

THE INFLUENCE OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON CONTINUANCE INTENTION WITH TRUST AS AN INTERVENING VARIABLE (STUDY OF QRIS USERS AT UNIVERSITAS NEGERI JAKARTA)

Robith Ali Zain Musyafa¹, Afidah Nur Aslamah², Osly Usman³, Ryna Parlyna⁴

¹ Universitas Negeri Jakarta, Indonesia

² Universitas Negeri Jakarta, Indonesia

³ Universitas Negeri Jakarta, Indonesia

⁴ Universitas Negeri Jakarta, Indonesia

Email: robithalizainmusafa@gmail.com¹, afidah.nur@unj.ac.id², oslyusman@unj.ac.id³, rynaparlyna@unj.ac.id⁴

Article Info

Article history:

Received: 16 December 2025;

Accepted: 22 December 2025;

Published: 29 December 2025.

Keyword:

Continuance Intention, Perceived Ease of Use, Perceived Usefulness, QRIS, Trust

Abstract

The present study explores the factors driving the prolonged adoption of the Quick Response Code Indonesian Standard (QRIS) specifically within the digital native demographic. From a theoretical standpoint, the research augments the Technology Acceptance Model (TAM) by incorporating Trust as a pivotal intervening mechanism. Specifically, the study elucidates the magnitude with which Perceived Usefulness and Perceived Ease of Use impel Continuance Intention both directly and through the mediation of Trust among undergraduate students at the Faculty of Economics and Business, Universitas Negeri Jakarta. Employing a quantitative explanatory architecture, the investigation utilized data solicited from 94 active students through purposive sampling protocol, with data processing executed through Partial Least Squares-Structural Equation Modeling (PLS-SEM). The empirical results indicate that the proposed model exhibits strong explanatory capacity, explaining 83.2% of the total variance observed in continuance intention. Empirically, Perceived Usefulness stands out as the dominant catalyst for ongoing usage, emphasizing the indispensable need for functional advantages to ensure user retention.

1. INTRODUCTION

The accelerated maturation of digital architectures has precipitated a radical reconfiguration of the financial landscape across developing economies, a phenomenon vividly exemplified by the Indonesian context. Current metrics reveal that digital connectivity has now permeated over 80% of the population, a critical driver that has accelerated the diffusion of financial technology (fintech), particularly cashless modalities prized for their transactional fluidity (APJII, 2025). In a strategic response to this digital tide, the central monetary authority orchestrated the deployment of the Quick Response Code Indonesian Standard (QRIS) to establish a unified national QR payment interface, thereby integrating various service providers and streamlining transactions across diverse industries (Bank Indonesia, 2020; Sihalo et al., 2020). Following its national rollout, QRIS has recorded a marked surge in both usage frequency and user base, predominantly driven by the younger demographic known for their high digital proficiency (ASPI, 2025).

Notwithstanding the pervasive preliminary uptake, securing the longevity of QRIS utilization persists as a formidable operational hurdle. Contemporary scholarly data suggests that mere introductory appropriation offers no assurance of enduring retention, a phenomenon noticeably acute among the collegiate demographic who exhibit a volatile oscillation between digital modalities and conventional cash-based transactions (Lutfi et al., 2025). This behavioral gap underscores a profound dichotomy separating the preliminary intent to acquire a technology from

the subsequent dynamics of post-implementation conduct. Resonating with the foundational tenets established by Bhattacharjee (2001), the sustained vitality of a digital payment ecosystem relies less on the metrics of initial recruitment and more critically upon the user's unyielding resolve to perpetuate engagement over an extended temporal horizon.

To comprehend the dynamics of adoption, the present research is grounded within the framework of the Technology Acceptance Model (TAM), which identifies Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) as the principal cognitive drivers shaping behavioral intent (Davis et al., 1989). Although a plethora of studies have corroborated the applicability of TAM within digital payment ecosystems (Irsyad & Hapsari, 2023; Wicaksono, 2022), the traditional framework remains susceptible to certain constraints. Scholars contend that the model is inadequate for fully explicating post-adoption conduct in sensitive domains such as financial transactions, where the credibility and reliability of the system are paramount (Lee et al., 2019).

