



Determinants Of Customer Intention To Adopt Qris As A Digital Payment Method: The Role Of Perceived Usefulness And Perceived Ease Of Use At Cafe Nonanai Ajamu, Labuhanbatu

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Abstract: This study aims to analyze the influence of perceived usefulness and perceived ease of use on customers' intention to adopt QRIS at Cafe Nonanai Ajamu, Labuhanbatu. Employing a quantitative approach with 106 respondents, the data were analyzed using SPSS. The results indicate that perceived usefulness has a positive and significant effect, while perceived ease of use has a positive but statistically insignificant effect when analyzed individually. However, both variables, when considered simultaneously, have a significant effect on the intention to adopt QRIS. These findings confirm that perceived benefits are a crucial factor in encouraging the use of QRIS as a digital payment method.

Keywords: Perceived Usefulness, Perceived Ease of Use, QRIS Adoption.

Introduction

Advancements in information technology have significantly transformed payment systems in Indonesia. Transactions, once dominated by cash, are rapidly being replaced by electronic payment systems that offer greater convenience, speed, and efficiency. Among these innovations, Bank Indonesia launched QRIS a national QR code-based payment system allowing the public to conduct transactions practically using various digital wallets. The implementation of QRIS aims to accelerate the digitalization of payment systems, enhance transaction efficiency, and support the expansion of national financial inclusion. This standardized QRIS payment system, which effectively fosters financial inclusion, has been made possible by progress in digital technology. Since its nationwide rollout, the use of QRIS has continued to grow, reflecting an increasing level of public acceptance of digital payment options (Yuniarti & Herlina, 2025).

According to Wibowo et al. (2026), the emergence of digital financial services has transformed the way society conducts transactions. Digital payments have become the preferred choice, as they offer speed, convenience, ease of use, and greater efficiency compared to conventional payment methods. Furthermore, the implementation of QRIS (Quick Response Code Indonesian Standard) by Bank Indonesia aims to standardize various QR code based payment solutions, making the transaction process easier, more secure, simpler, and more practical for both consumers and business operators.

Indonesia ranks fourth globally in terms of the number of smartphone users following China, India, and the United States with a total of 192.15 million users. The growth in smartphone adoption has shifted the lifestyles of the Indonesian population toward the digital realm, particularly regarding how transactions are conducted. Certain challenges in payment activities especially in the post-pandemic era, where contactless transactions are preferred have spurred the emergence of fintech in Indonesia as a solution. These challenges include the difficulties merchants face in providing change to customers, the circulation of counterfeit currency, and the broader transition toward a cashless society, a trend that has become particularly prominent in Indonesia's post-pandemic landscape (Paramita & Cahyadi, 2024).

The Technology Acceptance Model (TAM) was introduced by Fred Davis in 1986 as a framework for understanding how individuals accept and utilize new information technology. TAM is a theory that identifies barriers to technology usage, which can then be leveraged to develop improved technologies that are more likely to be well-received by users. In the context of technology adoption by business units (Widowati & Khusaeni, 2022), TAM serves as a concept for examining how people respond to technology specifically, whether they choose to accept or reject it (Astuti & Mariadi, 2024).

Empirically, various previous studies have revealed that perceived usefulness and perceived ease of use are the two primary factors that drive individuals to use QRIS. Yuniarti & Herlina (2025) found that perceived ease of use has a positive and significant influence on an individual's intention to use QRIS (Wibowo et al., 2026). It can be concluded that the usefulness perceived by users has a positive impact on their desire to continue using QRIS, as QRIS makes the payment process faster, easier, and more efficient. Conversely, research by Astuti & Mariadi (2024) suggests that perceived ease of use does not have a direct influence on the adoption of QRIS, but rather exerts its effect through user satisfaction. In addition, Hafifuddin & Wahyudi (2022) found that perceived ease of use and perceived usefulness have positive and significant effects, both partially and simultaneously, on mosque congregants' decisions to use QRIS for ZIS transactions. These varied findings from previous research indicate that the impact of perceived usefulness and perceived ease of use on public interest in using QRIS warrants further, in-depth investigation across different research subjects and contexts.

