

ABSTRACT

This study focuses on the effect of perceived convenience and trust on interest in using QRIS with attitudes of use and perceived usefulness as intervening variables. The phenomenon of using QRIS in Indonesia is increasing along with the emergence of QRIS which is designed to integrate various payment system providers, semaking it easier for people to transact digitally. This phenomenon is increasingly developing in various regions including in Central Java, where QRIS is increasingly in demand by the public, both business actors to individual users.

This study uses a quantitative approach with nonprobability-sampling techniques with sampling types in the form of purposive sampling and convenience sampling sourced from part of the population. The sample in this study involved 150 samples. Where respondents are QRIS users in Central Java. The study used a questionnaire distributed through social media as a data collection instrument. Data analysis using the Structural Equation Modeling (SEM) method through the AMOS 29 program.

The results of this research analysis show that perceived convenience has a significant effect on attitudes of use, trust and perceived usefulness. Meanwhile, trust has a significant effect on perceived usefulness and attitude of use. In addition, attitude of use and perceived usefulness have a significant effect on interest in using QRIS. These findings confirm the importance of perceived ease of use and trust in shaping positive attitudes and perceptions towards digital payment technologies such as QRIS which ultimately drive their usage intentions.

Keywords: Perceived Ease, Trust, Perceived Usefulness, Attitude of Use, Interest in Using QRIS.