ENHANCING ENGAGEMENT IN QRIS ADOPTION: THE IMPACT OF EASE OF USE ON USAGE DECISIONS WITH TRUST AS A MEDIATING VARIABLE AMONG USERS IN JAMBI PROVINCE

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Abstract

This study examines the impact of ease of use on QRIS usage decisions, with trust as a mediating variable among users in Jambi Province. Employing a quantitative approach with a survey method, data were collected from 100 respondents and analyzed using Partial Least Squares (PLS). The findings reveal that ease of use has a positive and significant effect on user trust—individuals who perceive QRIS as easy to learn and operate tend to exhibit higher levels of trust. However, ease of use does not directly influence usage decisions. Instead, trust plays a crucial mediating role, significantly affecting users' decisions to adopt QRIS. These results highlight the necessity of enhancing usability and fostering trust to drive broader adoption. This study contributes to the existing literature by providing empirical evidence on the mediating role of trust in the relationship between ease of use and usage decisions in the context of digital payment adoption. The findings offer practical implications for policymakers, financial institutions, and QRIS developers in designing strategies that improve user experience and build trust to accelerate QRIS adoption. By addressing key factors influencing user decisions, this research supports the development of more effective digital payment ecosystems in Indonesia

Keywords: Ease of Use, Trust, Usage Decision, QRIS, Mediation

Introduction

The rapid advancement of information and communication technology has significantly transformed various aspects of daily life, including the evolution of payment systems (Putri et al., 2024). As technology progresses and consumer needs expand, payment methods have shifted from traditional cash transactions to various forms of electronic money (Adiyanti & Pudjihardjo, 2015). One of the most prominent innovations in digital payment systems is the Quick Response Code Indonesian Standard (QRIS), developed through collaboration between the payment system industry and Bank Indonesia (bi.go.id, 2020). QRIS has gained widespread adoption due to its efficiency, accessibility, and potential to enhance financial inclusion. However, despite its increasing popularity, factors influencing QRIS adoption, particularly the role of ease of use and trust, require further investigation.

Ease of use plays a crucial role in shaping user perceptions and adoption decisions. A system that is intuitive and simple to operate enhances user confidence, making individuals more likely to integrate it into their financial activities. When users perceive QRIS as easy to understand and use, they are more inclined to adopt it. Conversely, if they find the system complex or unclear, they may be reluctant to use it (Ernawati & Noersanti, 2020). Although previous studies have highlighted the importance of ease of use in technology adoption, there remains a gap in understanding whether ease of use directly influences usage decisions or whether its impact is mediated by other factors, such as trust.

Trust is another critical factor in QRIS adoption, particularly in relation to security and reliability. Users are more likely to adopt a digital payment system when they trust that their transactions are secure and protected from fraud or errors. High levels of trust contribute to greater confidence in using QRIS for everyday transactions. On the other hand, concerns about security risks, uncertainty regarding system reliability, and potential complications in transaction processes can deter users from utilizing QRIS (Anggraini et al., 2024). Despite its significance, limited research has explored the mediating role of trust in the relationship between ease of use and usage decisions. Many previous studies have examined these variables independently, without considering their interconnections in shaping user adoption behavior. This gap presents an opportunity for further investigation into whether trust serves as a bridge between ease of use and QRIS adoption decisions.

Literature Review

Ease Of Use

Ease of use is a fundamental factor influencing technology adoption and is widely discussed in the Technology Acceptance Model (TAM). According to Davis (1989), ease of use refers to the degree to which a user expects that minimal effort is required to operate a system. When a system is perceived as easy to use, individuals feel more comfortable and free to adopt the technology without significant cognitive or physical burden. This perspective suggests that ease of use directly influences users' willingness to engage with technological systems, as a lower perceived effort enhances user acceptance.

Further supporting this view, Hartono (2017) explains that a user's perception of ease of use is shaped by how intuitively and efficiently a system can be operated. A system that is simple and user-friendly does not require extensive technical skills or significant effort to learn, thereby improving overall performance and user satisfaction. When technology minimizes the effort needed for operation, users are more likely to integrate it into their daily activities, leading to higher adoption rates.

