

ABSTRACT

This study aims to analyze the factors influencing the use of QRIS (Quick Response Code Indonesian Standard) in Semarang City by applying the DeLone and McLean Information System Success Model with the addition of trust as a variable. A quantitative approach was employed using Structural Equation Modeling (SEM) with 200 QRIS users as respondents. Data were collected through questionnaires and analyzed using validity testing, reliability testing, and path analysis.

The results show that service quality, information quality, and system quality have a significant positive effect on use. Furthermore, use significantly influences both user satisfaction and trust, while user satisfaction also positively affects trust. These findings highlight that system quality, information quality, and service quality are key determinants of QRIS adoption. In addition, user satisfaction and trust are essential in sustaining the continued use of digital payment systems.

This research provides a theoretical contribution by extending the DeLone and McLean model with the inclusion of trust, while also offering practical implications for regulators, businesses, and financial institutions to enhance the effectiveness of QRIS implementation in Indonesia.

Keywords: *QRIS, digital payment, DeLone and McLean model, use, satisfaction, trust*

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