In fintech ecosystems marked by inherent uncertainty, cognitive assessments must be reinforced by psychological assurance, namely Trust (Lau & Lee, 1999). Trust acts as a buffer against perceived risk, fostering the confidence necessary for repeated transactions and thereby driving continuance intention (Utami et al., 2022). Although prior studies acknowledge the direct influence of trust on mobile banking usage (Maharani & Sundari, 2024; Mujiasih & Wiwoho, 2020), most research treats it merely as an independent predictor. Consequently, there is a scarcity of frameworks that conceptualize trust as an intervening mechanism connecting technological perceptions to sustained usage.

This highlights a critical void in the current literature. While PU and PEOU are well-documented drivers of usage intention, their indirect effects on continuance intention via trust remain underexplored, particularly among digitally literate university students. Despite the assumption that digital natives exhibit stable usage patterns, empirical evidence suggests their engagement with digital payment systems is often fluctuating (Putri et al., 2023). Therefore, it is essential to elucidate the psychological pathways that translate technical attributes into enduring usage habits.

To bridge this scholarly lacuna, the present inquiry expands the TAM architecture by incorporating Trust as a central intervening variable to rigorously dissect the causal interdependencies connecting Perceived Usefulness and Perceived Ease of Use to the trajectory of Continuance Intention within the QRIS ecosystem. Concentrating specifically on the student body of the Faculty of Economics and Business at Universitas Negeri Jakarta, this study offers three distinct contributions. First, theoretically, it substantiates Trust as an indispensable psychological imperative within the post-adoption fintech landscape. Second, empirically, it reorients the analytical lens from preliminary acceptance to enduring retention, thereby enriching the comprehension of sustainable transaction behaviors. Lastly, it furnishes critical contextual nuances regarding the conduct of digital natives in an emerging market, a demographic segment frequently overlooked in global discourse.

2. LITERATURE REVIEW

1.1 Theoretical and Conceptual Background

The conceptual scaffolding of this investigation is firmly grounded in the Technology Acceptance Model (TAM), initially established by Davis et al. (1989). This paradigm postulates that the trajectory of technological acceptance is governed by a dual-factor mechanism comprising Perceived Usefulness (PU) alongside Perceived Ease of Use (PEOU). Within the scope of this study, PU is characterized not as a mere performance metric, but as the user's subjective probability that deploying a specific digital tool will substantively augment their productivity or task proficiency. Conversely, PEOU denotes the assessment that the interface engagement is essentially frictionless and devoid of significant cognitive exertion. While widespread empirical evidence substantiates these constructs as pivotal antecedents of intention within the digital finance domain, contemporary discourse questions whether the orthodox TAM framework suffices to comprehensively elucidate post-adoption nuances, especially within high-stakes financial environments (Fahmy & Azhari, 2020; Wicaksono, 2022).

Unlike generic information tools, digital financial services involve inherent financial risks, uncertainty, and the possibility of user exploitation. As a result, depending solely on cognitive evaluations such as utility and user-friendliness may not fully capture the reasons for continued usage of a service. While Bhattacharjee (2001) emphasized satisfaction and confirmation as key factors for ongoing usage within the Expectation Confirmation Model (ECM), this model does not specifically consider the psychological element of trust, which is essential in financial environments. Thus, this study expands the post-adoption perspective by recognizing trust as a crucial psychological condition for lasting engagement with digital payment systems (Hidayati, 2025).