Several studies have examined the role of ease of use in digital payment adoption. Research by Venkatesh and Davis (2000) highlights that ease of use not only affects initial user acceptance but also contributes to long-term engagement with a technology. Similarly, a study by Chawla and Joshi (2020) on mobile payment adoption found that ease of use significantly influences users' trust and behavioral intentions, emphasizing the need for user-friendly system designs. In the context of QR-based payment systems, Putra et al. (2022) found that ease of use positively affects user confidence, as individuals are more likely to trust and adopt payment systems that are straightforward and accessible. However, some studies indicate that while ease of use is an important factor, its influence on adoption decisions may not always be direct. Research by Anggraini et al. (2023) suggests that ease of use may enhance user trust, which in turn mediates its impact on adoption decisions.

So that it be concluded that ease of use plays a critical role in shaping user adoption of digital payment systems. The literature consistently shows that when a system is perceived as easy to use, users are more likely to develop trust in the technology, which subsequently encourages adoption. However, the exact mechanism of its influence remains a topic of debate. Some studies suggest a direct effect on adoption, while others highlight the mediating role of trust.

Usage Decision

Usage decision refers to the process by which individuals select and commit to a particular product, service, or technology from a range of available alternatives. Kotler and Armstrong (2012) define decision-making as the selection of the most preferred option among multiple choices, which is influenced by two key factors: the attitudes of others and situational circumstances. In the context of digital payment adoption, these factors can manifest in various ways, such as social influence from peers, perceived security of the system, or external conditions like technological infrastructure and economic considerations.

Siswanto (2020) further elaborates on decision-making as a structured process where individuals analyze problems, evaluate available options, and choose the most logical and beneficial alternative. This perspective highlights the rational aspect of decision-making, where users assess the advantages and potential risks of a system before making a commitment. In digital payment systems, users consider factors such as ease of use, trust, security, and convenience when deciding whether to adopt a technology like QRIS.

Several studies have examined the determinants of usage decisions in the context of financial technology adoption. Research by Venkatesh et al. (2003) in the Unified Theory of Acceptance and Use of Technology (UTAUT) suggests that perceived ease of use and trust significantly influence individuals' willingness to adopt new technology. Similarly, a study by Gefen et al. (2003) highlights that trust plays a mediating role between ease of use and decision-making, as users who find a system easy to use are more likely to develop confidence in it, ultimately leading to adoption. Meanwhile, Chawla and Joshi (2020) found that ease of use alone may not be sufficient to drive adoption unless accompanied by positive perceptions of security and trust.

So, Usage decisions in digital payment systems are influenced by both rational and external factors. Ease of use and trust are interrelated in shaping user confidence, which in turn affects the final decision to adopt a technology. While ease of use can enhance user acceptance, its impact may be indirect, as trust often mediates the relationship between usability and decision-making.

Trust

Trust is a fundamental psychological construct that influences user behavior and decision-making, particularly in the adoption of digital technologies. Kotler and Keller (2018) describe trust as a cognitive process in which individuals form beliefs about the reliability or truthfulness of something based on suggestion, intuition, authority, experience, and available evidence. In the context of digital payment systems, trust plays a crucial role in determining whether users feel secure and confident in adopting and using a particular platform.

Trust in digital financial transactions is often linked to perceptions of security, privacy, and system reliability. Gefen et al. (2003) found that trust significantly influences users' willingness to adopt e-commerce platforms, as it reduces perceived risk and uncertainty. This finding aligns with Pavlou and Fygenson (2006), who emphasized that trust in online transactions is built through positive user experiences, institutional assurances, and transparent system operations. In the realm of digital payment adoption, Zhou (2011) highlighted that trust in mobile payment systems is shaped by system security, perceived risk, and past interactions with the technology. When users perceive a payment system as secure and reliable, they are more likely to use it regularly.

