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The Influence of Perceived Benefits and Security of QRIS Use on Behavioral Intentions

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Abstract

The purpose of this study is to find out the development of the use of Quick Response Code Indonesian Standard (QRIS) as a digital payment method in Indonesia. This study uses the Technology Acceptance Model (TAM) to analyze the acceptance and use of QRIS among users. Data were obtained from literature studies and secondary data related to the development of QRIS in Indonesia The findings show that QRIS is well accepted by the general public, especially MSMEs, as a modern, fast, simple, secure, and reliable digital payment method. This is evidenced by a significant increase in the number of users and the value of QRIS transactions in Indonesia. QRIS has become an important part of the digital and financial payment ecosystem in Indonesia. The use of QRIS makes payments easier, faster, and safer for both consumers and business stakeholders, especially MSMEs. Of course, this will support Indonesia's increasingly digitized economy and contribute to the development of the country's digital economy. Further research is needed to explore the long-term impact of the use of QRIS and identify the factors influencing the adoption and use of QRIS in Indonesian society, in line with digitalization trends and changing preferences of business people. The contribution of this research can provide an overview that the use of QRIS as a means of payment can increase the effectiveness and efficiency in the payment system.

Keywords: *Digital Payment, Financial Technology, TAM, QRIS*

INTRODUCTION

Technological developments have triggered new changes, especially in the business sector, from upstream to downstream, such as changes in concept from direct sales to online sales. "With the increasingly rapid growth of the technology industry, people, especially the generation Z group, are becoming accustomed to digital financial transactions. One of the methods used in paying for transactions is the Payment Gateway. Cashless or what we are more familiar with as digital-based payments is currently part of people's payment technology and payment methods are the most significant growth place in financial technology (fintech) in Indonesia. Fintech is an industry platform that utilizes technology to make financial systems and the delivery of financial services more efficient and effective (N. et al., 2021). Generation Z tends to have a high level of technological skills and uses smartphones as a means of everyday transactions. For Generation Z, usability and security in making transactions are important factors in choosing a payment method. Combining financial services with technology makes financial technology (fintech) change conventional business models into modern ones. If previously you had to pay directly with cash, now you have the ability to make transactions using a smartphone in just seconds.

Payment using electronic money on m-banking applications using barcodes is known as Quick Response Code (QRC). Each e-wallet implements and has a different QRC system for each payment. Through this QRC, each e-wallet and m-banking must have a barcode that is ready to be scanned. The difference in applications used between merchants and consumers is different, causing payment efficiency to decrease. This is utilized by the government to support and revitalize the National Payment Gateway (GPN) introduced by Bank Indonesia by building an innovative digital payment

system. To overcome this problem, in January 2020, Bank Indonesia launched QRIS as a standard for digital payment QRC and joined the Indonesian Payment System Association (ASPI) to develop the QRIS system. The use of QRIS has advantages for merchants in terms of financial recording, because each transaction can be automatically viewed and stored by the system, so that the recording of income and expenses is clearly recorded without being mixed with personal finances.

Furthermore, in May 2023, QRIS users reached 35.80 million users with 26.1 million users being merchants that dominated by MSMEs. In May 2023, the transaction value using QRIS reached 18.08 trillion with 184.29 million transactions. This shows a trend that people are interested in using QRIS. The use of QRIS is one of the main drivers in accelerating the digital economy in Indonesia. QRIS provides convenience and security for business actors (merchants) and consumers in making transactions. In addition, QRIS also encourages financial inclusion in involving the MSME sector which previously had difficulty accessing non-cash payment systems. With the increasingly widespread distribution of QRIS, more MSMEs will be able to develop their businesses and increase the accessibility of their products and services for consumers. Based on information data from Bank Indonesia quoted by Kompas.id, it was recorded that in December 2022 there were 28.75 million QRIS users in Indonesia with 23.8 million MSMEs affiliated with QRIS. Merchants registered with QRIS are 419,044 in Depok City, West Java with a transaction volume of 22.4 million with the majority of MSME users in 2023 (Berita Depok, 2023). It is known that QRIS users are dominated by the millennial generation, namely people born in the range of 1981 - 1996 or aged 28 - 43 years with a percentage of more than 60%, while generation Z is people born in the range of 1997 - 2012 or aged 12 - 27 years with a percentage of 26.5% (Putra, 2016).