Trust is generally characterized as a user's readiness to accept vulnerability to a service provider's actions, based on the belief that the provider will perform reliably and beneficially (Lau & Lee, 1999). In digital payment environments, trust functions as a mechanism that reduces perceived uncertainty and mitigates concerns regarding opportunistic behavior, thereby facilitating repeated transactions and long-term usage (Utami et al., 2022; Maharani & Sundari, 2024). Rather than acting merely as an independent predictor, trust is conceptualized in this study as an

intervening psychological mechanism that translates users' evaluations of system characteristics into sustained usage intentions.

From this standpoint, Perceived Ease of Use (PEOU) transcends mere usability; it serves as a proxy for the provider's technical competence and design excellence. An intuitive interface does not simply minimize cognitive load but actively signals the system's operational reliability, thereby cultivating user confidence. Simultaneously, Perceived Usefulness (PU) acts as a testament to the system's capacity to deliver concrete functional utility and efficiently address transactional requirements. When users perceive a digital payment ecosystem as both effortless and instrumentally valuable, these cognitive appraisals synergistically foster the development of Trust. This accumulated psychological assurance subsequently amplifies the user's inclination toward sustained engagement. Consequently, this study postulates an integrated framework wherein continuance intention is driven not only by direct utility but is significantly mediated by trust within the digital payment landscape.

1.2 Empirical Review and Hypothesis

1.2.1. Antecedents of Trust in Digital Payment

Drawing upon the tenets of the Technology Acceptance Model (TAM), user trust is conceptualized not as a solitary entity but as a derivative of distinct cognitive evaluations regarding system functionality specifically, Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). These foundational determinants critically shape the user's assessment regarding the reliability and professional integrity of a digital payment platform..

This theoretical proposition is substantiated by robust empirical evidence. Mujiasih and Wiwoho (2020) established that high perceived operational ease significantly augments user trust, particularly within the millennial demographic known for frequent digital financial engagement. Corroborating this perspective, Faizah and Sanaji (2022) underscored that operational simplicity serves as a pivotal factor in fortifying user confidence regarding system functionality and reliability. Within the specific domain of QRIS, when users encounter frictionless transactions and require minimal cognitive effort, these positive experiences cultivate trust by reinforcing the perception that the underlying system is robust, dependable, and professionally administered.

H1: *Perceived Ease of Use has a positive and significant effect on Trust.*

H2: *Perceived Usefulness has a positive and significant effect on Trust.*

2.2.2 Determinants of Continuance Intention

In this study, continuance intention is operationalized as the user's conscious propensity to prolong their interaction with a technological system following the preliminary adoption phase. Established theoretical frameworks, most notably the Technology Acceptance Model (TAM) and the Expectation Confirmation Model (ECM), advance the proposition that the experiential value derived from digital interaction constitutes a potent determinant of enduring user retention. This theoretical postulate is empirically substantiated by Irsyad and Hapsari (2023), who demonstrated that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) act as critical drivers ensuring the persistent utilization of QRIS protocols.

Transcending these functional determinants, trust acts as a cornerstone of user retention. As elucidated by Utami et al. (2022) within the mobile banking landscape, trust exerts a profound influence on continuance intention. Fundamentally, when users possess unwavering confidence in the integrity of the QRIS platform, they exhibit a higher predisposition to mitigate perceived risks, thereby securing the trajectory of sustained system usage.

H3: *Perceived Ease of Use has a positive and significant effect on Continuance Intention.*

H4: *Perceived Usefulness has a positive and significant effect on Continuance Intention.*

H5: *Trust has a positive and significant effect on Continuance Intention.*

2.2.3 The Mediating Role of Trust

Trust operates as a decisive gatekeeping mechanism, determining the extent to which technological utility evolves into habitual behavior. Although Perceived Usefulness and Perceived Ease of Use may suffice to ignite preliminary interest, this inquiry contends that these factors remain inadequate for ensuring retention within precarious financial ecosystems, unless they effectively engender user confidence. During the post-adoption trajectory, the user's cognitive focus shifts from functional operability ("how it works") to systemic reliability ("is it trustworthy"), thereby positioning trust as the requisite conduit to Continuance Intention.