In the context of QR code-based payment systems, several studies have examined the role of trust in adoption decisions. Research by Chawla and Joshi (2020) found that trust mediates the relationship between

ease of use and usage decisions, indicating that even if a system is user-friendly, users will hesitate to adopt it if they do not trust its security and reliability. Similarly, Putra et al. (2022) identified that trust is a key determinant in digital payment adoption, as users are more likely to adopt QRIS when they believe that their transactions are protected from fraud and technical failures. On the other hand, Anggraini et al. (2023) pointed out that concerns over data privacy, cyber threats, and system errors can hinder adoption, even when a digital payment system is perceived as easy to use.

Trust emerges as a crucial factor influencing digital payment adoption. While ease of use enhances user experience, trust serves as the foundation that ensures long-term engagement and consistent usage. Trust reduces perceived risk, increases confidence in system reliability, and ultimately strengthens users' willingness to adopt QRIS. However, trust does not operate in isolation—it is shaped by system usability, security measures, and past experiences.

Based on the discussion of the variables outlined earlier, a conceptual research model is developed to examine the relationships between ease of use, trust, and usage decisions in the adoption of QRIS. Previous studies have highlighted that ease of use plays a significant role in shaping user perceptions, while trust serves as a crucial factor influencing decision-making in digital transactions. However, the extent to which trust mediates the relationship between ease of use and usage decisions remains an area that requires further investigation.

This research model aims to provide a deeper understanding of how ease of use affects users' adoption decisions, both directly and indirectly, through trust. By analyzing these relationships, this study seeks to contribute to the existing literature on digital payment adoption and offer practical insights for improving user acceptance of QRIS. The conceptual framework developed in this study is expected to serve as a foundation for empirical analysis and further discussions on the factors driving QRIS adoption.

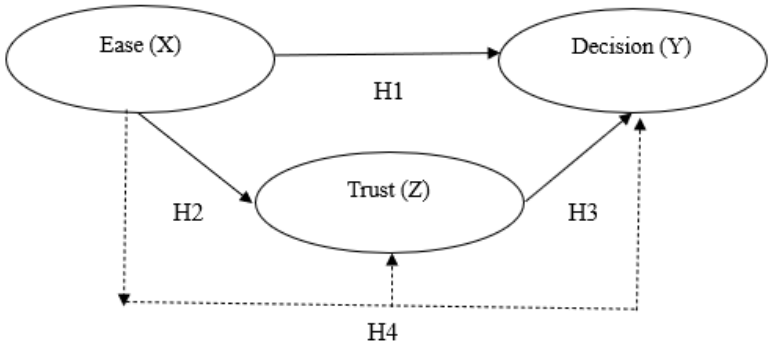


Figure 1. Research Model

Research Hypotheses

Based on the conceptual research model and the relationships between ease of use, trust, and usage decisions in QRIS adoption, the following hypotheses are proposed:

H1: Ease of use has a positive and significant effect on trust in QRIS.

H2: Ease of use has a positive and significant effect on QRIS usage decisions.

H3: Trust has a positive and significant effect on QRIS usage decisions.

H4: Trust mediates the relationship between ease of use and QRIS usage decisions.

These hypotheses aim to explore both the direct and indirect effects of ease of use on usage decisions, as well as the mediating role of trust in the adoption of QRIS. The findings from this study will provide valuable insights into how usability and trust influence users' decisions to adopt digital payment systems

Methods

This study employs a quantitative research approach to analyze the relationship between ease of use, trust, and QRIS usage decisions. The target population consists of individuals residing in Jambi Province, with a total sample size of 100 respondents. The sampling technique used in this study is purposive sampling, which, according to Sugiyono (2016), is a non-probability sampling method where respondents are selected based on specific criteria relevant to the research objectives.

Data collection involves both primary and secondary data. Primary data is obtained directly from respondents through structured questionnaires, while secondary data is gathered from relevant literature, reports, and official publications to support the research framework.

For data analysis, this study utilizes the SmartPLS software with Structural Equation Modeling-Partial Least Squares (SEM-PLS). The PLS method is chosen due to its flexibility in handling non-normally distributed data and its ability to work with small sample sizes through the bootstrapping technique. The analysis consists of two main stages:

Measurement Model (Outer Model) Evaluation – This stage assesses the validity and reliability of the research instruments using: Convergent Validity (to measure how well indicators correlate with their

respective constructs), Discriminant Validity (to ensure that constructs are distinct from one another), and Composite Reliability (to evaluate internal consistency and reliability of the constructs).

