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# The Effect of QRIS Payment on Consumer Purchase Decisions Using Technology Acceptance Model

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## Abstract

This study aims to determine the influence of the use of the Quick Response Code Indonesian Standard (QRIS) digital payment method on consumer purchase decisions using the Technology Acceptance Model approach. There are three independent variables used in this study, namely perception of utility, attitude towards use, and intention to use, and one dependent variable, namely purchase decision. The research method used was quantitative with a survey approach, and data collection was carried out through a closed questionnaire of 400 respondents. Data analysis was carried out using the Partial Least Squares - Structural Equation Modeling method through SmartPLS. The results showed that all independent variables had a significant effect on purchasing decisions. The intention to use QRIS is the most dominant factor influencing purchase decisions, followed by attitudes towards its use and the perception of benefits. The R-Square value of 0.858 indicates that the research model has a strong clear power in explaining the variables of purchasing decisions. This research contributes to adoption of digital payment technology among consumers. The results of the research are expected to be considered for digital payment system developers, business actors, and researchers in developing more effective strategies to increase the use of QRIS.

## Keywords

Attitude, Intention to Use, Perception of Utility, Purchase Decision, QRIS, TAM.

## 1. Introduction

The development of digital technology has brought significant changes in various aspects of people's lives, including in the payment system. Digital payment innovation is a form of adaptation to the needs of fast, easy, and secure transactions. In Indonesia, Bank Indonesia responded to these developments by launching the Quick Response Code Indonesian Standard (QRIS) in 2019 as the national standard for QR code-based payment systems. QRIS is designed to simplify cashless transactions in various sectors, including MSMEs, retail, and public services. With just one QR code, consumers can make payments through various digital wallet apps. In addition to efficiency, QRIS also supports financial inclusion, bringing people closer to the digital economic ecosystem. However, despite its widespread use, there are still variations in the level of adoption and user behavior of QRIS in different regions (Ekaputra et al., 2024).

The study by Khairani et al. (2024) details security trends and challenges in transactions using QRIS in Indonesia, highlighting how these systems drive technological innovation and financial inclusion through the implementation of advanced data encryption, multi-factor authentication such as One-Time Password (OTP) and biometrics, and tokenization of personal data that reduces the risk of identity theft and fraud. In addition, the research emphasizes the importance of user education, proper transaction verification, and ensuring the authenticity of QRIS used to prevent fraud. This research also identifies various challenges in the development and management of QRIS security systems, including the need to enhance authentication mechanisms, implement real-time transaction monitoring, and develop effective fraud detection systems to improve data protection and digital transaction security. Through a qualitative approach and literature review, this study provides a comprehensive overview of efforts to enhance the security of QRIS, aiming to establish a secure, innovative, and reliable digital payment solution in Indonesia. Research by Zainarti et al. (2025) on MSMEs in Medan revealed that QRIS can improve service efficiency and expand market access. QRIS also increases digital financial literacy among traders.

To explore the factors influencing the adoption of QRIS, the Technology Acceptance Model (TAM) serves as a commonly applied theoretical framework. TAM outlines how users' perceptions of a technology's usefulness and ease of use can shape their attitudes, intentions, and ultimately their decision to adopt the technology. This study explicitly examines how QRIS usage affects consumer purchasing decisions in Sukabumi City. By applying the Technology Acceptance Model framework, the research aims to present empirical insights into how user perceptions influence buying behavior through digital payment systems.

Theoretically, it broadens the academic understanding of information systems and consumer behavior from the perspective of the Technology Acceptance Model. Practically, the findings provide valuable input for businesses and digital payment developers in identifying key drivers behind consumer purchasing decisions. Socially, the research promotes greater public awareness of QRIS benefits in enabling transactions that are more secure, efficient, and convenient. This study aims to analyze the influence of perceived usefulness, customer attitudes toward QRIS, and intention to use QRIS on customer purchasing decisions. The results of this research can guide businesses and digital payment providers in formulating strategies to enhance QRIS adoption by emphasizing its usefulness, ease of use, and security features.

