

ABSTRACT

Technology in the digital era has developed in almost all aspects of life ranging from transportation, shopping, donating, tourism, and other economic activities that can be done digitally. The development of digital technology has brought changes to people's lifestyles where almost everyone has gadgets and the internet makes people's daily lives easier. Bank Indonesia launched Quick Response Code Indonesian Standard (QRIS) as a form of payment system development. QRIS is a union of various types of QR from various payment system service providers which aims to simplify the transaction process. The purpose of this study was to determine the factors that influence consumer usage decisions to use QRIS at BSI Mobile.

This research is quantitative research with primary data as the data source. The data obtained will be processed using Smart PLS software with a Partial Least Square-Structural Equation Modeling (PLS) analysis approach that can show the relationship between various variables and is able to analyze factors and regression analysis in one test.

The results of this study indicate that the variables of ease of use, perceived usefulness, perceived risk, customer satisfaction, and transaction security have a positive and significant effect on decisions to use BSI Mobile. Even though customers are satisfied with the services offered by BSI, banks still have to improve their security quality to maintain customer trust and for the future sustainability of the bank.

Keywords: QRIS, BSI Mobile, *Decision to Use*