies show that the adoption of digital payments, including QRIS, is influenced by perceived usefulness, ease of use, and the level of trust in the system. A study by Sholihah and Nurhapsari found that the constructs of the Technology Acceptance Model significantly influence the intention to use QRIS among MSMEs (Sholihah & Nurhapsari, 2023). Similar findings were reported by Santika et al., who emphasized that perceived usefulness and perceived ease of use are the main determinants of QRIS adoption among business actors [12]. Hidayati and Karim also proved that perceived ease of use and perceived usefulness have a positive effect on merchants' intention to use QRIS (Hidayati & Karim, 2024).

Octavianingrum et al. showed that financial literacy, perceived usefulness, and perceived ease of use play an important role in increasing the intention to use QRIS in the creative industry

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[26]. Febriyani and Gunarsih found that trust can intervene in the relationship between perceived usefulness, perceived ease of use, and intention to use QRIS (Febriyani & Gunarsih, 2025). These findings indicate that the TAM model combined with trust remains relevant for explaining QRIS adoption behavior among business actors in Indonesia.

Perceived usefulness describes the extent to which users believe that technology provides benefits in improving business efficiency and performance. Technology that is considered to provide real benefits tends to increase usage intention because users perceive the functional value of the system. Various studies in Indonesia show that perceived usefulness has a positive effect on the intention to use digital payments, including QRIS (Hidayati & Karim, 2024; Octavianingrum et al., 2023; Santika et al., 2024).

H1: Perceived Usefulness has a positive effect on Intention to Use QRIS.

Perceived ease of use refers to the degree of ease perceived by users in understanding and operating technology. An easy-to-use system increases user comfort in transactions and encourages continuous usage intention. Previous studies show that perceived ease of use has a significant effect on the intention to use QR code-based digital payment systems (Hidayati & Karim, 2024; Rahmi et al., 2023; Sholihah & Nurhapsari, 2023).

H2: Perceived Ease of Use has a positive effect on Intention to Use QRIS.

Trust is an important factor in the adoption of digital payment technology because it relates to security, reliability, and transaction protection. A high level of trust can reduce perceived risk and increase business actors' confidence in using QRIS. Studies in Indonesia show that trust has a significant effect on the use of digital payment and fintech services (Oktaviar et al., 2024; Rambe et al., 2025; Wijaya & Susilawati, 2021).

H3: Trust has a positive effect on Intention to Use QRIS.

In addition to its direct effect, trust also acts as an intervening variable that bridges the relationship between perceived usefulness and usage intention. When business actors perceive that QRIS provides real benefits for transaction efficiency, this perception can increase their trust in the system. The trust that is formed then strengthens the intention to use QRIS. Previous studies show that trust can intervene in the effect of perceived usefulness on the intention to use digital technology (Febriyani & Gunarsih, 2025; Primandari & Suprapti, 2022).

H4: Trust intervenes in the effect of Perceived Usefulness on Intention to Use QRIS.

Ease of use also has the potential to increase users' trust in digital payment systems. Technology that is easy to understand and operate tends to be perceived as more reliable and secure, strengthening users' confidence in the system. Increased trust then encourages

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continuous intention to use QRIS. Previous studies show that trust acts as a mediator between perceived ease of use and the intention to use digital technology (Febriyani & Gunarsih, 2025; Primandari & Suprapti, 2022).

H5: Trust intervenes in the effect of Perceived Ease of Use on Intention to Use QRIS.