## 2. Literature Review and Hypothesis Development

### 2.1. Quick Response Code Indonesian Standard

The Quick Response Code Indonesian Standard (QRIS) is a national QR code standard for digital payment systems developed by Bank Indonesia together with the Indonesian Payment System Association (*Asosiasi Sistem Pembayaran Indonesia/*ASPI) and officially launched on August 17, 2019. QRIS integrates various QR codes from Payment System Service Providers (*Penyelenggaran Jasa Sistem Pembayaran/*PJSP) so that all digital wallet applications can universally use them. The main goal of QRIS is to create a fast, easy, cheap, secure, and reliable digital payment ecosystem (fast, easy, cheap, secure, and reliable). As of 2021, more than 83% of non-cash transactions were still dominated by conventional payment methods such as bank transfers, direct debits, and credit cards. Meanwhile, newer payment alternatives accounted for nearly 17% of the market share (Ramayanti et al., 2025). QRIS offers a range of advantages to users, including improved security, fast one-tap payments, the elimination of cash withdrawals, easier monitoring of small transactions, and access to promotional rewards such as discounts and rebates. In many developed nations, QR code-based payments are viewed as a crucial innovation due to their efficiency in reducing time, effort, and operational costs (Al-Okaily et al., 2020).

QRIS has significant benefits in supporting financial inclusion and expanding people's access to digital financial services. This technology provides convenience to consumers and business actors in making cashless transactions, while supporting the digitization efforts of MSMEs. QRIS has also become part of the national digital transformation strategy. The implementation of QRIS is a concrete form of Indonesia's digital sovereignty strategy. QRIS is not only a transaction tool, but also a means of strengthening the resilience of the national digital financial system (Zahra et al., 2025).

The adoption of QRIS is also in line with global trends in digital payment innovation, where governments and financial institutions are promoting interoperable and standardized payment systems to improve efficiency and reduce transaction barriers. In Indonesia, QRIS plays a crucial role in bridging the digital divide, particularly among Micro, Small, and Medium Enterprises (MSMEs) and rural communities. By simplifying the onboarding process and reducing operational costs, QRIS enables small merchants to participate in the formal financial system, thus fostering financial inclusion. The development of digital payment platforms significantly contributes to the economic empowerment of underserved communities by increasing access to financial services, enhancing transparency, and promoting formal economic participation. These benefits align with Indonesia's broader goal of creating a digitally inclusive society supported by sustainable digital infrastructure.

### 2.2 Purchasing Decision

A purchasing decision refers to the process through which consumers select, acquire, use, and assess products or services to fulfill their needs and desires. It represents the final phase of the broader decision-making journey and is shaped by both internal and external influences. Prior research has demonstrated that perceived usefulness, ease of use, and trust in QRIS have a significant impact on consumer purchasing behavior. This suggests that when digital payment methods are seen as practical and secure, consumers are more inclined to make purchases. Therefore, purchasing decisions can be understood as the outcome of psychological and technological interactions, particularly in the context of adopting digital payment systems, such as QRIS (Renaldy & Susilowati, 2024; Wati & Otok, 2025).

Purchasing decisions are influenced by a complex interplay of psychological, personal, cultural, and situational factors. The decision to purchase is the culmination of a series of cognitive stages including problem recognition,

information search, evaluation of alternatives, and purchase intention. These stages are affected by the consumer's motivations, perceptions, attitudes, and learning experiences. In the digital era, particularly in the context of cashless transactions, purchasing decisions are also shaped by technological familiarity and trust in the system. Furthermore, the consumer decision-making model is not linear but dynamic, often influenced by peer recommendations, social media, and ease of access to digital platforms. Thus, in the case of QRIS, consumers are more inclined to make purchase decisions when they feel confident in the platform's reliability, speed, and security.

### 2.3 Technology Acceptance Model

The Technology Acceptance Model (TAM), introduced by Davis (1985), serves as a theoretical framework for understanding and predicting how users accept and utilize technology. This model highlights two primary constructs that shape technological acceptance: perceived usefulness and perceived ease of use. Over time, additional variables such as user attitudes and behavioral intentions have been incorporated to enrich the model. Davis (1985) defined perceived usefulness as the degree to which an individual believes that a particular system enhances their performance. Perceived ease of use, on the other hand, refers to the belief that using the system requires minimal effort. These factors collectively influence user attitudes, which in turn shape intentions and ultimately lead to actual usage. In this study, TAM is applied to explore how perceived benefits, user attitudes, and intention to use QRIS affect consumer purchasing decisions (Lolowang et al., 2024).