Primarily, the mediating efficacy linking Perceived Ease of Use (PEOU) to continuance is propelled by the user's construal of interface quality as a surrogate for the provider's competence. A frictionless user experience extends beyond mere physical convenience; it significantly mitigates the cognitive strain and psychological apprehension linked to potential transactional failures. Fitria et al. (2024) forcefully assert that within environments devoid of direct interpersonal contact, system stability manifested as ease of use emerges as the principal testament to institutional credibility. Absent this mediated assurance, even the most intuitive systems risk abandonment due to latent security skepticism. This theoretical mechanism is empirically substantiated by Wiratama et al. (2025) and Maharani and Sundari (2024), who observed that operational simplicity effectively drives retention solely when it successfully nurtures a fortified sense of security and reliability.

Second, regarding Perceived Usefulness (PU), the direct path to continuance is often overstated. Users

must believe that the functional benefits are consistent and backed by a provider's integrity. Ansori and Nugroho (2024) argue that utility acts as a signal of benevolence; however, it is trust that converts this short-term transactional value into a long-term relational commitment. Rahmi (2025) further posits that without the psychological assurance of trust, high perceived usefulness results merely in sporadic usage rather than a stable continuance intention. Arfiansyah and Widyastuti (2024) reinforce this by demonstrating that e-service quality attributes (utility) must first overcome the barrier of user doubt (distrust) to effectively influence retention.

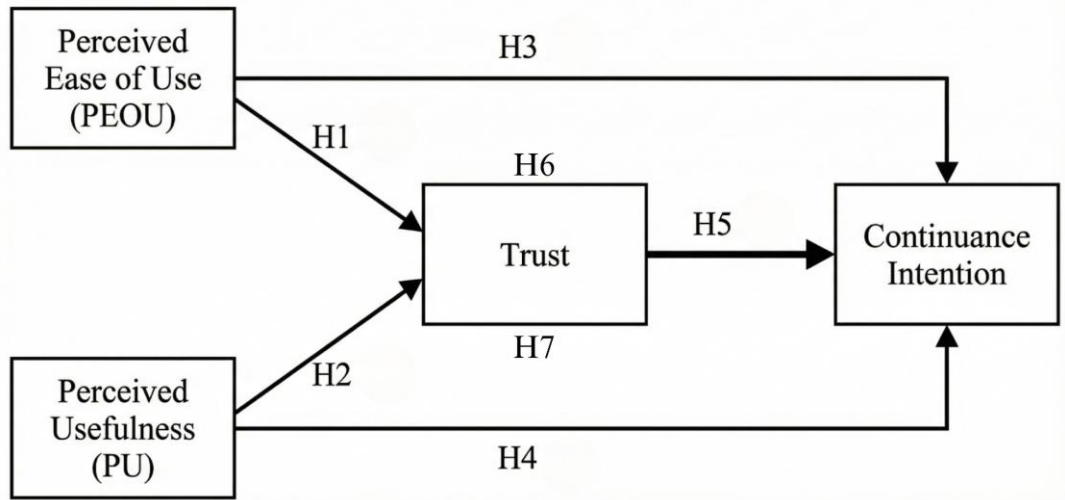
Consequently, based on these converging recent studies, this study posits that trust is the necessary psychological pathway that binds technological perceptions to continuance behavior.

H6: Trust mediates the relationship between Perceived Ease of Use and Continuance Intention.

H7: Trust mediates the relationship between Perceived Usefulness and Continuance Intention.

Figure 1. Conceptual Model of the Study. Note:

Solid arrows represent direct paths (H1–H5), H6 represents the indirect mediation path: Perceived Ease of Use → Trust → Continuance Intention, H7 represents the indirect mediation path: Perceived Usefulness → Trust → Continuance Intention.



Source: Authors (2025)

3. RESEARCH METHODOLOGY

This chapter delineates the methodological architecture of the inquiry, comprehensively detailing the research design, demographic scope, sampling protocols, variable operationalization, and the analytical strategies utilized to empirically validate the postulated hypotheses. The methodological framework is meticulously constructed to guarantee the scientific rigor, consistency, and replicability of the study's findings.