Structural Model (Inner Model) Evaluation – This stage examines the relationships between variables using: R-square (R^2) value (to determine the explanatory power of the independent variables), and Bootstrapping analysis (to test the significance of the path coefficients in the model).

By applying this methodological approach, the study aims to generate robust and reliable findings regarding the impact of ease of use and trust on QRIS adoption decisions in Jambi Province.

Table 1. Operational Variable

No	Variable	Definition	Indicator	Scale
1	Ease (X)	According to Davis (1989) ease of use is defined as the level of user expectations of the effort that must be made to use a system. According to this opinion, ease of use indicates that someone will feel free to use technology.	1. Easy to learn 2. Easy to use 3. Clear 4. Easy to operate	Ordinal
2	Decision (Y)	According to Kotler and Armstrong (2012) a decision is the process of selecting the most preferred brand from a variety of existing alternatives, but two factors can lie between purchase intention and purchase decision. The first factor is the attitude of others and the second factor is situational factors.	1. Need recognition 2. Information search 3. Evaluation of alternatives 4. Usage decision 5. Behavior post-use behavior	Ordinal
3	Trust (Z)	According to Kotler and Keller (2018) trust is part of cognitive psychology. It relates to our beliefs about something that is false or true based on suggestion, intuition, authority, experience, and existing evidence.	1. Benevolence 2. Ability 3. Integrity 4. Willingness to depend	Ordinal

Results and Discussion

There are three criteria for data analysis techniques with Smart PLS (v.4.0) to assess the outer model, namely convergent validity, discriminant validity, and composite reability.

Convergent Validity

Convergent validity of the measurement model with indicator reflection is assessed based on the correlation between item score/component score.

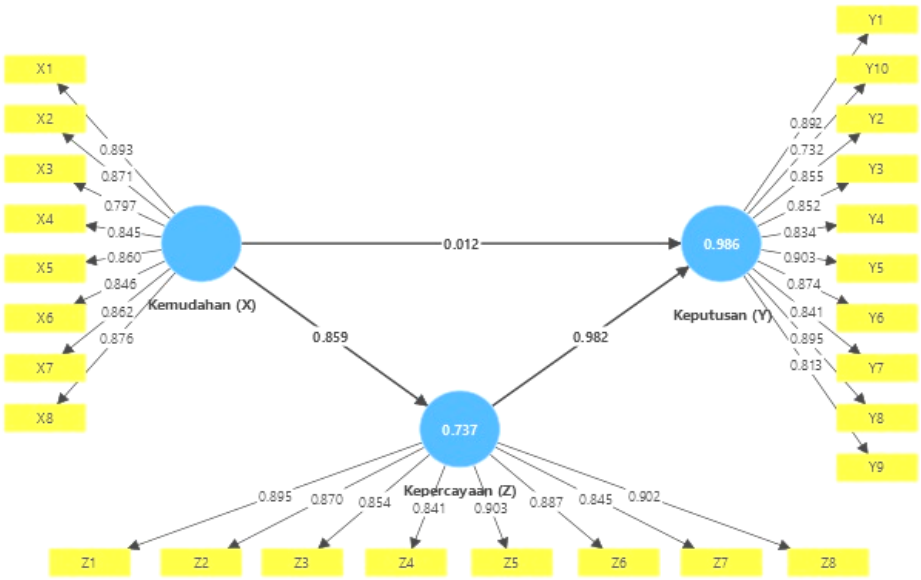


Figure 2. Outer Loading

Based on the picture above, the outer loading shows that none of the variable indicators have an outer loading below 0.5 so that all indicators are said to be valid for use in research and further analysis.

Reliability Test (Composite Reability and Cronbach Alpha)

There are two commonly used methods for measuring construct reliability. Constructs are considered reliable if the composite reliability and cronbach alpha values exceed 0.70. The following is the data from the test analysis:

Table 2. Composite Reability and Cronbach Alpha

Matriks	Cronbac h's Alpha	Rho_A	Composite Reability	Avarage Variance Extraced (AVE)
Ease (X)	0.948	0.948	0.957	0.734
Trust (Z)	0.956	0.957	0.963	0.765
Decision (Y)	0.957	0.960	0.963	0.723

Source: data processed SmartPLS, 2025

The test results above show that the composite reliability and Cronbach alpha are realizable, which is > 0.70.

