



## THE EFFECT OF PERCEPTION OF BENEFITS, EASE OF USE, AND TRUST ON THE INTENTION TO CONTINUE TO USE QRIS (CASE STUDY OF TICKET PURCHASE AT BALEKAMBANG PARK, SURAKARTA)

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### ABSTRACT

**Introduction:** *This study aims to analyze the influence of perceived usefulness, ease of use, and trust on the intention to continue using QRIS in purchasing tourist tickets at Balekambang Park, Surakarta.*

**Methods:** *The study used a quantitative approach with a survey method. Data were obtained by distributing questionnaires to respondents who had used QRIS to pay for tourist tickets. The data analysis technique used was multiple linear regression with the help of SPSS software.*

**Results:** *The results showed that perceived usefulness, ease of use, and trust had a positive and significant effect on the intention to continue using QRIS, with effects that were simultaneous and partially independent. This finding indicates that the higher the perceived usefulness, ease of use, and level of user trust in QRIS, the greater the tendency of users to continue using QRIS in tourist ticket payment transactions. This research is expected to contribute to tourism destination managers and digital payment service providers in increasing the adoption and sustainability of QRIS use.*

**Keywords:** *ease of use, perceived usefulness, trust, intention to continue using, QRIS*

## INTRODUCTION

The development of digital technology has transformed the patterns of economic and social activities, including payment systems. The increase in internet usage in Indonesia demonstrates the increasing penetration of digital technology, although literacy and utilization rates are uneven. Data from the Central Statistics Agency (BPS) through the National Socio-Economic Survey (Survey) indicates that by 2024, 72.78% of Indonesia's population will have internet access, an increase compared to the previous year. However, the Indonesian Digital Society Index remains relatively low, indicating a digital literacy gap between regions (Pusbang Aptika dan IKP, 2022). This condition demonstrates that digital transformation requires not only the availability of technology, but also public acceptance and understanding of that technology (Isaac et al., 2019).

Digital transformation has become a necessity in facing the increasingly competitive dynamics of the global economy. This change is encouraging people and businesses to adapt to digital systems, including the use of cashless payment systems (Wang et al., 2025). Payment digitization is considered capable of increasing transaction efficiency and economic transparency, but at the same time, it demands user readiness in terms of literacy, trust, and ease of access. In the Indonesian context, the development of *financial technology (fintech)* is accelerating the shift from conventional payment systems to more practical and inclusive digital payment systems (Ramadhan et al., 2023).

One of the important innovations in the digital payment system in Indonesia is *the Quick Response Code Indonesian Standard (QRIS)*, established by Bank Indonesia as the national standard for QR code-based payments. QRIS is designed to create a fast, easy, affordable, secure, and reliable payment system (Bank Indonesia, 2024). QRIS implementation continues to increase, both in terms of the number of users, transaction volume, and transaction value nationally (Pusbang Aptika and IKP, 2022). However, the level of adoption and use of QRIS is not yet fully equitable, especially in the tourism sector and semi-urban areas, which still face obstacles in digital literacy, risk perception, and user trust (Nabila & Putri, 2025).

Surakarta City shows significant growth in QRIS usage compared to surrounding areas, both in terms of transaction volume and value (Adi, 2025). One tourist destination that has implemented the QRIS payment system is Balekambang Park Surakarta, a public tourist park with recreational, educational, and cultural functions. The implementation of digital payments for ticket purchases is part of an effort to modernize public services and support the smart city concept. However, in practice, some visitors still prefer cash payments due to habit factors, limited understanding, and doubts about the security of digital transactions (Yuniarti & Herlina, 2025). This condition shows that the success of QRIS implementation is not only determined by technical aspects, but also by user perceptions and attitudes.

The main issue in this context lies in the sustainability of QRIS usage. Continued usage intention is a key factor in determining the long-term success of a digital payment system. Previous research has shown that perceived usefulness, ease of use, and trust are important determinants in shaping the intention to continue using digital payment services (Chang et al., 2021). However, empirical studies specifically examining these factors in the context of QRIS use in the tourism sector, particularly for purchasing tickets to tourist destinations, are still relatively limited.

