

ABSTRACT

Advancements in the technology industry, particularly in the financial sector, have accustomed society to increasingly engage in digital financial transactions. The demand for fast and secure payment systems has spurred the development of new ideas for digital financial transaction services. As access to digital payment technology grows, new services have been developed in the form of digital wallets, succeeding electronic money and giving rise to various Payment System Service Providers (PJSP). Transactions through digital wallets and mobile payments, which facilitate payments via QR (Quick Response) codes, are hampered by the providers' closed and non-integrated payment systems. In response, Bank Indonesia (BI) has standardized these through the Quick Response Code Indonesian Standard (QRIS).

This research aims to understand the relationship between public acceptance of the newly launched QRIS payment method and the intention to use QRIS in daily transactions, leading to loyal or repeated use. The study hopes to provide academic evidence and references on the crucial role of acceptance, awareness, and the alignment of a technology's (TAM) needs with society's digital transaction habits, especially using QRIS.

The research employed quantitative data collection through a Likert-scale questionnaire using causal descriptive techniques. A sample of 1,000 respondents was analyzed using Structural Equation Modeling (SEM) with the Covariance-Based SEM (CB-SEM) method, utilizing IBM AMOS version 24.

The results align with previous research, demonstrating that ease of use plays a significant role in the public's intention for repeated QRIS transactions. Other variables such as enjoyment, social influence, lifestyle, and perceived benefits are crucial in customer acceptance of QRIS payments, while financial and privacy risks have a negative impact. Once motivated to use QRIS, actual and repeated usage follows.

Based on these findings, it is recommended that vendors offering QRIS payment methods could potentially encourage transactional intentions and repeated usage among the public. This is influenced by lifestyle, perceived benefits, enjoyment, and perceived risks associated with using QRIS, aligning with the needs of modern society.

Keywords: *Digital Transaction, Mobile Payment, QR Code Payment, Loyalty Intention*