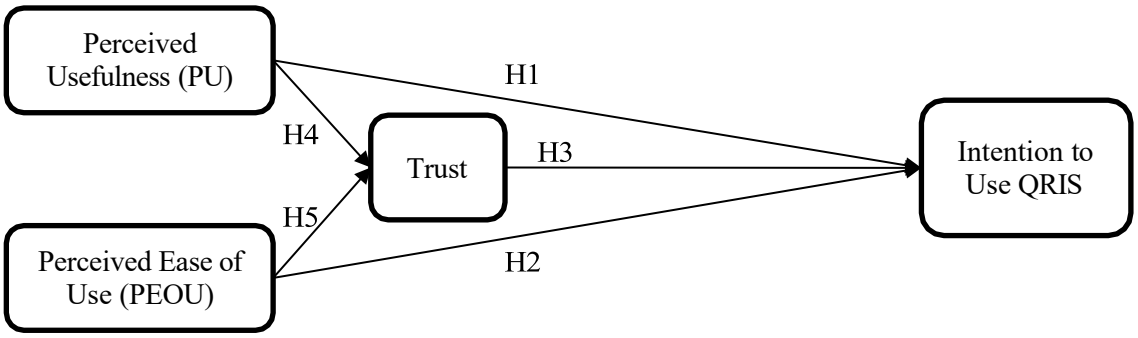


Figure 2. Research Hypothesis

METHODOLOGY

This study employed a quantitative approach with an explanatory research design aimed at analyzing the effect of perceived usefulness and perceived ease of use on the intention to use QRIS, with trust as an intervening variable. A quantitative approach was selected because it enables the objective testing of relationships among variables through statistical analysis based on numerical data.

A survey method with a cross-sectional approach was used in this study, in which data were collected within a specific period of time. Primary data were obtained through the distribution of a structured questionnaire developed using a five-point Likert scale, ranging from strongly disagree to strongly agree. The questionnaire instrument was adapted from relevant previous studies and adjusted to the context of QRIS use among culinary business actors in South Jakarta. The questionnaire was distributed online to reach a wider range of respondents. Secondary data were collected from official reports issued by Bank Indonesia, the Indonesian Payment System Association (ASPI), and scientific publications related to QRIS and digital payment adoption.

The unit of analysis in this study was culinary business actors operating in South Jakarta who had used QRIS as a payment method. Due to the limited availability of clearly identifiable population data, a non-probability sampling technique using purposive sampling was applied. The

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respondent criteria in this study included: (1) culinary business actors located in South Jakarta, (2) those who had used QRIS in transaction activities, and (3) those directly involved in the payment acceptance process. The sample size was determined based on the guideline proposed by Hair et al., which recommends a minimum sample size of 5–10 respondents for each research indicator (Hair Jr et al., 2021). With a total of 15 indicators used in this study, the minimum recommended sample size was 150 respondents (15 × 10). This sample size determination aimed to ensure the stability of parameter estimation and improve the reliability of the statistical analysis results. This study therefore targeted a number of respondents that met these requirements. The findings of this study are limited to the characteristics of the sample examined and are not intended to be broadly generalized to the entire population of culinary business actors in South Jakarta.

The research variables consisted of perceived usefulness and perceived ease of use as independent variables, trust as an intervening variable, and intention to use QRIS as the dependent variable. The operationalization of variables was based on indicators that had been validated in previous studies and adjusted to the context of this research. The details of the operational definitions and measurement indicators of the variables are presented in the variable operationalization table.

Data analysis was conducted using multiple regression analysis to examine the direct effects among variables. Before the main analysis was performed, the data were tested through validity and reliability tests to ensure the feasibility of the research instrument. In addition, classical assumption tests, including residual normality, multicollinearity, and heteroscedasticity tests, were conducted to ensure that the regression assumptions were fulfilled. The role of trust as an intervening variable was tested through total effect analysis, as well as the Sobel test and bootstrapping method as recommended by (Sobaih et al., 2022). All data processing and analysis procedures were carried out using SPSS statistical software.

Table 1. Operationalization of Variables

Variable	Conceptual Definition	Indicators	Source
Perceived Usefulness	The extent to which business actors believe that the use of QRIS can improve business performance, productivity, and effectiveness.	PU1 = QRIS improves business performance in serving customers. PU2 = QRIS speeds up the payment process compared to other methods.	Olivia & Marchyta (2022)

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		PU3 = QRIS increases business productivity. PU4 = QRIS enables businesses to serve more customers within the same period of time. PU5 = QRIS improves business operational efficiency. PU6 = QRIS provides convenience in the payment process. PU7 = QRIS makes transactions more practical than cash payments. PU8 = QRIS improves the effectiveness of business transactions.	
Perceived Ease of Use	The extent to which business actors perceive QRIS as easy to learn and use in transaction activities.	PEOU1 = QRIS is easy to learn. PEOU2 = The procedure for using QRIS is easy to understand. PEOU3 = It does not take a long time to understand QRIS. PEOU4 = QRIS is easy to use in daily transactions. PEOU5 = QRIS facilitates the fulfillment of payment transaction needs. PEOU6 = Users can use QRIS smoothly after several uses. PEOU7 = Users do not experience difficulties when using QRIS. PEOU8 = The process of	Olivia & Marchyta (2022)