At Cafe Nonanai in Ajamu, Labuhanbatu, some customers still prefer to pay with cash, even though the cafe offers a QRIS payment option. Preliminary observations by the researcher indicate that consumers sometimes face difficulties with digital payments whether due to unstable internet connections or a lack of familiarity with how to use digital payment

applications. These varying perceptions suggest that not all consumers share the same view regarding the usefulness and ease of using QRIS. Consequently, this study was conducted to examine how the perceived usefulness and perceived ease of use influence consumer decisions to utilize QRIS as a payment method.

While research on the intention to adopt QRIS as a digital payment method has frequently focused on university students, Generation Z, urban populations, and MSMEs (micro, small, and medium-sized enterprises) in general, there has been limited research specifically examining customer intentions to use QRIS within the cafe sectorp articularly in Ajamu, Labuhanbatu Regency. Therefore, this study focuses on customers at Cafe Nonanai in Ajamu, analyzing the impact of perceived usefulness and perceived ease of use. The objective is to provide empirical evidence regarding the factors that influence consumer intentions to use QRIS as a digital payment tool.

Literature Review

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was developed by Davis (1989) to outline the various aspects that influence an individual's willingness to accept and use new information technology Fauziah et al. (2025). TAM employs a behavioral approach to understand how individuals adopt and utilize information technology in their activities. It has become the most popular model for predicting the acceptance of information technology, as it is considered simple and easy to implement. The Technology Acceptance Model is a theory that estimates the level of technology adoption based on the perceived ease of use how simple it is to use the information technology while also considering its perceived benefits (Efendi et al., 2025).

The development of TAM serves to demonstrate the validity of measurements related to the acceptance of a technology or system and its subsequent usage. TAM posits that the variables of "perceived utility" (perceived usefulness) and "perceived ease of use" influence system users. Both variables have been empirically tested and validated as robust factors (Davis, 1989).

QRIS and the Digitalization of Payments

QRIS (Quick Response Code Indonesian Standard) is a QR code-based payment system that consolidates various QR codes from different payment service providers. According to Bank Indonesia, QRIS is one of the central bank's creative initiatives designed to foster the growth of the digital economy. Through QRIS, consumers can make payments conveniently by simply scanning a QR code available at numerous merchant locations, thereby streamlining the process for both customers and merchants (Alfiandi et al., 2024).

As noted by Alifia et al. (2024), information regarding the various advantages that merchants can gain by utilizing QRIS is available on the official QRIS website (qris.online). These benefits include the potential to increase sales by accepting multiple QR-based payment methods. Furthermore, it eliminates the need for physical change, reduces the risk of counterfeit currency, and lowers cash management costs. Additionally, QRIS automatically records transactions, making it easier for business owners to monitor their payment history. As public interest in digital

payments grows, the use of QRIS helps lower transaction costs, minimizes reliance on cash, and creates opportunities to reach a broader consumer base (Utami, 2025). However, the digital readiness of business owners ultimately determines the effectiveness of QRIS; this readiness encompasses perceptions regarding the security of electronic transactions, knowledge of how to use digital payment applications, and access to technological devices, such as smartphones.

Perceived Usefulness

According to Afolo & Dewi, (025), an individual's belief that the use of technology can enhance productivity and effectiveness in completing tasks is known as "perceived usefulness." This streamlined performance yields both tangible and intangible benefits, allowing tasks to be completed more efficiently and with more optimal results than would be possible without the aid of such technology. Perceived usefulness represents a user's subjective assessment of whether a technology provides benefits and the extent to which it is believed to improve an individual's performance and work outcomes (Saragih et al., 2023). This aligns with the views expressed by (Hs, Rusminah, 2021).

Perceived usefulness refers to an individual's perspective on a system's capacity to support performance improvement and simplify work; this concept reflects the degree to which users trust an information system to enhance their performance. In other words, perceived usefulness is an individual's view regarding the benefits gained from using a system specifically in terms of improving performance and making work more effective.

