

ABSTRACT

This study aims to empirically test and analyze the influence of perceived benefits on the decision to use QRIS, to empirically test and analyze the influence of ease of use on the decision to use QRIS, to empirically test and analyze the influence of trust on the decision to use QRIS, to empirically test and analyze the influence of perceived benefits on attitudes to use QRIS, to empirically test and analyze the influence of ease of use on attitudes to use QRIS, to empirically test and analyze the influence of trust on attitudes to use QRIS, to empirically test and analyze the influence of attitudes to use QRIS on decisions to use QRIS. This study is a quantitative study with a sample of 100 respondents who use QRIS in Semarang. The data analysis technique uses SEM PLS. Based on the results of the analysis, the conclusions are: Perceived Benefits have a positive influence on the decision to use QRIS, ease of use has a positive influence on the decision to use QRIS, trust in use has a positive influence on the decision to use QRIS, perception of Benefits has a positive influence on Attitudes to use QRIS, positive perceptions of benefits towards QRIS will affect a person's attitude towards its use, ease of Use has a positive influence on Attitudes to use QRIS, trust has a positive influence on Attitudes to use QRIS, attitudes have a positive influence on Decision to Use.

Keywords: *perceived benefits, convenience, trust, attitudes towards using QRIS, decision to use QRIS.*