Discriminant Validity

Testing discriminant validity can be seen from the cross loading value of each indicator. In this study, the reference value used is > 0.70.

Table 3. Cross Loading

No	Ease (X)	Trust (Z)	Decision (Y)
X1	0,893	0,691	0,686
X2	0,871	0,729	0,719
X3	0,797	0,736	0,728
X4	0,845	0,691	0,691
X5	0,860	0,750	0,755
X6	0,846	0,767	0,764
X7	0,862	0,766	0,766
X8	0,876	0,744	0,744
Y1	0,769	0,895	0,892
Y2	0,785	0,870	0,855
Y3	0,689	0,854	0,852
Y4	0,718	0,841	0,834
Y5	0,756	0,903	0,903
Y6	0,757	0,887	0,874
Y7	0,738	0,845	0,841
Y8	0,792	0,902	0,895
Y9	0,670	0,751	0,813
Y10	0,576	0,660	0,732
Z1	0,769	0,895	0,892
Z2	0,785	0,870	0,855
Z3	0,689	0,854	0,852
Z4	0,718	0,841	0,834
Z5	0,756	0,903	0,903
Z6	0,757	0,887	0,874
Z7	0,738	0,845	0,841
Z8	0,792	0,902	0,895

Source: data processed SmartPLS, 2025

Testing The Inner Model

R-Square and Adjusted R-Square

In assessing the model with PLS, it starts by looking at the R-Square for each dependent variable. The following is a table of R-Square estimation results using Smart PLS 4

Tabel 4. Nilai R-Square

Variable	R-Square	R-Square Adjusted
Trust (Z)	0,737	0,735
Decision (Y)	0,986	0,986

Source: data processed SmartPLS, 2025

R-Square Analysis and Hypothesis Testing

Based on the results presented in the table, the R-Square (R^2) value for the Trust (Z) variable is 0.737, indicating that 73.7% of the variability in Trust can be explained by Ease of Use (X), while the remaining

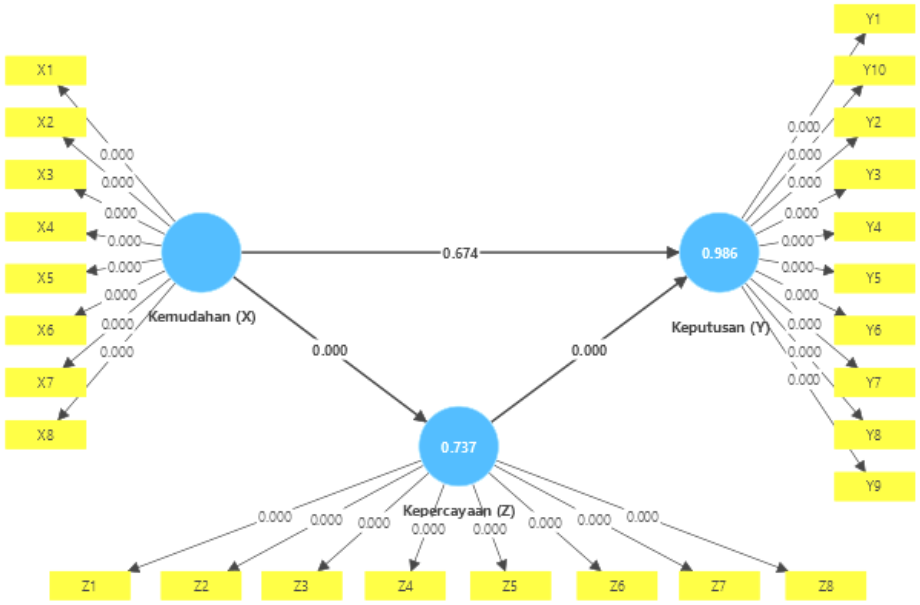
26.3% is influenced by other factors not included in this study. Similarly, the R-Square value for Usage Decision (Y) is 0.986, meaning that 98.6% of the variance in usage decisions can be explained by the predictor variables. This exceptionally high value suggests that the factors examined in this study have a substantial influence on users' decisions to adopt QRIS.