Hypothesis Development

The Effect of Perceived Usefulness on Customer Intention to Adopt QRIS

Within the Technology Acceptance Model (TAM), perceived usefulness represents the extent to which individuals believe that using a particular technology will improve the effectiveness and efficiency of their activities (Davis, 1989). In the context of QRIS, customers are more likely to develop an intention to use the payment system when they perceive that it makes transactions faster, more practical, and more efficient. These functional benefits can increase the perceived value of QRIS compared with cash payments. Previous studies cited in this manuscript also indicate that perceived usefulness is positively associated with the adoption or use of QRIS and other digital payment services (Hafifuddin & Wahyudi, 2022; Amamilah et al., 2024; Fauziah et al., 2025). Therefore, the following hypothesis is proposed:

H1: Perceived usefulness has a positive and significant effect on customer intention to adopt QRIS.

Perceived Ease of Use

According to Davis Harahap et al. (2024), "perceived ease of use" refers to an individual's perception that information technology can be used easily, without requiring significant effort or exertion. This concept reflects the level of ease a person feels when using a system encompassing how easily it can be understood and learned, as well as the clarity regarding its intended purpose. It implies that tasks can be completed with minimal effort. Ease of use is rooted in the belief that utilizing a particular system will not cause problems or stress, provided the user finds the

technology to be "user-friendly." An individual's interest in using a system tends to increase when that system is easy to understand, learn, and operate without encountering significant obstacles (I. Harahap et al., 2025).

As noted by Wardani & Darmawan (2020), perceived ease of use can be understood as a type of belief that emerges toward the end of the decision-making process regarding the use of electronic money (e-money). If an individual perceives a system favorably, they will respond positively, which may encourage them to adopt it. Furthermore, ease in understanding and operating technology can enhance user interest (Putri et al., 2025). Each variable consists of distinct indicators; these include, among others:

The Effect of Perceived Ease of Use on Customer Intention to Adopt QRIS

Perceived ease of use refers to the degree to which an individual believes that using a system will require minimal effort (Davis, 1989). When QRIS is easy to learn, understand, access, and operate, customers may experience fewer barriers during the payment process. Such convenience is expected to strengthen customers’ willingness to choose QRIS for their transactions. Prior studies reported positive relationships between perceived ease of use and the intention or decision to use digital payment technologies, although the strength and significance of this relationship may differ across research settings (Yuniarti & Herlina, 2025; Hafifuddin & Wahyudi, 2022). Based on this theoretical reasoning and the empirical findings discussed above, the following hypothesis is formulated:

H2: Perceived ease of use has a positive and significant effect on customer intention to adopt QRIS.

The Joint Effect of Perceived Usefulness and Perceived Ease of Use on Customer Intention to Adopt QRIS

TAM explains technology acceptance through the complementary roles of perceived usefulness and perceived ease of use (Davis, 1989). Perceived usefulness reflects the performance-related benefits expected from using a technology, whereas perceived ease of use concerns the effort required to operate it. In QRIS transactions, customers may consider both the practical benefits of the payment method and the simplicity of completing a transaction. Accordingly, the two perceptions are expected to contribute jointly to customers’ intention to adopt QRIS. This reasoning leads to the following hypothesis:

H3: Perceived usefulness and perceived ease of use simultaneously have a significant effect on customer intention to adopt QRIS.

Table 1. Variables and Indicators

No.	Variable	Indicators	Source
1	Adoption of QRIS as a Digital Payment Method (Y)	1. Intention to use QRIS in the future. 2. Willingness to use QRIS for every transaction. 3. Preference for QRIS as a payment method. 4. Intention to increase the frequency of QRIS usage. 5. Willingness to recommend QRIS to others.	(Davis, 1989)
2	Perceived Usefulness (X1)	1. Facilitates work and daily activities.	(Hartono, 2007)

	2. Increases productivity.	
	3. Speeds up task completion.	
	4. Improves work performance.	
	5. Is very useful or beneficial.	
3	Perceived Ease of Use (X2)	(Hartono, 2007)
	1. Easy to use.	
	2. Easy to understand.	
	3. Highly accessible.	
	4. Easy to operate.	
	5. Requires little effort to use.	