The use of QRIS in Indonesia is increasing, especially in the Depok area with the number of transactions reaching 22.4 million. The number of shopping places and the large population of Depok and its surroundings have caused the use of QRIS to increase, in addition, the increasing use of QRIS is also due to the positive impact of the ease of the process and support for smartphones. In addition to the positive impacts provided by QRIS above, there are also negative impacts from the use of QRIS, such as misuse of QRIS codes or known as quishing.

Perception of the benefits and perception of the security of QRIS are very important to maintain and increase the use of QRIS. (Anggraini et al., 2024). Previous studies have shown that perceived benefits and security significantly influence behavioral intentions to use QRIS. Therefore, these elements play an important role in encouraging QRIS adoption.

QRIS has become an effective solution for non-cash transactions amidst the rapid development of financial technology. The increase in QRIS adoption reflects high public interest. In addition, the digital payment ecosystem in Indonesia is supported by the National Non-Cash Movement (GNNT) Program from Bank Indonesia. This study will examine the influence of perceived security and benefits on behavioral intentions in using QRIS in the city of Depok.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

"Technology Acceptance Model (TAM) is a concept that aims to describe how users benefit and are able to adapt to information technology" (Wicaksono, 2022). Purwanto (Purwanto & Alli, 2020) explains that "TAM functions as a research model to examine various factors that influence user perceptions of information technology." This technology acceptance model was first developed by Davis (1986) in his thesis entitled "A Technology Acceptance Model for Empirically Testing New End-User Information Systems." TAM is used to explain how users can utilize new information technologies, such as database management systems and software. TAM has the ability to identify and understand the influences that influence the adoption of technology by users, so that organizations can design technology that is easier to use, more useful to users, and more suited to user needs. In the context of software development, TAM has the ability to ensure that software is well received by users and can assist users in performing their tasks. "However, along with the development of technology, the application of TAM has expanded and is now applied to various types of technology, including the internet of things, social media, and mobile technology."

Perceived Benefits

"Perceived usefulness is a person's perception of the extent to which technology can help them achieve goals or complete tasks" (Wicaksono, 2022) . Perceived usefulness refers to the extent to which a person believes that implementing the system can improve job performance. People will use the system if they find it useful and if they do not find it useful, they will not use it. The word usefulness means being able to be used profitably to describe the perception of its own benefits (Kumala et al., 2020) . Another view related to perception is that "perceived usefulness is a belief held by an individual that by taking a certain action will result in benefits or advantages" (Harahap & Zoraya, 2024) . Another perspective defines perceived usefulness as the level of trust people have that using a technology will improve their performance. When a technology system in the financial sector can be beneficial to people, such as feelings of security and comfort, it will generate positive feedback and increase

involvement in using the service, then interest in use will increase" (Setyaningsih et al., 2023) . Perceived usefulness also shows the extent to which people can believe in the benefits offered by a system when used and is able to increase the behavioral intention of the system. In the Technology Acceptance Model (TAM), Perceived Usefulness or perception of the benefits of technology is a key factor that influences the intention and behavior of users in using technology. The greater the individual's perception of the benefits of technology, the greater the individual's intention and willingness to use the technology. There are six indicators of perceived benefits according to Davis (Budiyanto, 2023) , namely: 1) Complete tasks faster where technology will be considered useful if it can help users complete work in a shorter time, 2) Enhance productivity, namely the perception of benefits is achieved when technology can improve the work results or performance of users when doing work, 3) Increased output, namely technology will be considered useful if it can increase the efficiency of output produced by users within a certain time, 4) Effective utilization, namely the ability of technology to realize the desired results or goals in an efficient and effective way, 5) Make work simpler, namely technology will be considered useful if it can reduce the difficulty in carrying out work, thus making work easier for users, 6) Useful, namely the perception of benefits is achieved when technology provides significant benefits or value to users.