Perceived Usefulness refers to the user's inclination to adopt digital payment methods when they believe the system enhances the efficiency and convenience of transactions, particularly in the context of micro, small, and medium enterprises (MSMEs). Attitude Toward Use is defined as an individual's favorable or unfavorable response toward using a particular technology, shaped by their perceptions of both its usefulness and ease of use. This attitude subsequently affects their willingness to adopt technology. Intention to Use reflects an individual's likelihood of using the technology in the future, serving as a key predictor of actual usage. The stronger the user's intention to use QRIS, the higher the probability they will implement it during transactions.

Research by Irsyad and Hapsari (2023) suggests that perceived usefulness, security, and social influence have a significant and positive impact on users' intentions to continue using QRIS. Meanwhile, Sajili (2025) found that perceptions of ease and usefulness positively influence QRIS usage behavior, while risk perception does not significantly affect user interest. These findings suggest that the simplicity and utility of QRIS technology play a pivotal role in increasing user trust and motivation to make digital payments, whereas concerns about risks appear to have minimal impact. Furthermore, Lestari et al. (2025) investigated QRIS adoption using the TAM framework and discovered that trust and a positive attitude toward QRIS are stronger determinants of technology adoption than perceived usefulness and ease of use. This conceptual understanding helps to map out the key variables influencing QRIS adoption behavior.

H1: Perceived usefulness has a significant effect on purchasing decisions.
H2: Attitude toward use has a significant effect on purchasing decisions.
H3: Intention to use has a significant effect on purchase decisions.

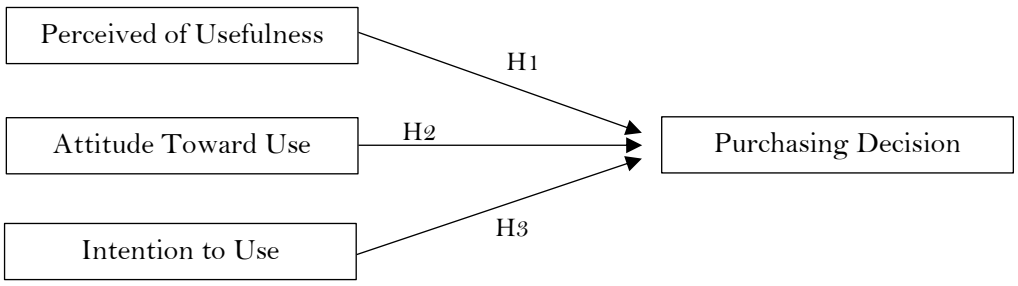


**Figure 1.** Conceptual framework

Figure 1 describes the relationship between three independent variables, namely perception of usefulness (X1), attitude towards use (X2), and intention to use (X3) towards the dependent variable, namely the purchase decision (Y1). The perception of usefulness reflects the extent to which consumers believe that the use of QRIS can provide real benefits in transactions, such as convenience, speed, and efficiency. Therefore, the higher this perception, the greater the tendency for consumers to make purchase decisions through QRIS. Attitudes towards use describe a consumer's positive views or evaluations of QRIS, such as feeling comfortable, safe, and pleasant, which can directly influence a purchase decision. Meanwhile, the intention to use reflects the individual's psychological drive or motivation to continue using QRIS in every transaction going forward, which also directly impacts the purchase decision. Thus, these three independent variables interact to shape consumer purchasing decisions, indicating that the acceptance of digital payment technologies, such as QRIS, is strongly influenced by the perception of benefits, attitudes, and usage intentions shaped by user experience and beliefs.

## 3. Methods

This type of research is quantitative causality research that aims to determine the influence of independent variables (usefulness, attitudes towards use, and intention to use QRIS) on dependent variables (purchase decisions). This study uses the TAM approach as the basis for developing research instruments and analytical frameworks. The quantitative approach is used because it can describe the relationships between variables. This model is suitable for testing causality relationships, as done earlier on the influence of perception of ease of use and perception of usability on intention to use and actual use of QRIS digital payment technology in analyzing QRIS receipts with a similar approach (Erwinsyah et al., 2023)

This research was conducted in Sukabumi City, West Java Province, an area with a relatively high growth rate of digital transaction use, particularly among students, retail consumers, and other demographics. This city was chosen as the research location because it has diverse user characteristics and is quite familiar with digital payment methods such as QRIS. In this study there are all consumers who are domiciled in Sukabumi City and use the QRIS payment method in transaction activities to purchase goods or services. This study adopts a purposive sampling technique. The respondents were domiciled in Sukabumi City, aged 17 years and above, and had used QRIS at least once in the last six months. This study involved as many as 400 respondents, comprising individuals of various genders and age ranges.

