

ABSTRACT

In the digital era, technology has become an inseparable part of human life, including in financial transactions. Innovations such as QRIS (Quick Response Code Indonesian Standard) aim to facilitate individuals in conducting fast and efficient digital payments. Although usage is increasing, several obstacles remain, including limited technological understanding, uneven internet access, and resistance from individuals unfamiliar with cashless systems.

This study aims to analyze the factors that influence the intention and behavior of QRIS usage by applying the Modified UTAUT2 model, taking into account the moderating effects of age and gender. A quantitative approach was employed using PLS-SEM through SmartPLS, based on data from a 5-point Likert scale questionnaire.

The results show that hedonic motivation, trust, and habit significantly influence behavioral intention, while performance expectancy and social influence do not. Facilitating conditions affect both behavioral intention and use behavior. Additionally, habit and behavioral intention significantly affect use behavior. However, the moderating effects of age and gender were found to be insignificant.

This study provides empirical contributions regarding key factors in the adoption of QRIS and indicates that its usage is relatively consistent across different age and gender groups. Practical recommendations include enhancing digital literacy, improving technology infrastructure, and implementing benefit-oriented promotional strategies to encourage broader adoption of QRIS.

Keywords: QRIS, UTAUT2, behavioral intention, use behavior, age moderation, gender moderation, technology adoption