Security Perception

Perception of security refers to a user's belief that online payment technology in the transaction process is safe (Purwanto & Alli, 2020) . The higher the level of security, the more individuals trust the technology, therefore more people will implement the technology. According to Erick (2020) , security can be interpreted as consumer security to be sure that unauthorized persons will not see, store, or manipulate personal data when making online transactions. "Security refers to a system's ability to protect user data and information from security threats such as malware, viruses and other cyber attacks" (Wicaksono, 2022) . Another opinion states perception of security as a customer's belief that their personal data can only be accessed by themselves and cannot be changed by parties other than themselves. The existence of a security system will avoid, prevent, and protect the system from the risk of crime (Setyaningsih et al., 2023) . A system can be relied on and trusted if user privacy can be protected. Users must feel trust, security, and comfort when using the system. The security in question refers to the protection of users' personal data from fraud and other violations that can harm users when they are making digital payment transactions. The four indicators of security perception according to Kumala et al. (2020) are: 1) Verification, 2) Privacy, 3) Honesty, 4) The absence of rejection.

Behavioral Intentions

Behavioral intention is interpreted as the need for customers or users to be able to adopt and reuse a particular item (Purwanto & Alli, 2020) . Another opinion put forward by Wicaksono (2022) , behavioral intention refers to the intention or desire of individuals to use technology that has been accepted and adopted. This is considered the first step in the technology adoption process, because without the intention or desire of users to use it, the technology will not be adopted. Another opinion explains that the concept of behavioral intention refers to the possibility that customers will use the services of a company that they have used before, or spread positive information about the company (Paramita & Cahyadi, 2024) . Meanwhile, according to Kumala (2020), behavioral intention can be used as an indicator to measure the level of a person's intention in carrying out a particular task or behavior.

There are four indicators of behavioral intention according to Monica & Japarianto (2022) , namely: 1) Reasons for using, 2) Utilize again, 3) Refer others to other, 4) Compliments.

QRIS

The increasing number of choices in making digital payments makes payment transactions easier. With QRIS as the national standard for QR codes (Paramitha & Kusumaningtyas, 2023) , one QR code can access various Payment System Service Providers (PJSP). This makes the payment application used by consumers for merchants they visit only need to provide one QR code. " Quick Response Code Indonesian Standard (QRIS) or known as QRIS (read KRIS), was created by the payment system industry in collaboration with Bank Indonesia which aims to make transactions using QR codes faster, easier, and safer. According to Bank Indonesia, all Payment System Service Providers (PJSP) using QR codes must implement the QRIS standard"

Research Hypothesis

According to (Ridhadani, 2020) , "The hypothesis taken from Greek (the word "hypo" means before and the word "thesis" means opinion, proposition, conclusion), is a temporary solution to a research problem." A hypothesis is a testable proposition that predicts the relationship between two or more variables.

H_1: There is a positive and significant influence between the variable of perceived benefits on behavioral intentions in using the Quick Response Code Indonesian Standard (QRIS) in generation Z QRIS users in Depok.

H_2: The perceived benefits variable does not affect behavioral intentions in using the Quick

Response Code Indonesian Standard (QRIS) among generation Z QRIS users in Depok.

H_3: There is a positive and significant influence between the security perception variable and behavioral intentions in using the Quick Response Code Indonesian Standard (QRIS) among generation Z QRIS users in Depok.

H_4: The security perception variable does not affect behavioral intentions in using the Quick Response Code Indonesian Standard (QRIS) among generation Z QRIS users in Depok.

Hypothesis Model

The following is a model correlation of the between variables.