The data collection technique used a closed questionnaire as the main instrument. This questionnaire was compiled based on indicators from each variable in the TAM model, namely perceived usefulness, attitude toward use, intention to use, and

purchase decision. The study's results showed that the use of TAM-based closed questionnaires with a Likert scale was highly effective and reliable in measuring user perceptions, attitudes, and intentions towards digital payment technologies, such as QRIS. The data analysis in this study uses the Structural Equation Modeling approach based on Partial Least Square (PLS-SEM) through SmartPLS software, which is very suitable for models with latent constructs such as TAM. The analysis procedure is carried out in two main stages are Measurement Model Assessment (Outer Model) and Structural Model Assessment (Inner Model).

## 4. Results

Based on the data obtained, the majority of respondents were female as many as 239 people (59.8%), while men were 161 people (40.3%). In terms of age, the majority of respondents were in the 17-25 year old age range, with 164 people (41%), followed by the 26-35 year old age group, with 120 people (30%). The age group of 36–45 years comprised 73 people (18.3%), followed by the age groups of 12–16 years and 46–80 years, each with 23 people (5.8%).

Based on Table 1, most of the respondents had their last education at the high school/vocational school level, with 164 people, followed by S1 graduates, with 145 people. Respondents with junior high school education backgrounds total 22 people, while S2 graduates were 8 people, and only 2 people had the last elementary education. In terms of employment, the largest group consisted of students, with 118 respondents, followed by private employees, with 114 respondents. Respondents included 60 entrepreneurs, 49 civil servants, 31 teachers, 18 housewives, and the remaining 10 individuals came from other job categories. Details of the recipe can be seen in Table 1.

**Table 1.** Characteristics Respondent

| Characteristics | Sub-Characteristics | Amount |
|---|---|---|
| Gender | Man | 161 |
| | Woman | 239 |
| Age | 12-16 Years | 23 |
| | 17-25 Years | 164 |
| | 26-35 Years | 120 |
| | 36-45 Years | 73 |
| | 46-80 feet | 23 |
| Final Education | Elementary School | 2 |
| | Junior High School | 22 |
| | Senior High School/Vocational School | 164 |
| | S 1 | 145 |
| | S 2 | 8 |
| Work | Student | 118 |
| | Private Employees | 114 |
| | Teacher | 31 |
| | Civil Servants | 49 |
| | Businessman | 60 |
| | Housewives | 18 |
| | Other | 10 |

Path modeling diagrams in the SmartPLS software serve to visually represent the connections between latent variables (constructs) and their corresponding indicators within a structural model. These diagrams support the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, which is especially appropriate for research involving small sample sizes or non-normal data distributions. In the diagram, each latent variable is assessed using several

indicators, and arrows (paths) are used to depict the direction and strength of the relationships among the variables.