Furthermore, the Adjusted R-Square values are nearly identical to the R-Square values, with 0.735 for Trust (Z) and 0.986 for Usage Decision (Y). The Adjusted R-Square accounts for the number of predictor variables in the model, ensuring that the explanatory power remains robust even after adjustments. The results indicate that while Ease of Use (X) contributes significantly to Trust (Z), its direct impact on Usage Decision (Y) appears limited, reinforcing the importance of trust as a mediating factor. These findings confirm that the research model is stable and possesses strong generalizability.

Hypothesis Testing

To test the hypotheses, this study employs the bootstrapping method, which analyzes the significance of the relationships between independent and dependent variables. Bootstrapping is conducted by examining the path coefficients, which represent the strength and direction of the relationships, along with the t-statistics to determine significance.

In this analysis, statistical significance is assessed using a two-tailed t-value threshold of 1.96 at a 5% significance level ($\alpha = 0.05$). If the computed t-value exceeds 1.96, the relationship between variables is considered significant. This hypothesis testing approach provides a deeper understanding of the direct and indirect effects within the research model, particularly in evaluating the mediating role of trust in QRIS adoption decisions.



Source: data processed SmartPLS, 2025

Picture 2. Bootstrapping

Tabel 5. Path Coefficient

Variable	Original sample (O)	Sampel Mean (M)	Standard Deviation (STDEV)	T Statistik (/O/STDEV/)	P *Value*
Ease (X) → Trust (Z)	0,859	0,853	0,045	19,167	0,000
Ease (X) → Decision (Y)	0,012	0,013	0,029	0,421	0,674
Trust (Z) → Decision (Y)	0,982	0,983	0,025	39,126	0,000

Source: data processed SmartPLS 2025

Table 6. Mediation Effect

Variable	Original sample (O)	Sampel Mean (M)	Standard Deviation (STDEV)	T Statistik (/O/STDEV/)	P *Value*
Ease (X) → Trust (Z) → Decision (Y)	0,844	0,839	0,052	16,101	0,000

Source: data processed SmartPLS 2025

Hypothesis Testing Results

Direct Effect of Ease of Use (X) on Trust (Z)

The hypothesis test results indicate that ease of use (X) has a significant positive effect on trust (Z). This is reflected in the path coefficient value of 0.045, a t-statistic of 19.167 (greater than 1.96), and a p-value of 0.000 (less than 0.05). These findings suggest that the perceived ease of using QRIS significantly enhances user trust in the system. When users find the QRIS service simple to learn, clear in its operation, and requiring minimal effort to use, they develop greater confidence in the system's reliability and functionality. Consequently, users who perceive QRIS as easy to use are more likely to trust its effectiveness and security, reinforcing their willingness to adopt the technology.

Direct Effect of Ease of Use (X) on Usage Decisions (Y)

The hypothesis test results reveal that ease of use (X) does not have a significant direct effect on usage decisions (Y). This is evident from the path coefficient value of 0.12, a t-statistic of 0.421 (less than 1.96), and a p-value of 0.674 (greater than 0.05), confirming that the relationship is not statistically significant. These results indicate that while users may perceive QRIS as easy to use, this factor alone does not directly influence their decision to adopt the system. In other words, the ease of using QRIS does not necessarily translate into immediate adoption, suggesting that other psychological or contextual factors, such as trust, security, and external influences, may play a more decisive role in determining usage decisions.

Direct Effect of Trust (Z) on Usage Decisions (Y)

The analysis confirms that trust (Z) has a significant positive effect on usage decisions (Y). This is supported by the path coefficient value of 0.982, a t-statistic of 39.126 (greater than 1.96), and a p-value of 0.000 (less than 0.05). These results emphasize that trust is a key determinant in QRIS adoption, as users who have higher confidence in the system's security, reliability, transparency, and consistency are more likely to make the decision to use it in daily transactions. This finding highlights the critical role of trust in bridging the gap between perceived ease of use and actual adoption behavior.