3.1. Research Design

In pursuit of the established research imperatives, the present inquiry adopts a quantitative methodological architecture designed to empirically validate the causal nexuses between variables rooted in the Technology Acceptance Model (TAM) (Davis, 1989). Concretely, an explanatory research design is utilized to elucidate the magnitude with which Perceived Usefulness and Perceived Ease of Use impel the Continuance Intention of QRIS, whilst concurrently scrutinizing the mediating efficacy of Trust.

3.2. Population and Sampling Technique

The observational parameter of this research is strictly delimited to the cohort of currently matriculated undergraduate scholars enrolled in the Economics and Business Faculty under the auspices of Universitas Negeri Jakarta. This cohort was deliberately targeted due to their status as exemplary "digital natives," a group distinguished by their inherent fluidity in adopting financial technology breakthroughs. To ensure the acquisition of respondents with relevant empirical experience, a non-probability purposive sampling technique was deployed. Eligibility for participation was strictly governed by the following prerequisites:

1. The cohort of scholars currently matriculated within the Economics and Business Faculty under the auspices of Universitas Negeri Jakarta.
2. Individuals who have prior experience using QRIS for payment transactions.

The consolidated analytical dataset comprises 94 valid entries. Despite the expansive nature of the target population, this sample magnitude is methodologically tenable within the ambit of Partial Least Squares Structural Equation Modeling (PLS-SEM). As articulated by Hair et al. (2019), the PLS-SEM framework preserves substantial statistical power even when deployed upon constrained data environments. Furthermore, this volume rigorously adheres to the "10-times rule" heuristic, which necessitates that the observation count must strictly

transcend tenfold the maximum cumulative structural trajectories converging upon any solitary latent variable. Consequently, the dataset is deemed sufficient for high-fidelity empirical scrutiny.

3.3 Data Collection Method

The empirical backbone of this investigation is grounded in primary data procured directly from the focal participants within the 2025 timeframe. To streamline the data acquisition phase, a digital survey instrument was administered utilizing the Google Forms interface. The quantitative assessment of the principal latent variables specifically Perceived Usefulness, Perceived Ease of Use, Trust, and Continuance Intention was operationalized via a five-interval Likert continuum. To rigorously gauge the intensity of respondent consensus regarding the investigative items, the instrument employed graduated ordinal categories, extending from a baseline of 1 (Strongly Disagree) to a ceiling of 5 (Strongly Agree).

3.4 Data Analysis Technique

The inferential analysis within this study was rigorously operationalized using the Partial Least Squares Path Modeling (PLS-PM) technique. This component-based method serves as a robust alternative to traditional covariance-based frameworks and was computed utilizing the advanced algorithms embedded in the SmartPLS 4.0 analytical suite.

3.4.1 Measurement Model (Outer Model)

The appraisal of the outer measurement framework is undertaken to rigorously authenticate the psychometric soundness of the research instrument. This stage specifically scrutinizes the validity and reliability of the manifest items employed to operationalize the theoretical constructs.

a. Convergent and Discriminant Validity

The ratification of convergent validity is achieved through a meticulous examination of Outer Loadings in conjunction with the Average Variance Extracted (AVE). To comply with validity standards, individual item loadings are mandated to exceed the 0.70 limit, whereas the AVE for every distinct construct must surpass the 0.50 baseline. Concurrently, discriminant validity is authenticated by applying the Fornell-Larcker Criterion. This protocol mandates that the square root of a construct's AVE must demonstrably outstrip the highest correlation shared with any other latent variable in the structural system, thereby confirming its conceptual independence.

b. Reliability Test

The verification of internal consistency is anchored on two cardinal statistical metrics: the assessment of Cronbach's Alpha coefficients alongside the evaluation of Composite Reliability indices. To establish methodological robustness, it is imperative that both reliability values strictly transcend the 0.70 cut-off point.