Research Methodology

This study employs a quantitative approach—a method rooted in the philosophy of positivism to examine a specific population or sample, as described by Sugiyono (2022). Data were collected via research instruments and analyzed using statistical methods to test the established hypotheses. The study was conducted among customers of Cafe Nonanai, located in the Ram Mesno area, along the main road of Simpang Ajamu, Panai Hulu District, Labuhanbatu Regency, North Sumatra.

The research population consists of all customers relevant to the study, totaling 120 individuals. The sample size was determined using the Slovin formula, with a margin of error set at 5%. The calculation for the sample size in this study is presented below.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = 120 / (1 + 120(0,05)^2) = 92,3$$

The calculation results indicated a sample size of 92.3, which was then rounded to 92 respondents. Consequently, this study required a minimum of 92 respondents. During the data collection phase, 106 respondents completed the questionnaire. This figure exceeds the predetermined minimum sample size of 92. Therefore, the 106 respondents can be utilized as the study sample, allowing all data from these 106 individuals who met the necessary criteria to be processed and subjected to further analysis.

Results

Validity Test

The validity test was conducted to determine the extent to which the statements in the questionnaire accurately measure the variables under investigation. A questionnaire is considered valid if each statement adequately represents the aspect being measured in accordance with the research objectives. In this study, the validity test was performed by correlating the score of each questionnaire item with the total score of its respective variable to determine the extent to which each statement corresponds to the research instrument's measurement objectives (Mulyani, 2021).

Table 2. Validity Test Results

Variable	Indicator	r-count	r-table	Description
QRIS Adoption Intention (Y)	Y.1	0.658	0.1909	Valid
	Y.2	0.664	0.1909	Valid
	Y.3	0.688	0.1909	Valid
	Y.4	0.731	0.1909	Valid
	Y.5	0.717	0.1909	Valid
Perceived Usefulness (X1)	X1.1	0.667	0.1909	Valid
	X1.2	0.735	0.1909	Valid
	X1.3	0.691	0.1909	Valid
	X1.4	0.707	0.1909	Valid
	X1.5	0.709	0.1909	Valid
Perceived Ease of Use (X2)	X2.1	0.606	0.1909	Valid
	X2.2	0.743	0.1909	Valid
	X2.3	0.653	0.1909	Valid
	X2.4	0.699	0.1909	Valid
	X2.5	0.749	0.1909	Valid

Source: Primary Data Processed (2026)

The validity test results presented in the table indicate that all questionnaire items for the variables of QRIS adoption intention, perceived usefulness, and perceived ease of use have calculated r-values (r-count) greater than the critical r-value (r-table) of 0.1909. These results demonstrate that all questionnaire items meet the established validity criteria. Therefore, all items measuring QRIS adoption intention, perceived usefulness, and perceived ease of use are declared valid and suitable for use in further data analysis.

Reliability Test

According to Kasmir (2022), reliability is a measure used to assess the consistency of a research instrument in measuring the variables under investigation. The reliability test in this study was conducted using Cronbach's Alpha through the SPSS application. An instrument is considered reliable if its Cronbach's Alpha value is greater than 0.60, whereas a value below 0.60 indicates that the instrument does not meet the established reliability criteria.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha Threshold	Cronbach's Alpha Value	Description
QRIS Adoption Intention (Y)	0.60	0.728	Reliable
Perceived Usefulness (X1)	0.60	0.734	Reliable
Perceived Ease of Use (X2)	0.60	0.724	Reliable

Source: Primary Data Processed (2026)

Based on the reliability test results presented in the table above, all research variables have Cronbach's Alpha values greater than 0.60. Specifically, QRIS adoption intention (Y) has a Cronbach's Alpha value of 0.728, perceived usefulness (X1) has a value of 0.734, and perceived ease of use (X2) has a value of 0.724. These results indicate that the questionnaire items demonstrate an acceptable level of internal consistency. Therefore, all research variables are

considered reliable, and the research instrument is suitable for data collection and further analysis.