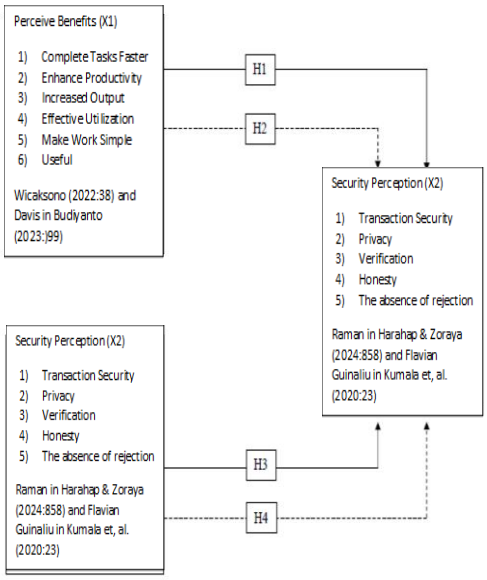

Figure 1Model of Correlation Between Variables

METHOD

This research uses nonprobability sampling technique (Amin et al., 2023) , namely by not giving equal opportunities/opportunities to all members of the population with a sampling determination technique using a purposive sample technique with the following criteria: 1) Generation Z (12-27) years; 2) Domiciled in the city of Depok; 3) QRIS users use QRIS $\geq$ 2 times a week.

This research uses the Slovin formula in determining the sample size. The goal is that the research results can be generalized or applied widely, without the need to use a sample size determination table. The Slovin technique sets the percentage of error accuracy allowance of 10% for large populations with a population of more than 1,000 and 20% for small populations with a population of less than 1,000. Based on the population size, the percentage of allowance is set at 10%. The following is the form of the Slovin formula:

$$n = \frac{N}{1 + Ne^2}$$

Information :

n : Number of samples or respondents required

N : Total size or number of population

e: The level of tolerance or margin of error that is acceptable in research sampling (e = 0.1 for large populations and 0.2 for small populations).

From the Slovin formula, the number of samples needed is 99,988 people, to facilitate data collection, the number of samples is rounded to 100 people. After collecting sample data, the data will be analyzed using the Partial Least Square (PLS) data analysis technique. According to (Evi & Rachbini, 2022) , "PLS is a type of multivariate statistical analysis used in Structural Equation Modeling (SEM) in covariance analysis." PLS is an analysis method that can link various independent variables to various dependent variables simultaneously. As a predictor, PLS is able to handle many independent variables even though there are multicollinearity problems between these variables. In addition, PLS can be used as a regression method that can predict one or more functions from one or more independent sets. PLS-SEM uses two stages in evaluating the model, namely the measurement model (outer model) and the structural model (inner model). The purpose of these two evaluation stages is to determine the validity and reliability of each model designed.

Outer Model is the first step in model evaluation. This stage is known by PLS-SEM through construct validity testing. To test construct validity, what can be used is to check whether there is a strong correlation between the construct and the statement indicators that compose it. In addition, the construct must also have a weak correlation with other variables outside the construct (Hamid, 2019) . Evaluation of the measurement model in this study was carried out with a validity test and a reliability test. The validity test functions to evaluate how much ability with the right size for the research used. Conversely, the reliability test functions to assess the consistency of the concepts and units used and the consistency of respondents' responses to the indicators in the research instrument. The outer model uses reliability tests, discriminant validity, and convergent validity (Haryono, 2016) .

Inner Model (Structural Model) is the second step of the model evaluation process. There are two components, R-square and F-square, to show the significant contribution of independent variables to the dependent variable of the model in the model (Setiaman, 2020) . Furthermore, Hypothesis Testing is carried out to evaluate the structural model through the average value to find the relationship between variables. The use of the method at this stage is through the bootstrap method or re- sampling method. This procedure uses all original samples with a significance value (two-tailed) t-value of

1.96 with a significance level of 0.05 which is used for re-sampling. Hypothesis testing can be accepted if the range of path coefficient values is from -1 to 1, if the value is between 0 and 1 indicates a positive or unidirectional relationship. Furthermore, hypothesis testing can be determined with the p-value, if the p-value > 0.05, then the hypothesis is rejected because this indicates the absence of a significant relationship between the variables (Hamid, 2019) .