Based on these conditions, this study aims to analyze the influence of perceived usefulness, ease of use, and trust on the intention to continue using QRIS for ticket purchases at Balekambang Park, Surakarta. This research is expected to provide an empirical contribution to understanding user behavior towards digital payment systems in the tourism sector and serve as a basis for consideration for tourism destination managers and policymakers in designing strategies to increase adoption and sustainable use of QRIS.

## LITERATURE REVIEW

### Perceived Benefits

*Perceived usefulness* is defined as an individual's belief that using a technology system can increase the effectiveness and efficiency of their activities (Davis, 1989). In the context of digital payments, perceived usefulness reflects the extent to which users assess that a QR code-based payment system can provide added value in the form of convenience, time and cost efficiency, and improved transaction performance. Perceived usefulness is a key construct

in the *Technology Acceptance Model*. (TAM) which plays an important role in forming individual intentions to accept and use new technology (Davis, 1989) .

Previous research has shown that perceived benefits of using QR code-based payments are strongly influenced by efficiency, convenience, and system performance. When users perceive that a digital payment system simplifies the transaction process, provides flexibility of use, and produces accurate and reliable transaction output, their perceived benefits will increase. This is in line with the findings of Chang et al. (2021), who emphasized that increased transaction efficiency and performance are the main factors shaping perceived benefits of QR code payments. This is also supported by Zhou (2013), who stated that efficiency, convenience, and system performance are important determinants in building perceived benefits of mobile-based payment services.

### **Ease of Use**

*Perceived ease of use* is defined as the extent to which an individual believes that a technological system can be used easily and without excessive effort (Davis, 1989) . In the *Technology Acceptance Model* (TAM), ease of use is a key factor that not only directly influences usage intentions but also strengthens the perceived usefulness of a technological system (Davis, 1989) . The easier a system is to operate, the more likely users are to consider the system useful and worthy of continued use.

In the context of digital payment systems, ease of use reflects the extent to which QR code-based transaction processes or payment applications are perceived as simple, easy to learn, and without technical difficulties. Ease of navigation, a clear interface, and an intuitive user experience play a key role in increasing the acceptance of digital payment technology (Chang et al., 2021) . When a system can be used efficiently with short transaction steps and minimal errors, users tend to feel more comfortable and confident in making transactions.

Previous research has shown that ease of use plays a crucial role in driving the adoption and continued use of digital payment technologies. Oliveira et al. (2016) emphasized that systems that are easy to operate and do not require high technical skills are more likely to be accepted and used routinely by users. Furthermore, Shao et al. (2019) found that ease of use indirectly increases satisfaction and continued usage intentions by increasing perceived benefits and positive experiences during transactions. Thus, ease of use is a crucial determinant that not only influences perceived benefits but also drives user convenience, satisfaction, and intention to continue using digital payment systems such as QRIS.

### **2Trust**

Trust *is* defined as an individual's belief in the reliability, integrity, and security of a system or service provider in carrying out its functions consistently and responsibly (Chandra, 2010) . In the context of digital payment systems such as QRIS, trust reflects the extent to which users feel safe and confident that their transactions will not pose risks, such as misuse of personal data or loss of funds. A high level of trust is an important prerequisite for users to be willing to use and maintain digital payment technology.

Previous research has shown that trust has a significant influence on the intention to continue using digital payment services. Zhou (2013) found that users with a high level of trust in mobile payment systems tend to continue using the technology in their daily activities. Trust is formed through perceptions of system security, the service provider's reputation, and positive experiences during the transaction process. In line with these findings, Oliveira et al. (2016) emphasized that trust plays a significant role not only in the adoption process but also in users' intention to recommend digital payment technology to others.

In the Indonesian context, Ansori & Nugroho (2024) demonstrated that trust has a direct and significant influence on the intention to continue using digital payment applications. In addition to serving as a primary predictor of usage intention, Chang et al. (2021) added that trust also acts as a reinforcing mechanism for the relationship between perceived benefits and user attitudes toward QR code-based payments. When users trust a digital payment system, they tend to evaluate the technology's benefits more positively and feel more comfortable conducting transactions. Thus, trust is a key factor in shaping user behavior toward digital payment systems, particularly in encouraging the continued use of QRIS.