Normality Test

The normality test was conducted to determine whether the residuals in the research data were normally distributed. This test employed the One-Sample Kolmogorov-Smirnov test, supported by a normality plot. If the significance value is greater than 0.05, the data are considered normally distributed, whereas a significance value below 0.05 indicates that the data are not normally distributed. Furthermore, in the normal probability plot, the normality assumption is satisfied when the points are distributed around the diagonal line and follow its direction. Conversely, if the points deviate substantially from the diagonal line, the data do not meet the normality assumption (Ghozali, 2013).

Tabel 4. Normalitas
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		106
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.95187477
Most Extreme Differences	Absolute	.071
	Positive	.056
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on the normality test results using the One-Sample Kolmogorov-Smirnov Test, an Asymp. Sig. (2-tailed) value of 0.200 was obtained. This value is greater than 0.05 ($0.200 > 0.05$). Consequently, it can be concluded that the residuals in this study are normally distributed. Thus, the regression model satisfies the normality assumption, and the analysis may proceed to the next stage of testing.

Multicollinearity Test

According to Ghozali (2016), the multicollinearity test aims to determine whether there are relationships among the independent variables in a regression model. The test is conducted by examining the Tolerance and VIF values. If the Tolerance value is > 0.10 and the VIF value is < 10 , then multicollinearity is not present. Conversely, if the Tolerance value is < 0.10 and the VIF value is > 10 , then multicollinearity exists.

Table 5. Multicollinearity

		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.389	1.925		2.280	.025		
	persepsi kemanfaatan	.661	.125	.599	5.296	.000	.426	2.349
	persepsi kemudahan	.095	.131	.082	.724	.470	.426	2.349

a. Dependent Variable: mengadopsi QRIS

Based on the results of the multicollinearity test, the variables Perceived Usefulness (X1) and Perceived Ease of Use (X2) have Tolerance values of 0.426 (> 0.10) and VIF values of 2.349 (< 10), respectively. Therefore, there is no multicollinearity in the data, and both independent variables can be used in the regression analysis.

Heteroscedasticity Test

According to Ghozali (2016), the heteroscedasticity test aims to determine whether there are differences in the residual variances within a regression model. This test employs the Glejser method by examining the significance (Sig.) value. If the Sig. value is > 0.05 , the model does not exhibit heteroscedasticity; conversely, if the Sig. value is < 0.05 , heteroscedasticity is present.

Table 6. Glejser Test

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta			
1	(Constant)	1.014	1.217		.833	.407
	persepsi kemanfaatan	.016	.079	.030	.200	.842
	persepsi kemudahan	.007	.083	.013	.086	.932

a. Dependent Variable: Abs_RES

Based on the heteroscedasticity test results using the Glejser test, the significance values obtained are 0.842 for the Perceived Usefulness variable (X1) and 0.932 for the Perceived Ease of Use variable (X2). Both values are greater than 0.05; therefore, it can be concluded that there is no heteroscedasticity present in the regression model. Consequently, it can also be concluded that the assumption of non-heteroscedasticity has been met.

Multiple Linear Regression Analysis

According to Sihabudin et al. (2021), multiple linear regression is a tool used to determine the influence of several independent variables on a single dependent variable. Multiple linear regression analysis also serves to estimate changes in the value of a dependent variable based on increases or decreases in the values of the independent variables. It is used to determine the direction of the influence that independent variables have on a dependent variable, as well as to ascertain whether each independent variable exerts a positive or negative effect.