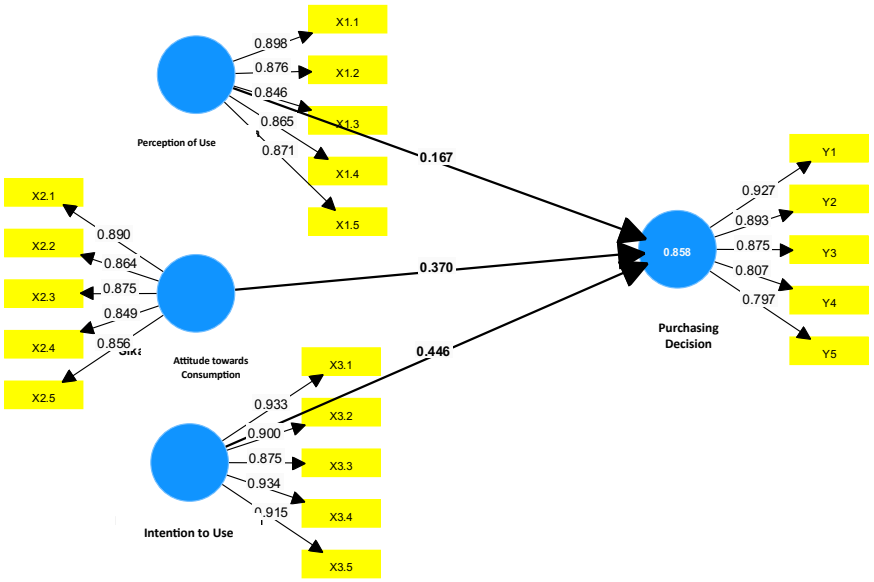


**Figure 2.** Measurement Model Results

In Figure 2, this modelling includes two main parts, namely a measurement model to evaluate the validity and reliability of indicators, and a structural model to test hypotheses regarding the relationship between constructs. SmartPLS path charts are often utilized by researchers to test theories and analyze factors that influence behavior, such as in technology use and purchasing decision-making. One of the important aspects of model validation is convergent validity, which shows the extent to which indicators in a single construct are correlated with each other and illustrate the same concept. This validity was assessed through factor loading values (≥0.7), Average Variance Extracted/AVE (≥0.5), and composite reliability (≥0.7). Through this analysis, SmartPLS enables researchers to assess the model's reliability and refine the theoretical framework used in the research (Engko et al., 2023; Aldiansyah et al., 2024; Zalukhu & Lattu, 2025).

The validity of the convergence in this model is analyzed based on the value of the loading factor of each indicator against the latent variable. An indicator is declared to meet convergent validity if it has a loading value ≥ 0.7. Based on the results shown in the figure, almost all indicators of each variable show high loading values and exceed these thresholds (Pasya et al., 2023)

These variables are measured using five indicators (X1.1 to X1.5). The loading factor values of the five indicators are in the range of 0.846 to 0.898, all of which are above the minimum threshold of 0.70. This shows that each indicator in the utility perception variable has a high correlation with its main construct. This means that the perception of usefulness in the context of using QRIS is accurately measured through indicators such as the perception of transaction speed, convenience, efficiency, expense tracking, and overall benefits. The variable attitude towards use was also measured by five indicators (X2.1 to X2.5), with a loading factor value between 0.849 to 0.890. All of these values show that each indicator has a significant contribution in shaping the construct of user attitudes towards QRIS. Indicators such as pleasure, satisfaction, recommendations to others, and preference for QRIS can clearly and validly reflect the attitude of respondents.

The intent to use variable consists of five indicators (X3.1 to X3.5). All indicators show a very high loading factor value, which ranges from 0.875 to 0.934. This shows that these indicators are very valid in measuring users' intent to continue using

QRIS. In other words, the intention of users to use QRIS in the future, in various transactions, to make QRIS the main method, has been well measured by all indicators. The dependent variable in this study is the purchase decision, which is measured by five indicators (Y1 to Y5). The loading factor values range from 0.797 to 0.927, with all values exceeding the minimum limit of 0.70. This shows that indicators such as the tendency to choose QRIS in purchase, satisfaction when using QRIS, added value in the purchase process, and the influence of QRIS use on purchase decisions, are all able to validly measure the construct of purchase decisions.

The results of the Average Variance Extracted (AVE) test from the four research variables: purchase decision, intention to use, perceived usefulness, and user attitude. AVE is used to evaluate convergent validate, which is the extent to which indicators in a construct can explain the variance of that construct.

**Table 2.** AVE Test

| Variable | AVE |
|---|---|
| Perception of Usefulness | 0.75 |
| Attitude Towards Consumers | 0.77 |
| Intention To Use | 0.85 |
| Purchase Decision | 0.75 |

From Table 2, the AVE value of each variable is higher than the minimum threshold of 0.50. Among all, the AVE value of the intention-to-use construct is the highest, at close to 0.85, which suggests that the construct can explain most of the variance in the indicator. Meanwhile, other variables such as purchase decision, perceived usefulness, and user attitude also had good AVE values, all between 0.73 and 0.77. These results show that all constructs in the model have sufficient convergent validity, so that the indicators used can be considered valid in representing each constructed measured (Wijayanto et al., 2024).