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		receiving payments through QRIS is very easy.	
Trust	The level of business actors' trust in the capability, integrity, and security of the QRIS system in supporting digital transactions.	T1 = QRIS has good system capability in processing transactions. T2 = QRIS is able to carry out transactions accurately. T3 = QRIS has reliable technology for digital transactions. T4 = QRIS provides services in accordance with applicable regulations. T5 = QRIS provides a sense of security in transactions. T6 = Business actors trust QRIS in their business activities.	Kurnia & Tandijaya (2023)
Intention to Use QRIS	The level of business actors' willingness and tendency to use QRIS continuously and recommend it to others.	M1 = Intend to use QRIS regularly. M2 = Will continue using QRIS in business transactions. M3 = Plan to use QRIS continuously in the future. M4 = Will frequently use QRIS in business transactions. M5 = Willing to recommend QRIS to other business actors. M6 = Will suggest that customers use QRIS.	Kurnia & Tandijaya (2023)

RESULTS AND DISCUSSION

The distribution of characteristics of 150 culinary business respondents operating in South Jakarta and using QRIS was analyzed to provide a general overview of the profile of culinary

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business actors who became the object of this study. The interpretation was carried out by examining frequency proportions and percentages to identify the dominant category in each indicator, so that it could descriptively reflect the population condition (Sugiyono, 2022). The distribution of respondent characteristics is presented in the table below.

Table 2. Descriptive Analysis of Respondent Frequency Distribution Based on Characteristics

No	Characteristic	Category	Frequency (n)	Percentage (%)
1	Gender	Male	88	58,67
		Female	62	41,33
2	Age	< 25 years	18	12,00
		25 – 34 years	56	37,33
		35 – 44 years	42	28,00
		45 – 54 years	24	16,00
		≥ 55 years	10	6,67
3	Last Education	Senior High School/Vocational School	54	36,00
		Diploma	28	18,67
		Bachelor's Degree	52	34,67
		Master's Degree	10	6,67
		Others	6	4,00
4	Type of Culinary Business	Restaurant	30	20,00
		Café	34	22,67
		Food Stall	46	30,67
		Street Food / Cart	28	18,67
		Others	12	8,00
5	Length of Business Operation	< 1 year	16	10,67
		1 – 3 years	48	32,00
		4 – 6 years	36	24,00
		7 – 10 years	28	18,67
		> 10 years	22	14,67
6	Length of QRIS Use	< 6 months	20	13,33

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No	Characteristic	Category	Frequency (n)	Percentage (%)
		6 months – 1 year	38	25,33
		1 – 2 years	52	34,67
		> 2 years	40	26,67
7	Average QRIS Transactions per Day	< 10 transactions	22	14,67
		10 – 20 transactions	48	32,00
		21 – 30 transactions	44	29,33
		> 30 transactions	36	24,00

Table 2 shows the dominance of male business actors within the productive age range of 25–34 years. Most businesses fall into the categories of food stalls and cafés, with a business operating period of 1–3 years, reflecting the characteristics of growing MSMEs. QRIS use has been relatively established, with most business actors having used it for 1–2 years. The intensity of QRIS transactions is dominated by the range of 10–30 transactions per day, indicating a fairly high level of digital payment adoption in daily operational activities.

Instrument testing was conducted to ensure that each statement item was able to measure the research variables accurately and consistently. Validity was measured by comparing the calculated r value with the r table value (0.1603), while reliability was assessed using Cronbach's Alpha with a minimum threshold of 0.70 (Ghozali, 2017). The results of the validity and reliability tests are presented in the table below.

Table 3. Results of Research Instrument Testing (Validity and Reliability)

Variable	Item	Calculated r	r table (N=148)	Cronbach's Alpha
Perceived usefulness (PU)	PU1	.832**	0.1603	0.944
	PU2	.891**		
	PU3	.799**		
	PU4	.869**		
	PU5	.853**		
	PU6	.855**		
	PU7	.857**		
	PU8	.848**		

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Perceived ease of use (PEOU)	PEOU1	.878**		0.952
	PEOU2	.888**		
	PEOU3	.891**		
	PEOU4	.763**		
	PEOU5	.908**		
	PEOU6	.855**		
	PEOU7	.898**		
	PEOU8	.880**		
Trust (T)	T1	.806**		0.741
	T2	.541**		
	T3	.708**		
	T4	.721**		
	T5	.661**		
	T6	.641**		
Interest (M)	M1	.497**		0.86
	M2	.812**		
	M3	.860**		
	M4	.874**		
	M5	.883**		
	M6	.852**		

The results show that all items in the variables Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust (T), and Interest (M) have calculated r values greater than the r table value (0.1603), so all items are declared valid. The Cronbach's Alpha values for each variable are 0.944 for PU, 0.952 for PEOU, 0.741 for Trust, and 0.860 for Interest, all of which are above the minimum threshold of 0.70. Therefore, the research instrument is considered reliable and suitable for further analysis.