3.4.2 Structural Model (Inner Model)

The primary objective of this stage is to gauge the predictive relevance of the system while rigorously verifying the causal interdependencies postulated among the theoretical constructs.

R-Square (R^2):

The R^2 metric is deployed to gauge the magnitude of variance within the endogenous entities (specifically, Continuance Intention and Trust) that is elucidated by the exogenous predictors. In accordance with conventional statistical heuristics, R^2 thresholds of 0.75, 0.50, and 0.25 are distinctively categorized as reflecting substantial, moderate, and weak explanatory capacities, respectively.

Q-Square (Q^2):

To corroborate the model's predictive precision transcending mere in-sample estimation, the Stone-Geisser Q^2 index is derived through the blindfolding protocol. A Q^2 coefficient strictly surpassing zero (> 0) constitutes empirical proof that the structural framework holds satisfactory predictive pertinence regarding the specific endogenous variable being scrutinized.

3.5 Hypothesis Testing

To rigorously ascertain the statistical significance of the proposed relationships, the study employed a non-parametric Bootstrapping technique, utilizing 5,000 resamples.

Path Coefficient: This metric quantifies both the magnitude and the directional nature (positive or negative) of the causal links between exogenous and endogenous constructs.

Significance Testing (P-Value & T-Statistic): The corroboration of a research hypothesis is strictly contingent upon a dual-metric evaluation. Statistical significance is deemed established solely if the P-Value remains subordinate to the 0.05 alpha level (indicating a 5% error probability), whilst the associated T-Statistic simultaneously transcends the critical benchmark of 1.96.

3.6 Mediation Analysis

The investigation rigorously probes the mediating potency of Trust situated within the structural trajectory connecting the exogenous determinants (Perceived Usefulness and Perceived Ease of Use) to Continuance Intention. The empirical authentication of these indirect conduits is executed utilizing the Specific Indirect Effects algorithm embedded within the SmartPLS interface. A mediating phenomenon is classified as statistically robust

solely when the probability value (P-Value) corresponding to the indirect trajectory falls below the 0.05 threshold, decisively affirming Trust's role as a pivotal operative mechanism within the theoretical model.

4. RESULT AND DISCUSSION

4.1 Result

1. Outer Model

The analytical trajectory is initiated by a stringent appraisal of the outer measurement framework. This phase is dedicated to authenticating the psychometric integrity of the research instrument, explicitly scrutinizing the validity and consistency of the manifest items that underpin the theoretical

a) Convergent Validity

The determination of convergent validity is predicated on the examination of Outer Loading values alongside the Average Variance Extracted (AVE). To satisfy the established validity protocols, an individual indicator is deemed acceptable solely if its loading factor surpasses the 0.70 threshold, while the AVE for the respective construct must strictly exceed the 0.50 benchmark.

Table 1. Outer Loadings and Average Variance Extracted (AVE)

Variable	Indicator	Outer Loading	AVE	Status
Perceived Usefulness (X1)	PU1	0.849	0.698	Valid
	PU2	0.802		Valid
	PU3	0.872		Valid
	PU4	0.802		Valid
	PU5	0.831		Valid
	PU6	0.856		Valid
Perceived Ease of Use (X2)	PEOU1	0.781	0.718	Valid
	PEOU2	0.856		Valid
	PEOU3	0.827		Valid
	PEOU4	0.882		Valid
	PEOU5	0.858		Valid
	PEOU6	0.875		Valid
Trust (Z)	T1	0.899	0.760	Valid
	T2	0.869		Valid
	T3	0.906		Valid
	T4	0.793		Valid

Source: Authors' data processed using SmartPLS 4 (2025).