RESULTS AND DISCUSSION

Convergent Validity Results

Before going into the field by distributing questionnaires to 100 respondents, the researcher has conducted a pretest instrument test distributed to 30 respondents with a total of 30 statements as a benchmark for researchers whether the statements given are valid and appropriate or not. Thus, based on the results of the instrument test, 28 statements have been categorized as valid out of 30 statements.

The criteria for whether an instrument item is valid or not is determined by the loading factor or outer loading value must be > 0.7 for confirmatory research. Thus, of the 28 statements that have been categorized, they can be valid if based on calculations with the SMARTPLS tool, the results are > 0.7. Below are the results of the convergent validity test with outer loading values totaling 28 statements, namely as follows:

Table 1. Results of Convergent Validity Test with Outer Loading Values

Indicator	Perceived Benefits (X1)	Security Perception (X2)	Behavioral Intentions (Y)
X1.1	0.754		
X1.2	0.792		
X1.3	0.869		
X1.4	0.751		
X1.5	0.810		
X1.6	0.919		
X1.7	0.849		
X1.8	0.858		
X1.9	0.795		
X1.10	0.788		
X2.1		0.709	
X2.2		0.740	
X2.3		0.763	
X2.4		0.855	
X2.5		0.817	
X2.6		0.741	
X2.7		0.716	
X2.8		0.829	
X2.9		0.701	
X2.10		0.702	
Y1			0.728
Y2			0.833
Y3			0.874
Y4			0.819
Y5			0.753
Y6			0.854

Based on table 1, the convergent validity test indicates that all indicators meet the rule of thumb, namely by having an outer loading value > 0.7, this can be interpreted that there is no need to delete indicators, because all indicators are valid. Furthermore, convergent validity can be observed from the AVE value. Below are the results of the convergent validity test from the AVE value totaling 28 statements, as follows:

Table 2. Results of Convergent Validity Test with AVE Value

Variables	Average Variance Extracted (AVE)
Perceived Benefits (X1)	0.673
Security Perception (X2)	0.576
Behavioral Intention (Y)	0.656

Based on table 2, the AVE value of each variable has met the rule of thumb > 0.5 which proves that the latent variable can explain an average of around 0.6 or 60% of each statement indicator. It can be said that the research data conducted is valid and meets the requirements of the convergent validity test from the results of the calculation of the outer loading value and the AVE value from the PLS Algorithm calculation. This states that each indicator used can represent and has a high correlation with its construct variable.

Discriminant Validity Results

The cross loading value is a way to evaluate discriminant validity with reflective indicators. Each variable needs to have a minimum cross loading value of 0.7 and meet the Fornell-Larcker criterion, namely the fornell larcker value > AVE value (in Hamid & Anwar, 2019:42). The following are the results of the discriminant validity test based on the cross loading value :

Table 3. Validity Test Results with Cross Loading Values

Indicator	Perceived Benefits (X1)	Security Perception (X2)	Behavioral Intentions (Y)
X1.1	0.754	0.602	0.651
X1.2	0.792	0.727	0.561
X1.3	0.869	0.644	0.666
X1.4	0.751	0.531	0.460
X1.5	0.810	0.783	0.681
X1.6	0.919	0.771	0.777
X1.7	0.849	0.672	0.691
X1.8	0.858	0.816	0.738
X1.9	0.795	0.703	0.738
X1.10	0.788	0.646	0.677
X2.1	0.607	0.709	0.485
X2.2	0.690	0.740	0.502
X2.3	0.693	0.763	0.522
X2.4	0.688	0.855	0.691