The normality test was conducted to ensure that the research data were normally distributed as one of the assumptions in regression analysis. The criterion used was a significance value (Asymp. Sig.) greater than 0.05 (Aslam, 2024). The results of the normality test are presented in the table below.

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Table 4. Results of the Classical Assumption Test for Residual Normality (Kolmogorov-Smirnov Test)

Kolmogorov-Smirnov	Model 1	Model 2
N	150	150
Test Statistic	0.062	0.080
Asymp. Sig. (2-tailed)	.200[c,d]	.197[c]

The results show that the significance value for Model 1 is 0.200 and for Model 2 is 0.197, both of which are greater than 0.05. This indicates that the data in both models are normally distributed. Therefore, the normality assumption is fulfilled, and the analysis can proceed to the regression stage.

The multicollinearity test was conducted to ensure that there was no high correlation among the independent variables in the regression model. The criteria used were Tolerance > 0.10 and VIF < 10 (Ahmad et al., 2021). The results of the multicollinearity test are presented in the table below.

Table 5. Results of the Classical Assumption Test for Multicollinearity (Tolerance and VIF)

Variable	Model 1		Model 2	
	Tolerance	VIF	Tolerance	VIF
Perceived usefulness (PU)	0.361	2.769	0.316	3.163
Perceived ease of use (PEOU)	0.361	2.769	0.355	2.820
Trust (T)	-	-	0.599	1.670

The results show that all variables in both models have Tolerance values above 0.10 and VIF values below 10. In Model 1, PU and PEOU have VIF values of 2.769, while in Model 2, the VIF values range from 1.670 to 3.163. Therefore, there is no indication of multicollinearity in the research model, so the independent variables can be used simultaneously in the regression analysis.

The heteroscedasticity test was conducted to determine whether there was unequal residual variance in the regression model. The criterion used was a significance value greater than 0.05, which indicates the absence of heteroscedasticity (Kumar, 2023). The results of the heteroscedasticity test are presented in the table below.

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Table 6. Results of the Classical Assumption Test for Heteroscedasticity (Glejser Test)

Variable	Model 1	Model 2
Perceived usefulness (PU)	0.569	0.187
Perceived ease of use (PEOU)	0.819	0.413
Trust (T)	-	0.846

The results show that all variables in both models have significance values above 0.05. In Model 1, PU and PEOU have significance values of 0.569 and 0.819, respectively. In Model 2, the significance value of PU is 0.187, PEOU is 0.413, and Trust is 0.846. Therefore, the regression model does not indicate heteroscedasticity.

The simultaneous test was conducted to determine the joint effect of the independent variables on the dependent variable. The testing criterion used a significance value of < 0.05 (Kim et al., 2024). The results of the simultaneous test are presented in the table below.

Table 7. Results of the Simultaneous Test (F-Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.643	2	12.322	49.234	.000[b]
	Residual	36.789	147	0.250		
	Total	61.433	149			
2	Regression	26.200	3	8.733	24.164	.000[b]
	Residual	52.766	146	0.361		
	Total	78.966	149			

1. Dependent Variable: Trust (T)
2. Dependent Variable: Minat (M)

The results show that the significance values in Model 1 and Model 2 are both 0.000, which is lower than 0.05. This indicates that the independent variables simultaneously have a significant effect on the dependent variables, both in the Trust model and the Interest model.

Partial testing was conducted to determine the individual effect of each independent variable on the dependent variable. The testing criterion used a significance value of < 0.05 (Hair Jr et al., 2021). The results of the partial test are presented in the table below.