**Table 3.** Discriminant Validity

| Indicator | Purchase Decision | Intention To Use | Perception of Usefulness | Attitude Towards Users |
|---|---|---|---|---|
| X1.1 | 0.792 | 0.671 | 0.898 | 0.711 |
| X1.2 | 0.670 | 0.649 | 0.876 | 0.712 |
| X1.3 | 0.624 | 0.580 | 0.846 | 0.662 |
| X1.4 | 0.669 | 0.599 | 0.865 | 0.714 |
| X1.5 | 0.692 | 0.661 | 0.871 | 0.775 |
| X2.1 | 0.733 | 0.682 | 0.724 | 0.890 |
| X2.2 | 0.771 | 0.674 | 0.748 | 0.864 |
| X2.3 | 0.732 | 0.652 | 0.697 | 0.875 |
| X2.4 | 0.846 | 0.865 | 0.665 | 0.849 |
| X2.5 | 0.762 | 0.826 | 0.724 | 0.856 |
| X3.1 | 0.814 | 0.933 | 0.723 | 0.822 |
| X3.2 | 0.815 | 0.900 | 0.683 | 0.777 |
| X3.3 | 0.749 | 0.875 | 0.609 | 0.724 |
| X3.4 | 0.827 | 0.934 | 0.618 | 0.792 |
| X3.5 | 0.827 | 0.915 | 0.678 | 0.793 |
| Y1 | 0.927 | 0.867 | 0.759 | 0.845 |
| Y2 | 0.893 | 0.781 | 0.658 | 0.796 |
| Y3 | 0.875 | 0.803 | 0.619 | 0.794 |
| Y4 | 0.807 | 0.671 | 0.486 | 0.681 |
| Y5 | 0.797 | 0.674 | 0.886 | 0.704 |

The Table 3 above shows the correlation values between each indicator and latent constructs in the research model (i.e. purchase decisions, usage interests, usability perceptions, and user attitudes). If an indicator has the highest correlation with the construct to be measured compared to other constructs, it can be said to have discriminative validity. Of these results, X1.1–X1.5 showed the highest correlation with the usability perception construct, X2.1–X2.5 demonstrated the highest correlation with user attitude, X3.1–X3.5 exhibited the highest correlation with usage interest, and Y1–Y5 showed the highest correlation with purchasing decisions. This correlation pattern indicates that each indicator represents a corresponding construct more accurately than the others. Thus, the results of this table indicate that all constructs in the model exhibit qualified discriminant validity, as each indicator does not significantly overlap with the other constructs and can be used appropriately to measure the intended variables in the study. This correlation pattern indicates that each indicator represents a corresponding construct more accurately than the others. Thus, the results of this table indicate that all constructs in the model exhibit qualified discriminant validity, as each indicator does not overlap significantly with the other constructs and can be used appropriately to measure the targeted variables in the study.

Construct reliability test is a test to ensure that the indicators in one variable (construct) are consistent in measuring the same thing. Usually tested using: Cronbach's Alpha which measures the internal consistency between indicators and Composite Reliability (CR). Thus, the reliability test is an important step in ensuring that the instrument used is truly stable and able to accurately represent the constructed being studied (Sudibyo et al., 2023; Sava et al., 2024).

**Table 4.** Reliability Test

| Variable | Cronbach's Alpha | Composite Reliability (rho_c) |
|---|---|---|
| Purchase Decision | 0.912 | 0.935 |
| Intention To Use | 0.949 | 0.961 |
| Perception of Usefulness | 0.921 | 0.940 |
| Attitude Towards Users | 0.917 | 0.938 |

Table 4 displays the construct reliability test results for four research variables: purchasing decisions, intention to use, perceived usefulness, and user attitude. The assessment relied on Cronbach's Alpha and composite reliability (rho_c) values. Findings indicate that all variables had Cronbach's Alpha values above 0.90, reflecting strong internal consistency among their indicators. Additionally, the composite reliability scores for all constructs exceeded the recommended threshold of 0.70, with all scores surpassing 0.93, indicating excellent reliability. The construct "intention to use" recorded the highest values for both Cronbach's Alpha (0.949) and composite reliability (0.961), indicating the strongest consistency and reliability among the variables tested. The results confirm that all measurement instruments used in the study are reliable and appropriate for use in the subsequent structural modeling analysis.

The R-square value indicates the extent to which the independent variables collectively explain the variation in the dependent variable. A higher R-square value reflects a stronger ability of the model to account for changes in the variable being examined. In structural model assessments, such as PLS-SEM, this value is crucial for evaluating a model's predictive capability (Umaroh & Mahfuz, 2025). In this study, the R-square value is approximately 0.85, meaning that the three predictors explain 85% of the variation in the "purchase decision" variable: perceived usefulness, user attitude, and intention to use. The remaining 15% is attributed to variables not included in the model. To test the hypotheses, the bootstrapping technique was employed using the SmartPLS application. This method helps determine the

significance of relationships between latent variables based on t-statistics and p-values, as outlined by Fong and Law (2013).

