

## **ABSTRACT**

*This research aims to elaborate and evaluate an empirical model that examines how QRIS (Quick Response Code Indonesian Standard) Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Service Security (SS), influence User Satisfaction (SA), Perceived Value (PV) and Continuous Usage (CU) among QRIS payment users in Semarang. The empirical model is constructed using the Technology Acceptance Model (TAM) and post-adoption behaviors. For this purpose, an online survey was conducted with approximately 232 QRIS payment users aged 17 and above, and the data were examined using the Structural Equation Modeling (SEM) technique and the SmartPLS 3 application. The study found that Perceived Ease of Use insignificantly influences Perceived Value. Perceived Usefulness, and Service Security jointly determine Perceived Value. Additionally, the three components Perceived Ease of Use, Perceived Usefulness, and Service Security jointly determine User Satisfaction, and both User Satisfaction and Perceived Value together impact Continuous Usage. Furthermore, this research demonstrates that SA truly mediates the relationship between PEOU, PU, and SS on CU. Therefore, the results support the creation of a comprehensive TAM and post-adoption behaviors framework by facilitating a comprehensive model of the antecedents and consequences of Continuous Usage for QRIS payment users. The study also offers valuable insights for managers of companies and government managing QRIS systems.*

**Keywords:** *Technology Acceptance Model, Perceived Ease of Use, Perceived Usefulness, Service Security, Perceived Value, User Satisfaction, Post-Adoption Behavior, Continuous Usage*