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Table 8. Results of the Partial Test (t-test) and Hypothesis Testing

Hypothesis	Variable Relationship	Coefficient	t	Sig.	Decision
H1	Perceived Usefulness → Intention	0,397	3,302	0,001	Accepted
H2	Perceived Ease of Use → Intention	0,063	0,551	0,583	Rejected
H3	Trust → Intention	0,292	3,341	0,001	Accepted

The results show that Perceived Usefulness has a significance value of 0.001 (< 0.05) with a positive coefficient of 0.397. Therefore, H1 is accepted, meaning that Perceived Usefulness has a positive and significant effect on Intention to Use QRIS. Perceived Ease of Use has a significance value of 0.583 (> 0.05) with a positive coefficient of 0.063. Therefore, H2 is rejected, meaning that Perceived Ease of Use does not have a significant effect on Intention to Use QRIS. Trust has a significance value of 0.001 (< 0.05) with a positive coefficient of 0.292. Therefore, H3 is accepted, meaning that Trust has a positive and significant effect on Intention to Use QRIS.

After the partial test (t-test) was conducted, the next stage was to examine the mediation effect using the Sobel test to determine the significance of the intervening variable, namely Trust. The Sobel test was carried out by calculating the z-statistic value based on the path coefficient and standard error of each variable. The testing criterion used was z > 1.96 at the 5% significance level, indicating a significant mediation effect (Baron & Kenny, 1986). The Sobel test formula is as follows (Abu-Bader & Jones, 2021):

$$Z = \frac{a \times b}{\sqrt{b^2 \times S^2_a + a^2 \times S^2_b}}$$

Description:

a = path coefficient from the independent variable to the mediator

b = path coefficient from the mediator to the dependent variable

S_a = standard error of coefficient a

S_b = standard error of coefficient b

The standard error is obtained from:

$$S_a = \frac{a}{t_a}, S_b = \frac{b}{t_b}$$

In the mediation calculation of Trust on Perceived Usefulness, it was found that:

$$a = 0{,}486, \quad t_a = 4{,}573 \rightarrow S_a = \frac{0{,}486}{4{,}573} = 0{,}106$$

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$$b = 0{,}292, \qquad t_b = 3{,}341 \rightarrow S_b = \frac{0{,}292}{3{,}341} = 0{,}087$$

Calculation:

$$Z = \frac{0{,}486 \times 0{,}292}{\sqrt{(0{,}292^2 \times 0{,}106^2) + (0{,}486^2 \times 0{,}087)}} = 2{,}68$$

The results show that the Z value = 2.68 > 1.96, indicating that the mediation effect is significant. Therefore, Trust is proven to mediate the effect of Perceived Usefulness on Intention to Use QRIS, so H4 is accepted.

In the calculation of Trust mediation on Perceived Ease of Use, it is found that:

$$a = 0{,}174, t_a = 1{,}636 \rightarrow S_a = \frac{0{,}174}{1{,}636} = 0{,}106$$

$$b = 0{,}292, t_b = 3{,}341 \rightarrow S_b = \frac{0{,}292}{3{,}341} = 0{,}087$$

Calculation:

$$Z = \frac{0{,}174 \times 0{,}292}{\sqrt{(0{,}292^2 \times 0{,}106^2) + (0{,}174^2 \times 0{,}087)}} = 1{,}50$$

The results show that Z = 1.50 < 1.96, indicating that the mediation effect is not significant. Therefore, Trust does not mediate the effect of Perceived Ease of Use on Intention to Use QRIS, so H5 is rejected. The Sobel test results are presented in the following table.

Table 9. Sobel Test Results

Hypothesis	Variable Relationship	Coefficient (a×b)	Z (Sobel)	Criterion	Decision
H4	PU → Trust → Intention	0,142	2,68	> 1,96	Accepted
H5	PEOU → Trust → Intention	0,051	1,50	< 1,96	Rejected

Based on the regression analysis results, the resulting equation model is as follows:

Model 1 (Dependent Variable: Trust)

$$T = 1{,}216 + 0{,}486\,PU + 0{,}174\,PEOU$$

Model 2 (Dependent Variable: Interest)

$$M = 1{,}194 + 0{,}142\,PU + 0{,}051\,PEOU + 0{,}292\,T$$

Interpretation shows that Perceived Usefulness and Trust make a positive contribution to

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increasing Interest in Using QRIS, while Perceived Ease of Use does not show a significant effect in the model.

The coefficient of determination analysis was conducted to determine the ability of the independent variables to explain the dependent variable. The R Square value indicates the proportion of variation in the dependent variable that can be explained by the model (Hair Jr et al., 2021). The results of the analysis are presented in the table below.