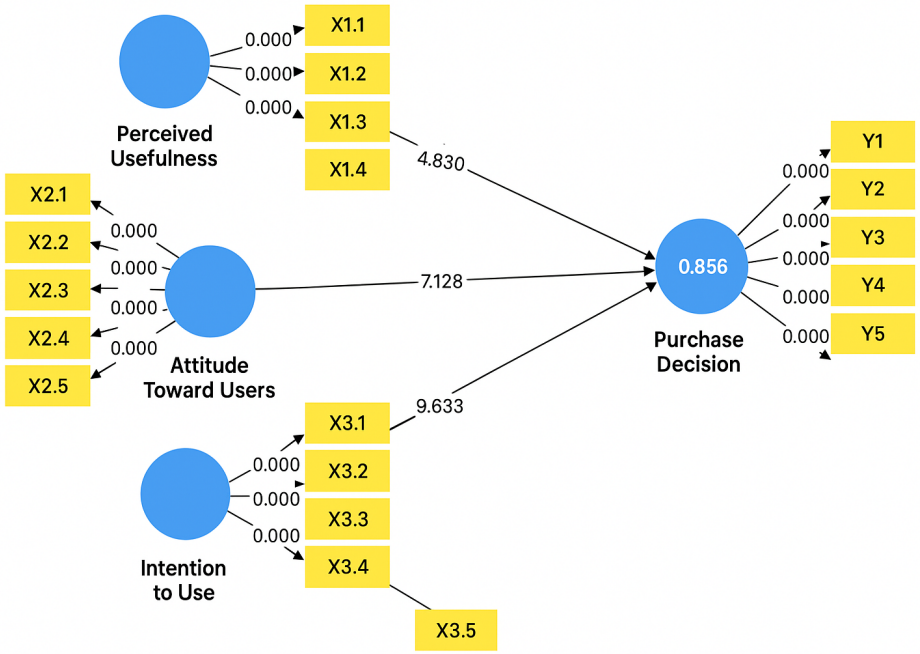


**Figure 3.** T-stastic Test and P-Value

Based on Figure 3, it can be concluded that the three independent variables, namely Perception of Utility, Attitude Towards Use, and Intention to Use, have a significant influence on the Purchase Decision. This is indicated by the t-statistic values of each of the paths, which are all greater than 1.96, i.e., 4.830 for Perception of Usefulness, 7.128 for Attitude towards Users, and 9.633 for Intention to Use. In addition, the p-value = 0.000 on all pathways indicates that the effect was statistically significant at a significance level of 5% ($\alpha = 0.05$). Of the three variables, Intention to Use has the most dominant influence on Purchase Decisions, as indicated by the highest t-statistic value (9,633). This suggests that the higher a person's intention to use QRIS, the greater their tendency to make a purchase decision involving QRIS. These results support the theory in the TAM model and align with several previous studies, which have stated that intent to use is a strong predictor of actual purchasing behavior.

Based on Figure 3, it can be concluded that all the relationships between the variables in this model show extreme statistical significance. This is shown by the p-value 0.000 in each relationship line between the independent variables (Perception of Usefulness, Attitude Towards Users, and Intention to Use) and the dependent variable (Purchase Decision). A p-value below the threshold of 0.05 indicates that the null hypothesis (no effect) can be rejected, and the alternative hypothesis is accepted, meaning that each independent variable has a significant effect on the purchase decision. These findings reinforce the validity of the model used and support the results of previous t-statistical tests. Therefore, statistically, the entire relationship in the model can be stated to be significant and relevant to explain the phenomenon of purchasing decisions based on the use of QRIS.

**Table 5.** Hypothesis Testing Result

| Hypothesis | Independent Variables | Path Coefficients | Information |
|---|---|---|---|
| H1 | Perception of Usefulness (X1) | 0.167 | Accepted |
| H2 | Attitude towards Consumption (X2) | 0.130 | Accepted |
| H3 | Intent to Use (X3) | 0.446 | Accepted |

Based on Table 5, all hypotheses proposed in this study are accepted because they meet statistically significant criteria. This indicates that the three independent variables —perception of usefulness, attitude towards use, and intention to use — have a positive influence on purchasing decisions.