Indicator	Perceived Benefits (X1)	Security Perception (X2)	Behavioral Intentions (Y)
X2.5	0.627	0.817	0.640
X2.6	0.692	0.741	0.724
X2.7	0.744	0.716	0.593
X2.8	0.626	0.829	0.665
X2.9	0.453	0.701	0.489
X2.10	0.592	0.702	0.698
Y1	0.540	0.614	0.728
Y2	0.717	0.695	0.833
Y3	0.737	0.696	0.874
Y4	0.622	0.609	0.819
Y5	0.649	0.569	0.753
Y6	0.703	0.726	0.854

Based on table 3, the results of the discriminant validity test show that the cross loading value on each indicator has a higher correlation level for the original variable and no other indicator has a higher cross loading value. This shows that each indicator is able to effectively calculate the original variable according to the appropriate color block, such as the variable of perceived benefits (green), perceived security (blue), and behavioral intention (orange). Furthermore, discriminant validity can be observed from the fornell-larcker value > AVE. The following are the results of the discriminant validity test seen from the fornell-larcker value, as follows:

Table 4. Results of Discriminant Validity Test with Fornell-Larcker Values

Variables	Perceived Benefits (X1)	Security Perception (X2)	Behavioral Intention (Y)
Perceived Benefits (X1)	0.820		
Security Perception (X2)	0.847	0.759	
Behavioral Intention (Y)	0.821	0.807	0.810

From table 4, the results of the discriminant validity test show that the fornell-larcker value has met the requirements because the fornell-larcker X1 value is 0.820 > AVE X1 value of 0.673, the fornell-larcker X2 value is 0.759 > AVE X2 value of 0.576, and the fornell-larcker Y value is 0.810 > AVE Y value of 0.656.

Reliability Test Results

Reliability testing aims to calculate the level of internal consistency of the model. There are two methods in assessing the reliability of constructs using reflective indicators, namely through the calculation of Composite Reliability and Cronbach's Alpha. As a rule of thumb, it is necessary to have a value > 0.70 so that the construct can be said to be reliable. Below are the results of the reliability test, namely as follows:

Table 5. Reliability Test Results

Variables	Cronbach's alpha	Composite Reliability
Perceived Benefits (X1)	0.946	0.953
Security Perception (X2)	0.918	0.931
Behavioral Intention (Y)	0.894	0.919

In table 5, the results of the reliability test show that each variable has a value of > 0.7 for Cronbach's Alpha. This shows that there is an accurate or reliable measurement in this study. The same results are also shown through the Composite Reliability value which shows a number > 0.7. Thus, each variable has been declared reliable, accurate and consistent for similar problems or symptoms through the same measuring instrument that is carried out repeatedly.

R-square Results

R-square is the value of the determinant coefficient that shows the predictive power of the dependent variable of the structural model. The Rule of Thumb parameter of R-square is 0.75 strong, 0.50 moderate, and 0.25 weak. Here is the R-Square table:

Table 6. R-square Value

Variables	R-square	R-square adjusted
Behavioral Intention (Y)	0.718	0.712

Based on table 6, the R-square test results show a value of 0.718. This can be stated that the behavioral intention variable falls into the moderate model strength category, where the percentage of the path model indicating the variables of perceived benefits (X1) and perceived security (X2) in explaining the behavioral intention variable (Y) is 71.8% and the others are caused by other factors.

F-square Results

F-square is used to test the specific significant effect on the independent variable construct and the overall effect on the dependent variable construct. The Rule of Thumb parameter of the effect size f is 0.02 small, 0.15 medium, 0.35 large. The following are the results of the F-square calculation, namely:

Table 7. F-square Values

Variables	F-square	Information
Perceived Benefits -> Behavioral Intentions	0.372	Big
Security Perception -> Behavioral Intention	0.157	Currently

From table 7, the results of the f-square test illustrate the relationship between independent and dependent variables. The variable of perceived benefits has a significant impact on behavioral

intention with a value of 0.372, while the perception of security has a moderate impact on behavioral intention with a value of 0.157.