Table 10. Results of the Coefficient of Determination Test (R Square)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.633	0.401	0.393	0.50027
2	0.576	0.332	0.318	0.60118

1. Dependent Variable: Trust (T)
2. Dependent Variable: Trust (T), Interest (M)

The results show that in Model 1, the R Square value is 0.401, meaning that 40.1% of the variation in Trust can be explained by Perceived Usefulness and Perceived Ease of Use, while the remaining 59.9% is influenced by other factors outside the model. In Model 2, the R Square value is 0.332, indicating that 33.2% of the variation in Interest can be explained by Perceived Usefulness, Perceived Ease of Use, and Trust, while 66.8% is influenced by other variables not examined in this study. Therefore, the research variable framework is presented as follows.

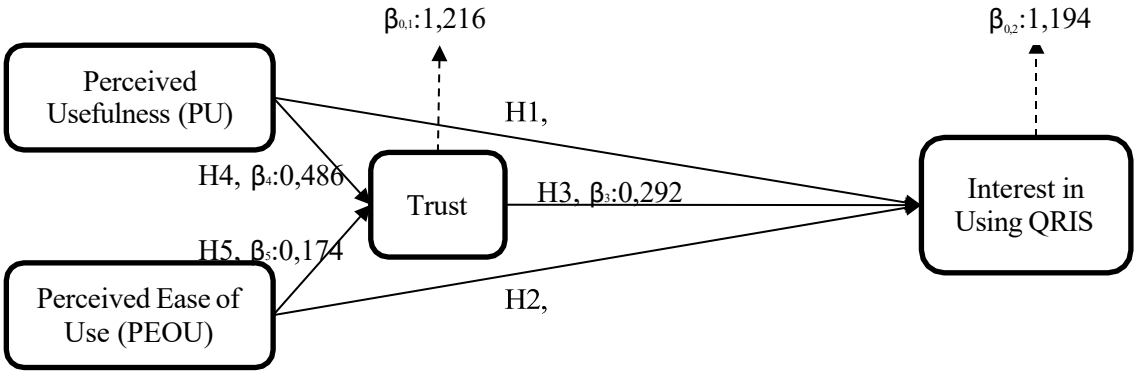


Figure 3. Research Hypotheses

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THE EFFECT OF PERCEIVED USEFULNESS ON INTENTION TO USE QRIS

The results show that Perceived Usefulness has a positive and significant effect on Intention to Use QRIS, with a significance value of 0.001 (< 0.05) and a coefficient of 0.397; therefore, H1 is accepted. This finding indicates that the higher business actors' perception of the benefits of QRIS, the higher their intention to use it in transaction activities. This result is consistent with the Technology Acceptance Model, which states that perceived usefulness is a main determinant of technology adoption. This study is also in line with the findings of Febisatria et al. (2025) and Saputri et al. (2025), which show that perceived usefulness significantly affects the intention to use digital payment systems (Febisatria et al., 2025; Saputri et al., 2025). However, this result differs from several studies stating that other factors, such as risk or habit, are more dominant than usefulness in influencing technology-use intention. This argument is supported by Davis, who states that the functional benefits of technology are a key driver of adoption (Davis, 1989), and by Santika et al. (2024), who found that business actors are more interested in using QRIS when the technology can improve operational efficiency and service quality (Santika et al., 2024).

THE EFFECT OF PERCEIVED EASE OF USE ON INTENTION TO USE QRIS

The results show that Perceived Ease of Use does not have a significant effect on Intention to Use QRIS, with a significance value of 0.583 (> 0.05) and a coefficient of 0.063; therefore, H2 is rejected. This indicates that ease of use is not yet a main factor in increasing QRIS usage intention among culinary business actors in South Jakarta. This result is not in line with the Technology Acceptance Model, which states that ease of use directly affects technology-use intention (Davis, 1989). It also differs from previous studies that found a significant effect of perceived ease of use on QRIS usage intention (Hidayati & Karim, 2024; Rahmi et al., 2023; Sholihah & Nurhapsari, 2023). However, this result can be explained by the fact that business actors who are already familiar with digital technology tend not to consider ease of use as a primary factor. This argument is supported by the view that the effect of perceived ease of use may decrease when users already have technological experience(Davis, 1989), and by the finding that, among experienced users, technological usefulness is more dominant than ease of use (Octavianingrum et al., 2023).

THE EFFECT OF TRUST ON INTEREST IN USING QRIS

The results show that trust has a positive and significant effect on interest in using QRIS, with a significance value of 0.001 (< 0.05) and a coefficient of 0.292; therefore, H3 is accepted.