### Intention of Sustainable Use

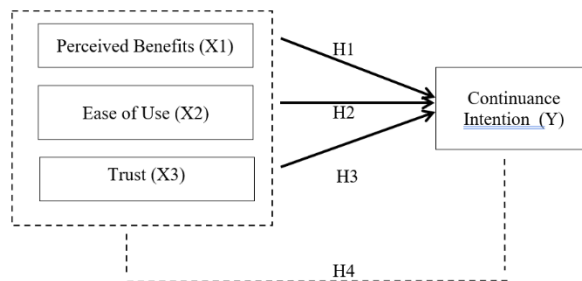
Continuance intention is defined as an individual's tendency or desire to continue using a system or service after gaining initial user experience (Bhattacharjee, 2001). This concept emphasizes the post-adoption stage, where users evaluate whether the system they are using is able to provide benefits, convenience, and security according to initial expectations. In the context of digital payment systems such as QRIS, continuance intention reflects users' willingness to continue utilizing QRIS in their daily transaction activities.

Previous research has shown that continuance intention for digital payment services is influenced by various factors, particularly user satisfaction, perceived usefulness, ease of use, and trust in the system. Zhou (2013) stated that users are more likely to continue using digital payment services if the system is perceived as efficient, easy to use, and trustworthy. These findings are supported by Chang et al. (2021), who demonstrated that perceived usefulness and trust play a significant role in strengthening continuance intention for QR code-based payments.

The *Expectation-Confirmation Theory* (ECT) model proposed by Bhattacharjee (2001) explains that continuance intention is formed when a user's actual experience matches or exceeds their initial expectations of a system. If users are satisfied because the system's performance meets their expectations, they will be more likely to continue using the system. This model is widely used to explain post-adoption behavior in various information systems, including digital payment technology.

Other empirical research also confirms that ease of use and trust positively influence continuance intention in mobile payment systems. Oliveira et al., (2016) found that systems that are easy to operate and provide a sense of security tend to increase user continuance. In the Indonesian context, Ansori & Nugroho, (2024) showed that user trust and satisfaction are the main determinants of continuance intention in digital payment applications. Therefore, continuance intention of QRIS in Taman Balekambang Surakarta reflects user readiness to continue utilizing digital payments if the system is perceived as useful, easy to use, and trustworthy.

### Research Hypothesis



H1: Perceived Benefits have a significant positive effect on the Intention to Sustainably Use QRIS in Balekambang Park, Surakarta

H2: Ease of Use has a significant positive effect on the intention to use QRIS sustainably in Balekambang Park, Surakarta.

H3: Trust has a significant positive effect on the intention to use QRIS sustainably in Balekambang Park, Surakarta.

H4: Perceived usefulness, ease of use, and trust simultaneously have a positive effect on the intention to continue using QRIS in Balekambang Park, Surakarta.

### RESEARCH METHODS

This research was conducted at Balekambang Park in Surakarta using a quantitative approach to analyze the influence of perceived usefulness (X1), ease of use (X2), and trust (X3) on the intention to continue using QRIS (Y). The research data consisted of primary and secondary data. Primary data were obtained through questionnaires

distributed to respondents, while secondary data were collected from publications from related institutions and scientific literature to strengthen the research context.

The study population was all visitors to Balekambang Park in Surakarta who had used QRIS to purchase entrance tickets. Sampling was conducted using a purposive sampling technique (Etikan et al., 2016) with the criteria that respondents had used QRIS for entrance ticket transactions within the last 6 months at most. The sample size was set at 200 respondents, referring to the minimum sample size recommendation based on Maximum Likelihood and the number of indicators rule (Hair, 2017). This study used 20 indicators, so the minimum sample size was calculated as follows:

$$> \text{Minimum sample size} = 10 \times 20 = 200 \text{ respondents}$$

Thus, this study sets a minimum sample size of 200 respondents, which is in accordance with the provisions (Hair, Jeffrey J. Risher, Marko Sarstedt, nd) which state that ML estimation is optimal at a sample size of  $\geq 200$ .

The research instrument was a questionnaire with a Likert scale of 1–5, distributed both in person and online. The perceived benefits variable (X1) was measured using indicators of time and cost efficiency, transaction convenience, functional suitability (*compatibility*), system performance, and output *quality*. (Chang et al., 2021). The ease of use variable (X2) is measured through indicators of ease of learning, ease of use, clarity of interaction, ease of recall, and minimal effort (Davis, 1989). The trust variable (X3) is measured through indicators of system reliability, transaction security, service provider integrity, provider institution credibility, and previous positive experiences (Zhou, 2013). Meanwhile, the variable of continued use intention (Y) is measured through indicators of willingness to reuse, primary preferences, recommendations to others, consistency of use, and satisfaction and loyalty (Bhattacharjee, 2001).