Table 7. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.389	1.925		2.280	.025
	Persepsi Kemanfaatan	.661	.125	.599	5.296	.000
	Persepsi Kemudahan	.095	.131	.082	.724	.470

a. Dependent Variable: Mengadopsi QRIS

The results of the multiple linear regression analysis yield the equation $Y = 4.389 + 0.661 + 0.095$. The constant value of 4.389 represents the value for QRIS adoption when both independent variables are equal to zero. The coefficient for perceived usefulness, 0.661, indicates a positive influence on QRIS adoption, while the coefficient for perceived ease of use, 0.095, also shows a positive influence. This means that an increase in perceived usefulness and perceived ease of use has a positive effect on the intention to adopt QRIS (Y).

Simultaneous Test (F-test)

According to Ghozali (2016), the F-test is used to determine whether all independent variables, taken together (simultaneously), influence the dependent variable. This test is conducted to assess the collective impact of all independent variables on the dependent variable. A significance level of 0.05 is applied; if the F-significance value is less than 0.05, it indicates that the independent variables simultaneously influence the dependent variable.

Table 8. Simultaneous Test (F-test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	313.705	2	156.853	40.386	.000 ^b
	Residual	400.031	103	3.884		
	Total	713.736	105			

a. Dependent Variable: Mengadopsi QRIS

b. Predictors: (Constant), Persepsi Kemudahan, Persepsi Kemanfaatan

The F-test results show an F-calculated value of 40.386 with a significance level of $0.000 < 0.05$. This indicates that Perceived Usefulness and Perceived Ease of Use have a significant simultaneous effect on customer intention to adopt QRIS (Y). Thus, both variables collectively exert a significant influence on customer intention to use QRIS as a digital payment method.

Partial Test (t-test)

The partial test serves as a tool to measure the influence of each independent variable on the dependent variable. This is achieved through a t-test, which involves comparing the calculated t-value against the corresponding value in the t-table, based on a predetermined significance threshold. Using the formula $df = n - k - 1$ – where n is the sample size and k is the number of variables – we obtain $df = 106 - 2 - 1 = 103$, which results in a t-table value of 1.918.

Table 9. t-test

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4.389	1.925		.025
	Persepsi Kemanfaatan	.661	.125	.599	.000
	Persepsi Kemudahan	.095	.131	.082	.470

a. Dependent Variable: Mengadopsi QRIS

The t-test results indicate that Perceived Usefulness has a positive and significant effect on the intention to adopt QRIS (Y), with a calculated t-value of 5.296, which is greater than the t-table value of 1.918, and a significance level of 0.000, which is less than 0.05. This means that the greater the benefits perceived by customers, the higher their intention to use QRIS. Meanwhile, Perceived Ease of Use has a positive but non-significant effect on the intention to adopt QRIS, with a calculated t-value of 0.724 – less than the t-table value of 1.918 – and a significance level of

0.470, which is greater than 0.05. This implies that the ease of using QRIS has not been shown to have a significant impact on customers' intention to use it.

Coefficient of Determination Test

According to Ghozali (2011), the coefficient of determination (R^2) is used to measure the extent to which a regression model can explain the changes occurring in the dependent variable. The value of the coefficient of determination ranges from 0 to 1. An R^2 value that is higher or closer to 1 indicates a greater capacity of the independent variables to provide the information necessary to predict variations in the dependent variable.

Table 10. Coefficient of Determination (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.663 ^a	.440	.429	1.97073

a. Predictors: (Constant), Persepsi Kemudahan, Persepsi kemanfaatan

Based on the coefficient of determination test results, an R-value of 0.663 indicates a moderately strong relationship between Perceived Usefulness and Perceived Ease of Use and a customer's intention to adopt QRIS. An R-square value of 0.440 signifies that these two variables account for 44% of the variation in the intention to use QRIS, while the remaining 56% is influenced by factors outside the scope of this study.

Discussion

The Influence of Perceived Usefulness on Customer Intention to Adopt QRIS

The t-test results for the perceived usefulness variable (X_1) show a calculated t-value of 5.296, which is greater than the t-table value of 1.918, with a significance level of 0.000 (< 0.05). These results indicate that perceived usefulness has a positive and significant influence on customer intention to use QRIS; therefore, H1 is accepted. This means that the greater the benefits perceived by customers, the higher their interest in using QRIS as a digital payment tool (Amamilah et al., 2024).