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This finding indicates that the level of trust in the security and reliability of the QRIS system is an important factor in increasing usage interest. This result is consistent with previous studies stating that trust is a key factor in the adoption of digital financial technology (Oktaviar et al., 2024; Rambe et al., 2025; Rusminah et al., 2024). It is also in line with the integration model of TAM and trust, which emphasizes that trust strengthens the relationship between technology perception and usage interest (Alalwan et al., 2017; Madan & Yadav, 2018). This finding differs from several studies that found price factors or incentives to be more dominant than trust in encouraging QRIS use. Several supporting arguments state that trust can reduce perceived risk in digital transactions, making users feel safer and more confident when using digital payment technology.

THE ROLE OF TRUST IN THE EFFECT OF PERCEIVED USEFULNESS ON INTEREST

The results show that trust is able to mediate the effect of perceived usefulness on interest in using QRIS, with a Z value of 2.68 (> 1.96); therefore, H4 is accepted. This indicates that perceived usefulness not only has a direct effect on interest but also an indirect effect through increased trust in the system. This result is consistent with previous studies stating that trust acts as a mediator in the relationship between perceived usefulness and interest in using technology (Febriyani & Gunarsih, 2025; Primandari & Suprapti, 2022). It is also consistent with the Technology Acceptance Model, which explains that psychological factors such as trust can strengthen the effect of usefulness on usage intention (Davis, 1989). This finding differs from studies stating that trust mediation is not significant because users focus more on direct benefits. Several supporting arguments state that the perceived benefits of QRIS, such as transaction speed and efficiency, can increase business actors' confidence in the system, thereby strengthening their interest in continuous use.

THE ROLE OF TRUST IN THE EFFECT OF PERCEIVED EASE OF USE ON INTEREST

The results show that trust is unable to mediate the effect of perceived ease of use on interest in using QRIS, with a Z value of 1.50 (< 1.96); therefore, H5 is rejected. This indicates that ease of use is not strong enough to increase trust and subsequently encourage usage interest. This result is not consistent with previous studies stating that trust can mediate the relationship between perceived ease of use and usage interest (Febriyani & Gunarsih, 2025; Primandari & Suprapti, 2022). This finding can be explained by the fact that business actors may already consider QRIS a commonly used technology, so ease of use no longer significantly affects trust. Several supporting arguments state that the effect of ease of use may be indirect and weaken as user

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experience increases (Davis, 1989). This is also supported by findings that, in the context of familiar technology, trust is more influenced by security and reliability than by ease of use.

CONCLUSION

This study shows that the intention to use QRIS among culinary business actors in South Jakarta is more strongly influenced by perceived usefulness and trust in the system. Perceived usefulness has a positive effect on the intention to use QRIS, meaning that the greater the benefits of QRIS in accelerating transactions, improving efficiency, and supporting business operations, the stronger the intention of business actors to continue using it. Trust also has a positive effect on usage intention, indicating that security, reliability, and confidence in the system are important elements in encouraging QRIS adoption. Conversely, perceived ease of use does not show a significant effect on usage intention, indicating that ease of use is no longer a main consideration for business actors who are already familiar with digital payment technology. In terms of the intervening variable, trust is proven to mediate the effect of perceived usefulness on the intention to use QRIS, but it does not mediate the effect of perceived ease of use.

The implications of this study show that strengthening QRIS use in the culinary sector should not only focus on simplifying features, but should also be directed toward increasing tangible benefits and strengthening business actors' trust. Digital payment service providers, banks, and regulators need to emphasize transaction efficiency, service speed, recording accuracy, system stability, and transaction security so that the intention to use QRIS becomes stronger and more sustainable. These findings also reinforce the relevance of the Technology Acceptance Model in explaining technology adoption behavior, while showing that in the context of digital payments that are already relatively familiar, usefulness and trust are more dominant than ease of use.

This study has limitations because it was conducted only among culinary business actors in South Jakarta, used a cross-sectional approach, and involved a limited number of variables. Therefore, the findings cannot be broadly generalized to all business sectors or other regions with different characteristics. Future research is recommended to expand the geographical scope and business sectors, use a longitudinal design, and include other variables such as perceived risk, usage habits, digital literacy, system quality, and promotional support so that the explanatory model of QRIS usage intention becomes stronger. A more comprehensive analytical approach, such as SEM, can also be used to examine the relationships among variables in greater depth.

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