

ABSTRACT

This study investigates the factors that influence customers' intention to continue using PT Bank Rakyat Indonesia's electronic payment service, QRIS, for their financial transactions. In today's digital era, the demand for cashless payments continues to grow. In response, Bank Indonesia introduced QRIS as an alternative digital payment channel. PT Bank Rakyat Indonesia supports this initiative by offering the BRImo application, which includes QRIS payment features to encourage customers to adopt and become familiar with cashless transactions.

A quantitative research approach was employed, involving the distribution of questionnaires to 150 respondents. These respondents were active users of QRIS through the BRImo payment application provided by PT Bank Rakyat Indonesia. The data were analyzed using AMOS version 24 and the Structural Equation Modeling (SEM) method.

The findings show that several factors influence consumer attitudes, namely trust, perceived usefulness, perceived ease of use, perceived risk, and perceived security. The results also indicate that all independent variables significantly affect continuance intention, except perceived ease of use and perceived usefulness. The study concludes that trust is the most dominant factor affecting continuance intention through customer attitude.

The research highlights several implications, particularly the importance of application security, the convenience of conducting QRIS transactions, and the availability of accessible complaint mechanisms when issues arise. These implications suggest that users are more likely to maintain their intention to continue using QRIS through PT Bank Rakyat Indonesia's payment application.

Keywords: *trust, perceived usefulness, perceived ease of use, perceived risk, perceived security, consumer attitude, continuance intention.*

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