This finding reinforces the Technology Acceptance Model (TAM), which positions perceived usefulness as a key determinant of individuals' acceptance of technology. In the context of digital payments, benefits such as time efficiency, transaction convenience, payment flexibility, and reduced dependence on cash constitute important considerations that encourage the intention to use QRIS. More specifically, this result indicates that customers' decisions to adopt QRIS are not solely determined by the availability of the technology but also by the extent to which it provides tangible added value in their daily transaction activities. Accordingly, efforts to increase QRIS adoption should focus on strengthening users' perceptions of its functional benefits through broader merchant acceptance, improved transaction system reliability, and an enhanced digital payment experience.

The Influence of Perceived Ease of Use on Customer Intention to Adopt QRIS

Based on the t-test results, the perceived ease of use variable (X2) has a calculated t-value of 0.724, with a significance level of 0.470 (> 0.05). This indicates that perceived ease of use has a positive but non significant influence on customer intention to adopt QRIS; thus, H2 is rejected. These findings suggest that while an increase in the perceived ease of using QRIS does have a positive relationship with the intention to adopt it, this increase is not statistically strong enough to significantly influence customer intention. The analysis shows that perceived ease of use exerts a positive but non-significant effect on customers' desire to adopt QRIS. These findings indicate that the level of ease in using QRIS does not yet play a sufficient role in encouraging customer interest in adopting this digital payment system. In the study by Linggi et al. (2024), it is noted that the adoption of QRIS is not significantly influenced by its ease of use.

The Simultaneous Influence of Perceived Usefulness and Perceived Ease of Use on Customer Intention to Adopt QRIS

The F-test results show a value of 40.386 with a significance level of $0.000 < 0.05$. Consequently, perceived usefulness and perceived ease of use, when considered simultaneously, have a significant influence on customer intention to adopt QRIS. Thus, the third hypothesis (H3) which posits that perceived usefulness and perceived ease of use simultaneously influence customer intention to adopt QRIS is accepted.

This indicates that, although perceived ease of use may not have a significant influence on customer intention to adopt QRIS when analyzed individually, it proves to have a significant influence when analyzed in conjunction with perceived usefulness. In terms of age, differences between age groups may be linked to varying levels of experience and habits regarding the use of digital technology. Customers who understand how to use QRIS are more likely to recognize its benefits in facilitating transactions. Conversely, customers who do not yet understand how to use it may still require assistance or further explanation.

Furthermore, the condition of the internet network and the availability of Wi-Fi can also be factors that customers consider when using QRIS. If the internet connection is unstable or the payment process takes too long, customers might opt for cash, as it is perceived to be more practical in such situations. These findings indicate that a customer's willingness to adopt QRIS is influenced by various factors. Customers may weigh the benefits gained against the ease of use experienced when utilizing QRIS. Within the Technology Acceptance Model (TAM) framework, Davis (1989) explains that perceived usefulness and perceived ease of use are the primary aspects that influence an individual's acceptance of a technology.

Research Implications

The findings of this study provide several implications for technology acceptance theory and the practical implementation of QRIS in the cafe sector. First, from a theoretical perspective, the results offer context-specific support for the Technology Acceptance Model (TAM), particularly the role of perceived usefulness in shaping customers' intention to adopt digital payment technology. The positive and significant effect of perceived usefulness indicates that

customers' intention to use QRIS is closely associated with the extent to which they recognize its functional benefits, such as transaction efficiency, convenience, and reduced reliance on cash. At the same time, the non-significant partial effect of perceived ease of use suggests that the explanatory contribution of this construct may vary across user groups and transaction settings. This finding does not invalidate the TAM construct; rather, it highlights the importance of examining the contextual conditions under which ease of use translates into adoption intention.