Instrument quality testing was conducted through the Pearson Product Moment validity test and the Cronbach's Alpha reliability test, with the provision of reliability if the alpha value is  $> 0.6$  (Ghozali, 2018). Data analysis was conducted using IBM SPSS 25 through descriptive analysis, classical assumption tests (normality, multicollinearity, heteroscedasticity), and multiple linear regression to test the partial (t-test) and simultaneous (F-test) effects at a significance level of 0.05 (Ghozali, 2018).

## RESULTS AND ANALYSIS

This study involved 200 respondents visiting Balekambang Park Surakarta, with characteristics based on age, gender, education level, and frequency of QRIS use. The majority of respondents were in the 17–25 years age range (141 people) (71%), followed by 26–35 years old (51 people) (26%), and  $< 17$  years old (8 people) (4%), while there were no respondents aged  $> 35$  years. Based on gender, respondents were predominantly male (118 people) (59%), while women were 82 people (41%). In terms of education, the majority of respondents were high school/vocational school/high school graduates (87 people) (44%), followed by bachelor's degree (60 people) (30%), diploma (3) (36 people) (18%), junior high school/junior high school (14 people) (7%), and elementary school and master's/doctoral degree (1% each). Meanwhile, the frequency of QRIS use shows that the majority of respondents are in the frequent category, as many as 97 people (49%), followed by very often as many as 47 people (24%), sometimes as many as 41 people (21%), and rarely as many as 15 people (8%).

**Validity Test**

**Table 1**  
**Validity Test**

Statement	r – Count	r – Table	Value (Sig)	Information
X1. PM_1	0.671	0.138	0,000	Valid
X1. PM_2	0.745	0.138	0,000	Valid
X1. PM_3	0.613	0.138	0,000	Valid
X1. PM_4	0.714	0.138	0,000	Valid
X1. PM_5	0.612	0.138	0,000	Valid
X2. KM_1	0.686	0.138	0,000	Valid
X2. KM_2	0.663	0.138	0,000	Valid
X2. KM_3	0.692	0.138	0,000	Valid
X2. KM_4	0.723	0.138	0,000	Valid
X2. KM_5	0.598	0.138	0,000	Valid
X3. K_1	0.684	0.138	0,000	Valid
X3. K_2	0.647	0.138	0,000	Valid
X3. K_3	0.677	0.138	0,000	Valid
X3. K_4	0.653	0.138	0,000	Valid
X3. K_5	0.614	0.138	0,000	Valid
Y.1	0.711	0.138	0,000	Valid
Y.2	0.601	0.138	0,000	Valid
Y.3	0.735	0.138	0,000	Valid
Y.4	0.639	0.138	0,000	Valid
Y.5	0.554	0.138	0,000	Valid

Source: Primary Data Processing SPSS 25, 2026

Based on Table 1 above, all questions regarding the variables of service quality, atmosphere, and revisit intention have calculated r-values greater than the table r-value of 0.138. Furthermore, the significance value is less than 0.05 (5%). This means that all questions regarding service quality, atmosphere, and revisit intention are valid for measuring the objectives of this study.

**Reliability Test**

**Table 2**  
**Reliability Test**

No	Variables	N of Items	Cronbach's Alpha	Condition	Information
1	Perceived Benefits (X1)	5	0.696	0.6	Reliable
2	Ease of Use (X2)	5	0.697	0.6	Reliable
	Trust (X3)	5	0.667	0.6	Reliable
3	Intention of Sustainable Use (Y)	5	0.654	0.6	Reliable

Source: Primary Data Processing SPSS 25, 2026

Based on Table 2 above, the Cronbach's alpha value is greater than the test limit, namely 0.60, so all variables are considered reliable. The results of the reliability test indicate that all variables used as research instruments meet the reliability criteria.

**Descriptive Statistical Analysis Test**

Descriptive analysis is used to describe respondent characteristics and provide an overview of their responses to each research variable indicator. According to Sekaran & Bougie (2016), descriptive analysis serves to present data in a more concise and easily understood form, without generalizing the population.