Indirect Effect of Ease of Use (X) on Usage Decisions (Y) with Trust (Z) as a Mediating Variable

The hypothesis test results demonstrate that trust (Z) significantly mediates the relationship between ease of use (X) and usage decisions (Y). The path coefficient value is 0.844, with a t-statistic of 16.101 (greater than 1.96) and a p-value of 0.000 (less than 0.05), confirming a strong indirect effect. These findings indicate that while ease of use alone does not directly influence usage decisions, it contributes significantly when trust acts as a mediating factor.

This suggests that users do not base their decision to adopt QRIS solely on its ease of use; rather, they first develop trust in the system, which subsequently strengthens their commitment to using it. In other words, ease of use enhances user confidence in QRIS, leading to higher trust, which in turn reinforces the decision to adopt the system. This highlights the importance of trust-building measures, such as improving system security, transparency, and user support, in encouraging wider adoption of QRIS.

Discussion

Ease of use is a crucial factor influencing user trust in digital payment technologies such as QRIS. This study finds that the simplicity of learning, clarity in operation, and overall user-friendliness of QRIS contribute to a positive user experience that fosters trust. These findings align with previous research by Agustino (2021) and Maulana et al. (2024), which demonstrate that the easier a system is to use, the higher the level of user trust, as also proposed in the Technology Acceptance Model (TAM) by Davis (1989). Similarly, Venkatesh and Davis (2000) highlight that perceived ease of use enhances trust by reducing uncertainty and increasing system credibility. Respondents in this study also confirmed that QRIS provides clear instructions, intuitive navigation, and accessibility across various situations, which contribute to a greater sense of security and confidence in transactions. Therefore, for QRIS to maintain and expand user adoption, it is essential to continuously improve usability by offering clear guidelines, seamless user experiences, and broad accessibility to strengthen trust.

However, despite its importance, ease of use does not have a significant direct effect on the decision to use QRIS. This result is consistent with findings from Maulana et al. (2024) and Alfani & Ariani (2023), which argue that while users may recognize the benefits of a technology, this alone does not necessarily drive adoption. Instead, external factors—such as availability of alternative payment methods, perceived security risks, and contextual limitations—can influence user decisions. The presence of other equally convenient digital payment options creates a competitive environment where QRIS must offer more than just ease of use to encourage adoption. Additionally, some respondents in this study expressed hesitation in fully adopting QRIS, citing concerns about transaction reliability and acceptance across different merchants. These findings suggest that beyond convenience, users prioritize aspects such as system security, transaction guarantees, and widespread merchant acceptance when making payment decisions.

This contradicts the notion that ease of use alone is a dominant driver of digital payment adoption, as suggested by TAM. Some scholars argue that in an era where multiple digital payment systems coexist, the real determinants of adoption extend beyond usability (Chawla & Joshi, 2020). For instance, in highly

digitalized environments, users expect not only ease of access but also interoperability, low transaction costs, and assurance of successful transactions. In this regard, the findings challenge a traditional technology-centric view and emphasize that a user-centric perspective, considering trust and contextual adaptability, is more relevant for understanding digital payment adoption in Indonesia.

The Role of Trust in Strengthening Adoption

In this context, trust plays a central role in influencing user decisions to adopt QRIS. Trust is built upon four key dimensions: benevolence (the provider's concern for users), ability (the provider's competence in delivering reliable solutions), integrity (honesty and transparency in operations), and willingness to depend (user confidence in relying on QRIS for transactions). The results of this study support findings by Hafizah (2023) and Alfani & Ariani (2023), which highlight that trust in the security, transparency, and reliability of QRIS significantly enhances adoption rates. Respondents in this study also acknowledged that QRIS provides accurate and trustworthy information while demonstrating a strong commitment to user security, leading to increased confidence in the system. Trust influences every stage of the decision-making process, from initial awareness of security features to post-adoption satisfaction, where users who trust the system tend to continue using it and recommend it to others.