Second, the findings have practical implications for Cafe Nonanai and other food-service businesses seeking to encourage QRIS use. Since perceived usefulness is a significant determinant of customer intention, merchants should communicate the concrete advantages of QRIS at the point of transaction. These efforts may include displaying clear QRIS instructions, informing customers that QRIS can simplify payment and reduce the need to carry cash, and ensuring that the payment process is supported by reliable transaction facilities. Merchants should also maintain an alternative payment option, including cash, so that customers can complete transactions when internet connectivity or digital payment services are disrupted.

Third, although perceived ease of use does not have a statistically significant partial effect in this study, merchants should not disregard customers' experience when using QRIS. Clear payment instructions, visible QR codes, staff assistance when needed, and a stable internet connection can reduce practical barriers during transactions. These measures may be particularly relevant for customers who are less familiar with digital payment applications. The result indicates that improving ease of use alone may not be sufficient to increase adoption intention; such improvements should be accompanied by clear communication of the benefits that customers can obtain from using QRIS.

Finally, the findings may inform broader efforts to strengthen digital payment adoption among small and medium-sized food-service businesses. Business owners, payment service providers, and relevant stakeholders can support adoption by improving transaction reliability, providing accessible user guidance, and promoting the practical value of QRIS to consumers. However, these implications should be interpreted in light of the study's scope: the data were collected from 106 customers of one cafe in Ajamu, Labuhanbatu. Therefore, the findings provide context-specific evidence and should not be generalized to all merchants or customer populations without further testing in other locations and business settings.

Conclusion

Perceived usefulness has a positive and significant influence on customers' intention to adopt QRIS at Cafe Nonanai Ajamu, Labuhanbatu. Meanwhile, perceived ease of use shows a positive relationship but does not have a significant effect on customers' willingness to adopt QRIS. Nevertheless, when considered together, both perceived usefulness and perceived ease of use have a significant influence on customers' intention to adopt QRIS. These findings indicate that the benefits perceived by customers play a more prominent role in increasing their willingness to adopt QRIS as a digital payment method, whereas ease of use when examined individually is not yet a significant factor.

Limitations of the Study

Despite its contributions, this study has several limitations that should be considered when interpreting the findings. First, the study was conducted at only one business location, namely Cafe Nonanai in Ajamu, Labuhanbatu. The respondents therefore represent customers within a specific cafe and local context. Differences in customer characteristics, merchant facilities, and payment environments may produce different results in other cafes, regions, or types of businesses. Accordingly, the findings should be generalized to other settings with caution.

Second, although the study involved 106 respondents, the population was limited to 120 customers at the research location. The sampling procedure used to select individual respondents is not described in sufficient detail in the methodology. This limits the assessment of possible selection bias and the extent to which the sample represents the entire customer population.

Third, the data were collected using a questionnaire, meaning that the analysis relies on respondents' self-reported perceptions and intentions. Such responses may be affected by individual interpretation, recall, or social desirability. Furthermore, the dependent variable measures customers' intention to adopt QRIS, rather than their actual payment behavior. Therefore, the findings do not establish whether stated intentions consistently translate into real QRIS usage.

Fourth, the research model examines only perceived usefulness and perceived ease of use as explanatory variables. The coefficient of determination (R^2) is 0.440, indicating that the model explains 44% of the variation in customer intention, while the remaining 56% is not explained by these two variables. Other potentially relevant factors – such as trust, perceived security, digital literacy, internet connectivity, availability of payment facilities, and customers' payment habits – were not included in the model. Some of these contextual factors are mentioned in the discussion but were not directly measured or tested.

Finally, the study focuses on a specific research setting and data-collection period. Customer perceptions and intentions may change as familiarity with QRIS, digital infrastructure, and payment practices develop. The findings should therefore be understood as evidence from the context examined in this study, rather than as a definitive representation of customer behavior over time.

Recommendations for Future Research

Future research could address these limitations by involving customers from multiple cafes or business sectors, explaining the sampling procedure more clearly, and expanding the sample across different locations. Researchers could also incorporate additional variables, such as trust, security, digital literacy, and internet quality, and combine questionnaire data with observations of actual QRIS transactions or follow-up measurements. These steps would provide a broader understanding of the factors that shape customers' intention and actual use of QRIS.

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