**Table 6.** Total Effect

| Variables | Total Effect |
|---|---|
| Perception of Usefulness (X1) | 0.167 |
| Attitude towards Consumption (X2) | 0.370 |
| Intent to Use (X3) | 0.446 |

Based on the results in Table 6, it was found that the intention to use (X3) had the most dominant influence on the purchase decision (Y) with a path coefficient value of 0.446, compared to the attitude towards use (X2) of 0.370 and the perception of usefulness (X1) of 0.167. This indicates that the stronger a person's intention to use QRIS, the more likely they are to make a purchase through this method. These findings are in line with TAM theory, which emphasizes that behavioral intention is the main predictor of users' actual actions. These results are also supported by previous research that reinforces this concept, which has shown that positive attitudes towards QRIS increase usage and trigger digital purchasing decisions in Solo (Rahmawati & Arfiansyah, 2023; Zalukhu & Lattu, 2025).

## 5. Discussion

The study's findings suggest that perceived usefulness has a significant impact on purchasing decisions. Consumers' perceptions of a product or service's benefits play a crucial role in influencing their decision to purchase. This aligns with research by Agustina et al. (2022), which found that the more useful consumers perceive an application or system to be, the more inclined they are to make a purchase. Consumers typically prefer products that offer clear benefits and align with their needs. Similar results were reported by Lidiawan et al. (2021), who confirmed that perceived usefulness significantly affects purchasing decisions, particularly for digital and technology-based services. In addition to usefulness, ease of use also plays a complementary role. Hasdani et al. (2021) demonstrated that ease of use perceptions significantly influence online purchasing behavior, recommending that platforms, such as those utilizing QRIS, prioritize user-friendly features. Supporting this, Ismael et al. (2025) emphasized that overall consumer perceptions, including the perceived value and utility of the product strongly shape purchasing behavior.

Attitude toward use significantly influences purchasing decisions. This psychological factor is particularly important in the context of digital technologies and payment applications. According to Zidan et al. (2025), a positive user attitude toward a system or application strongly correlates to make a purchase through that platform. Such attitudes are typically shaped by users' perceptions of the system's ease of use and the benefits it offers. Supporting this, Setiawan and Rachman (2025) found that perceived ease of use significantly affects purchasing behavior, emphasizing the importance of user-friendly features in systems like QRIS. Positive user experiences and comfort in using the technology play a critical role in shaping

attitudes that promote purchasing behavior. However, as noted by Putri et al. (2025), not all purchasing decisions are influenced solely by ease of use. This suggests that developers of digital payment systems should consider a balanced combination of convenience, security, and practical value to foster positive user attitudes that effectively translate into consistent buying decisions.

The intention to use significantly influences purchasing decisions. In the realm of digital and financial technology, a user's intention to utilize a product or service is a key predictor of their buying behavior. A stronger intention to use a particular platform increases the likelihood of making purchases through it. According to Ritongga and Amliany (2022), this intention is powerfully shaped by perceptions of usefulness. When users view a system as effective and beneficial, their willingness to use it increases. Similarly, Hutagalung et al. (2021) emphasize that intention to use is primarily driven by perceived ease of use and perceived usefulness. These elements not only generate initial user interest but also play a crucial role in influencing actual purchasing behavior and ongoing use of the service. This study suggests that enhancing QRIS adoption requires emphasizing its usefulness, ease of use, and security to foster positive user attitudes and strong intentions to use. Developers and businesses should design user-friendly features, highlight tangible benefits, and ensure consistent performance, while policymakers can promote adoption through education and trust-building initiatives to drive purchasing behavior and support financial inclusion.

## 6. Conclusion

A study examining the impact of QRIS payment usage on consumer purchasing decisions in Sukabumi City using the TAM framework revealed that the Intention to Use variable had the most substantial influence on purchasing decisions. This indicates that individuals with a stronger intention to use QRIS are more likely to make purchases through the platform. From a theoretical perspective, these findings reinforce the TAM model by highlighting the significant roles of Perceived Usefulness, Attitude Toward Use, and Intention to Use in influencing purchase behavior involving digital technology. This research adds to the growing body of literature on the adoption of financial technology.

The practical implications of this study underscore the need for effective communication and education strategies to highlight the tangible benefits of using QRIS. Enhancing public understanding of its ease and practicality can foster positive attitudes and strengthen usage intentions. Business actors and QRIS developers should continue to improve convenience and efficiency, while leveraging these insights to design more effective promotions and services. For consumers, recognizing the advantages of fast and secure digital payments is key to encouraging adoption. Future research may expand this model by including variables such as risk perception, trust, and prior digital experience to enhance its predictive strength.

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