However, trust is not easily established, and concerns about data privacy, fraud risks, and system failures continue to be barriers to digital payment adoption (Zhou, 2011). While QRIS has been developed with robust security measures, some users may still perceive digital transactions as vulnerable to cyber threats, particularly in regions where financial literacy and awareness of digital security remain low. This suggests that trust-building efforts must go beyond technological improvements and focus on educating users, enhancing fraud protection mechanisms, and ensuring swift resolution of transaction errors.

Trust as a Mediator Between Ease of Use and Adoption

Furthermore, this study confirms that trust acts as a crucial mediating factor between ease of use and adoption decisions. These results are consistent with findings from Maulana et al. (2024) and Widhiaswara & Soesanto (2020), which indicate that while ease of use does not always directly impact adoption, trust formed through positive user experiences strengthens the decision to use QRIS. When users perceive QRIS as easy to learn and navigate, combined with transparency in its features and security measures, they develop greater confidence in the system's integrity and reliability. This trust, in turn, encourages long-term adoption and user loyalty. In other words, ease of use contributes to the formation of trust, which then reinforces the user's decision to adopt QRIS as a preferred digital payment method.

However, these findings also raise an important consideration: is trust a long-term solution or merely a transitional factor in technology adoption? Some studies argue that as digital payment systems become more integrated into everyday transactions, the role of trust may diminish as users shift from a cautious evaluation phase to habitual usage (Kim et al., 2010). In such cases, users may no longer actively assess the trustworthiness of the system but instead rely on social norms and external regulations to ensure security. If this is true, then efforts to increase QRIS adoption must not only focus on building trust but also on sustaining user engagement through additional incentives such as rewards, financial benefits, and system integration with other digital services.

This, these findings emphasize the need for a strategic approach that integrates both ease of use and trust-building measures to promote QRIS adoption. While usability improvements enhance the initial acceptance of the system, trust is the key factor that ensures sustained adoption and user loyalty. Therefore, QRIS developers and policymakers should prioritize security enhancements, transparent communication, and user education, alongside maintaining an intuitive and accessible system, to foster greater trust and encourage broader adoption of QRIS in Indonesia. Additionally, given the competitive digital payment landscape, QRIS must differentiate itself not only through usability and trust but also by offering superior reliability, transaction efficiency, and financial incentives that appeal to users. These factors will be crucial in ensuring that QRIS remains a preferred digital payment method in the long term.

Conclusion

The findings of this study indicate that ease of use has a significant positive effect on user trust in QRIS. The more intuitive and accessible the system, the higher the level of confidence users have in its reliability. However, ease of use alone is not sufficient to directly influence usage decisions, as users also consider other crucial factors such as security, transaction reliability, and comparisons with alternative payment methods. This highlights that while usability is important in shaping initial user perceptions, it is trust that ultimately determines long-term adoption. Trust plays a critical role in users' decisions to adopt QRIS, with individuals who have a high level of trust in the system being more likely to integrate it into their daily transactions. Furthermore, this study confirms that trust acts as a mediating variable between ease of use and adoption decisions, meaning that while QRIS may be easy to use, its adoption depends more on users' confidence in the system's security and credibility. This underscores the necessity for service providers to not only focus on enhancing ease of use but also to strengthen trust through security measures, transparency, and user support.

Recommendations

To encourage broader adoption of QRIS, service providers should prioritize simplifying the system, improving accessibility, and expanding its acceptance across various sectors, including small businesses, public services, and informal markets. Enhancing user trust should be a key focus, which can be achieved through robust transaction security, clear and transparent system operations, and responsive customer service. Mitigating risks related to data breaches, fraudulent activities, and transaction failures is also essential to ensure user confidence and satisfaction.

Additionally, digital literacy programs and socialization efforts should be intensified to educate the public on the benefits and security of QRIS. Expanding the merchant network and offering financial incentives such as cashback, discounts, or loyalty rewards can further attract new users and retain existing ones. Lastly, future research should explore additional factors influencing QRIS adoption, including psychological, behavioral, and market-driven aspects, to develop more comprehensive strategies that ensure the long-term sustainability of QRIS adoption in Indonesia.

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