

ABSTRACT

QRIS adoption in Indonesia continues to show a positive trend. The number of merchants accepting QRIS payments increased significantly from 25 million in March 2023 to 32 million in August 2024, showing a growth of 28%. Similarly, the number of QRIS users also saw a significant increase, reaching 48 million in March 2024, or growing 50% compared to the previous year. However, in some areas such as Madiun City, adoption barriers are still encountered, mainly related to public perceptions of the complexity of using QRIS and preferences for cash. Public interest in using QRIS is influenced by various factors, including effort expectations, social influence, and habits. Madiun City's economic growth of 5.80% by 2023 indicates great potential for wider adoption of digital payment technology in the region.

This type of research is quantitative research. Data collection uses a questionnaire method that has been tested for validity and reliability. The population in this study is the people of Madiun City aged 17-54 years. The sample used nonprobability sampling technique with a sample of 403 respondents. Prerequisite test analysis using classical assumption test, hypothesis testing using multiple linear analysis test. Analysis of the coefficient of determination, partial significant test analysis and simultaneous significant test analysis. The data obtained is then processed using IBM SPSS version 21.

The results of this study indicate that partially the effort expectation variable (X1) has a significant effect on interest in use, the social influence variable (X2) has a significant effect on interest in use, and the habit variable (X3) has a significant effect on interest in use. Meanwhile, simultaneously the variables of effort expectations (X1), social influence (X2), and habits (X3) have a significant effect on interest in use. And the coefficient of determination test results show that the variable business expectations (X1), social influence (X2), and habits (X3) affect the interest in using QRIS (Y) by 30.5%. Meanwhile, the remaining 69.5% is influenced by other variables. Further research is needed to identify other factors that may play a role, such as performance expectations, facility conditions, hedonic motivation, and price value.

Keywords: *Quick Response Code Indonesian Standard (QRIS), Effort Expectation, Social Influence, Habit.*