**Table 3**  
**Descriptive Statistical Analysis Test**

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Age	200	1	3	2.22	0.500
Gender	200	1	2	1.41	0.493
Level of education	200	1	6	3.71	1,021
Frequency of Use	200	1	4	2.88	0.854
Valid N (listwise)	200				

Source: Primary Data Processing SPSS 25, 2026

**Normality Test**

**Table 4**  
**Normality Test**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		200
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Standard Deviation	1.23455745
Most Extreme Differences	Absolute	.084
	Positive	.067
	Negative	-.084
Test Statistics		.084
Asymp. Sig. (2-tailed)		.002 <sup>c</sup>
Monte Carlo Sig. (2-tailed) Sig.		.111 <sup>d</sup>
	99% Lower Confidence Interval	.103
	Upper Bound	
	.119 Bound	

Source: Primary Data Processing SPSS 25, 2026

Based on table 4, it can be seen that the Asymp Sig (2-tailed) value is 0.002, which is less than 0.05, meaning that the value does not meet the requirements for normality testing. Therefore, this study includes a Monte Carlo test to meet the normality criteria, with a Monte Carlo Sig (2-tailed) value of 0.111, this value is greater than 0.05, meaning that the Monte Carlo test value meets the requirements for normality testing.

**Multicollinearity Test**

**Table 5**  
**Multicollinearity Test**

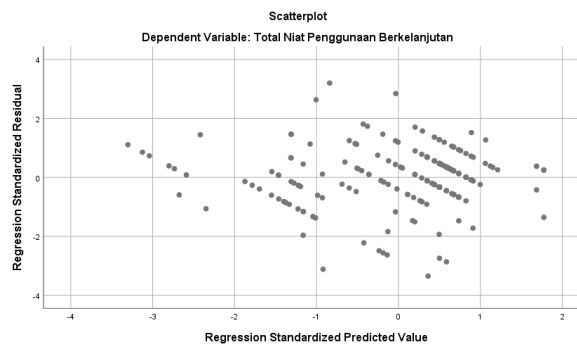
Coefficients <sup>a</sup>				Collinearity Statistics	
Model				Tolerance	VIF
1	(Constant)				
	TOTAL PERCEPTION BENEFITS	X1 OF		0.357	2,801
	TOTAL USE	X2 EASE OF		0.330	3,032
	TOTAL TRUST	X3		0.424	2,360

Source: Primary Data Processing SPSS 25, 2026

Based on table 5, it can be seen that the Tolerance Value of the variables Total Perceived Benefits (0.357), Total Ease of Use (0.330), and Total Trust (0.424) are all greater than 0.10. The VIF values of the three variables, namely Total Perceived Benefits (2.801), Total Ease of Use (3.032), and Total Trust (2.360) are all less than 10. Therefore, in this test it can be concluded that there are no symptoms of multicollinearity in this regression model.

**Heteroscedasticity Test**

**Figure 2**  
**Chart Scareplot**



Source: Primary Data Processing SPSS 25, 2026

Based on Figure 2, it can be seen that the points are randomly distributed without any regular pattern. Therefore, the regression model does not exhibit heteroscedasticity, and the data meets the requirements for normality.

**Multiple Linear Regression Test**

**Table 6**  
**Multiple Linear Regression Test**  
**Coefficients <sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta			
1 (Constant)	3,486	0.906			3,848	0,000
TOTAL PERCEPTION OF BENEFITS X1	0.158	0.066	0.164		2,414	0.017
TOTAL EASE OF USE X2	0.269	0.065	0.293		4,147	0,000
TOTAL TRUST X3	0.420	0.059	0.444		7,116	0,000

Source: Primary Data Processing SPSS 25, 2026

Based on table 6, the multiple linear regression equation is as follows:

$$Y = 3.486 + 0.158 X_1 + 0.269 X_2 + 0.420 X_3$$

Based on the equation above, it can be explained as follows:

- The constant value in the equation is known to be 3.486. This means that if the independent variables (Perceived Benefit, Ease of Use, and Trust) have a value of 0, then the value of the dependent variable (Total Intention to Continue Use) is 3.486.
- The coefficient value of the Total Perceived Benefits variable (X<sub>1</sub>) is 0.158 and is positive. This means that if the Perceived Benefits variable is increased by one unit, the Continuous Use Intention variable will also increase by 0.158, and vice versa.
- The coefficient value of the Total Ease of Use variable (X<sub>2</sub>) is 0.269 and is positive. This means that if the Ease of Use variable is increased by one unit, the Intention to Continue Use variable will also increase by 0.269, and vice versa.
- The coefficient value of the Total Trust variable (X<sub>3</sub>) is 0.420 and is positive. This means that if the Trust variable is increased by one unit, the Continuous Use Intention variable will also increase by 0.420, and vice versa.

**t-statistic test**

**Table 7 t-test**  
**Coefficients <sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta			
1 (Constant)	3,486	0.906			3,848	0,000
TOTAL PERCEPTION OF BENEFITS X1	0.158	0.066	0.164		2,413	0.017
TOTAL EASE OF USE X2	0.269	0.065			4,147	0,000
TOTAL TRUST X3	0.420	0.059	0.444		7,116	0,000

Source: Primary Data Processing SPSS 25, 2026

Based on Table 7, the T-test results above can be concluded as follows:

- a. The significant value of the Total Perceived Benefits variable (X1) is 0.017 (<0.05), so it can be concluded that the Total Perceived Benefits variable has a significant effect on the Total Intention to Continue Use variable.
- b. The significant value of the Total Ease of Use variable (X2) is 0.000 (<0.05), so it can be concluded that the Total Ease of Use variable has a significant effect on the Total Continuous Use Intention variable.
- c. The significant value of the Total Trust variable (X3) is 0.000 (<0.05), so it can be concluded that the Total Trust variable has a significant effect on the Total Continuous Use Intention variable.

**F test**

**Table 8**  
**F test**

ANOVA <sup>a</sup>		Sum	of	Mean		
Model		Squares	Df	Square	F	Sig.
1	Regression	634,618	3	211,539	136,701	.000 <sup>b</sup>
	Residual	303,302	196	1,547		
	Total	937,930	199			

Source: Primary Data Processing SPSS 25, 2026

Based on the table, it can be seen that the calculated F value is 136.701 and the F table value from this study is 2.65, so it can be interpreted that the calculated F is greater than the F table (136.701 > 2.65). Meanwhile, the significant value of the F test is 0.000 which is smaller than 0.05. Therefore, the variables of Perceived Usefulness, Ease of Use, and Trust simultaneously (together) have a significant effect on Continuous Use Intention. Determination Coefficient Test

**Coefficient of Determination Test**

**Table 9**  
**Coefficient Test Determination**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted Square	R	Standard Error of the Estimate
1	.823 <sup>a</sup>	0.677	0.672		1,244

Source: Primary Data Processing SPSS 25, 2026

Based on Table 9, the Adjusted R Square value is 0.672 or 67.2%. This means that the variable of Continuous Use Intention is influenced by the variables of Trust, Perceived Benefits, and Ease of Use by 67.2%. While the remaining 32.8% (100% - 67.2%) is influenced by other variables outside this study.

**CONCLUSION**

Based on the results of data analysis, this study shows that perceived usefulness has a positive and significant effect on the intention to continue using QRIS in purchasing tickets at Balekambang Park, Surakarta (Sig. 0.017 < 0.05). Ease of use is also proven to have a positive and significant effect (Sig. 0.000 < 0.05), which indicates that the ease of understanding and operating QRIS encourages users to continue using it repeatedly. In addition, trust has a positive and significant effect (Sig. 0.000 < 0.05) and is a dominant factor because it has the largest regression coefficient, so that aspects of security, system reliability, and service provider credibility are the main determinants of continued use of QRIS. Simultaneously, perceived usefulness, ease of use, and trust significantly influence the intention to use QRIS continuously (F count 136.701 > F table 2.65; Sig. 0.000 < 0.05), with an Adjusted R Square value of 0.672, meaning that 67.2% of the variation in intention to use continuously can be explained by these three

variables, while the rest is influenced by other factors outside the model. This finding confirms that increasing the benefits, ease of use, and user trust needs to be a primary concern for tourist destination managers to strengthen the sustainable implementation of QRIS in ticket purchasing services.

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