Path Coefficient Results

In t-statistic testing, the independent variable is declared significant to the dependent variable if the t-statistic result is > t table 1.96 (Sig = 5%). Furthermore, hypothesis testing or bootstrapping is determined through the p - value that sees a small error and high confidence interval tolerance. The hypothesis will be accepted if the p-value is <0.05, and shows that there is a significant relationship between the variables. The following are the results of the path coefficient test :

Table 8. Path Coefficient Results

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0.486	0.482	0.196	2.474	0.013
X2 -> Y	0.396	0.368	0.189	2.100	0.036

Based on table 8, the bootstrapping test results show the original sample, The effect of the variable of perceived benefits (X1) on behavioral intentions (Y). Based on the explanation of the results of the hypothesis test above, it is known that there is an effect between perceived benefits on behavioral intentions as evidenced by the bootstrapping results with a t-statistic value of 2.474> 1.960. This shows that perceived benefits have a significant effect. Furthermore, the p-value generated on the relationship between these variables is 0.013 <0.050, which means that the relationship in this hypothesis is accepted. These results indicate that perceived benefits have a positive effect on behavioral intentions. Furthermore, it can be seen that there is an effect between perceived security on behavioral intentions as evidenced by the bootstrapping results with a t-statistic value of 2.100> 1.960. This shows that perceived security has a significant effect. Furthermore, the p-value generated on the relationship between these variables is 0.036 <0.050, which means that the relationship in this hypothesis is accepted. These results indicate that perceived benefits have a positive effect on behavioral intentions. This is in line with research conducted by (Harahap & Zoraya, 2024) , namely the perception that ease of use, benefits, and security have a significant impact on interest in using QRIS as a payment method.

Conclusion

Based on the results of the study on the influence of perceived benefits and perceived security on behavioral intentions in the use of Quick Response Indonesian Standard (QRIS) in the case study of generation Z in Depok City, it can be concluded that Perceived benefits have a positive and significant effect on the behavioral intentions of generation Z QRIS users in Depok City as evidenced by the results of the hypothesis test using bootstrappin g. Furthermore, seen from the path value indicates a positive relationship between these variables. This shows that the better the perception of benefits that the community, especially generation Z, has, the greater the behavioral intentions towards using QRIS in Depok City. Security perception has a positive and significant effect on the behavioral intention of generation Z QRIS users in Depok City. This is proven through the results of the hypothesis test using bootstrapping. Furthermore, seen from the path coefficient value, it indicates that the relationship between variables is positive. shows that the better the security perception of the community, especially generation Z, the greater the behavioral intention to use QRIS in Depok City.

Based on the research findings on the impact of perceived benefits and perceived security on behavioral intentions in using the Quick Response Indonesian Standard (QRIS) in the case study of generation Z in Depok City which have been described above, in order to increase the use of QRIS services, suggestions are proposed. Based on the questionnaire that has been distributed to 100 respondents in Depok City, it shows good results regarding perceived benefits and perceived security on behavioral intentions in using QRIS. On average, respondents who participated in filling out the questionnaire gave answers that strongly agreed with all statements and showed behavioral intentions in using QRIS, it is expected that QRIS services can maintain the current quality of QRIS and continue to pay attention to existing obstacles and competition.

Based on the recapitulation of respondents' responses to the perceived benefits variable (X1) which obtained the lowest score, namely in statement items X1.2, X1.3, and X1.9 of 96%, it is recommended that QRIS services can clarify QRIS features that can help users manage finances effectively and optimize the payment process using QRIS in order to increase user productivity. Based on the recapitulation of respondents' responses to the security perception variable (X2) which obtained the lowest score, namely on question item X2.9 at 93%, it is suggested that QRIS services can provide information and explain that this service is supported and protected by financial authorities and the Indonesian government so that users feel safe in using it. Based on the recapitulation of respondents' responses to the behavioral intention variable (Y) which obtained the lowest score, namely on statement items Y1, Y3, and Y4 at 96%, it is suggested that QRIS services can use word of mouth (WOM) marketing strategies to promote the benefits of QRIS services in order to increase the number of QRIS users.

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