As exhibited in Table 1, all outer loading coefficients (ranging from 0.781 to 0.916) and Average Variance Extracted values (spanning 0.698 to 0.761) strictly surpass the requisite statistical thresholds of 0.70 and 0.50, respectively. These empirical metrics unequivocally validate the psychometric soundness of the measurement model, confirming that the indicators provide an accurate representation of their underlying latent constructs.

b) Discriminant Validity

The validation of empirical distinctiveness is executed to ensure that every latent variable remains statistically unique within the conceptual framework. This assessment is rigorously conducted leveraging the criterion established by Fornell and Larcker. This methodological standard mandates that the square-rooted value derived from the Average Variance Extracted (AVE) positioned on the diagonal axis is required to numerically eclipse the highest correlation shared with any other construct in the latent system.

Table 2. Fornell-Larcker Criterion

Variable	X1 (PU)	X2 (PEOU)	Y (CI)	Z (Trust)
X1 (PU)	0.836			
X2 (PEOU)	0.278	0.847		
Y (CI)	0.704	0.696	0.872	
Z (Trust)	0.452	0.570	0.754	0.872

Source: Authors' data processed using SmartPLS 4 (2025).

The empirical data in Table 2 validates that the square-rooted AVE values for every variable strictly surpass the corresponding off-diagonal correlation estimates shared with other constructs. A salient exemplar is evident within the Trust variable, wherein the AVE square root value of 0.872 decisively surpasses its correlational indices with CI

(0.754), PEOU (0.570), and PU (0.452). Accordingly, these statistical indicators unequivocally affirm the rigorous discriminant validity ingrained within the proposed structural framework.

c) Composite Reliability

The evaluation of internal consistency is rigorously executed by employing the dual metrics of Cronbach’s Alpha and Composite Reliability. To demonstrate adequate reliability, the calculated coefficients for both indices are required to strictly transcend the critical threshold of 0.70.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability (pc)	Conclusion
Perceived Usefulness (X1)	0.913	0.933	Reliable
Perceived Ease of Use (X2)	0.921	0.938	Reliable
Continuance Intention (Y)	0.937	0.950	Reliable
Trust (Z)	0.936	0.950	Reliable

Source: Authors’ data processed using SmartPLS 4 (2025).

Interpretation of Reliability As delineated in Table 3, all latent constructs manifest exemplary internal consistency, characterized by Cronbach’s Alpha and Composite Reliability coefficients that strictly surpass the 0.90 benchmark. These superior metrics unequivocally corroborate the research instrument's robustness and its precision in capturing the intended variables.

2. Inner Model

This stage is dedicated to gauging the system's predictive relevance while dissecting the relationships hypothesized.

a) Goodness of Fit Model

The model's explanatory power is primarily gauged via the Coefficient of Determination (R²), which quantifies the cumulative variance in the endogenous constructs accounted for by the exogenous variables.

Table 4. R-Square (R²) Values

Variable	R-Square	Adjusted R-Square	Interpretation
Trust (Z)	0.419	0.401	Moderate
Continuance Intention (Y)	0.832	0.824	Substantial

Source: Authors’ data processed using SmartPLS 4 (2025).

As delineated in Table 4, the structural configuration captures 41.9% of the variance inherent in Trust, a value indicative of moderate predictive capacity. Conversely, the model successfully elucidates a robust 83.2% of the variance characterizing Continuance Intention. These coefficients accentuate that the tripartite combination of Perceived Usefulness, Perceived Ease of Use, and Trust operates as a formidable determinant mechanism driving the students' persistent resolve to leverage QRIS.

b) Path Analysis and Hypothesis Testing

The verification of structural relationships was executed employing a Bootstrapping technique with 5,000 resamples. Statistical significance for a hypothesis is established solely when the T-Statistic exceeds 1.96 and the associated P-Value falls below the 0.05 threshold.

Table 5. Path Coefficients and Hypothesis Testing Results

Hypothesis	Structural Path	Original Sample (Beta)	T-Statistics	P-Values	Result
H1	Perceived Ease of Use -> Trust	0.482	6.041	0.000	Significant Influence
H2	Perceived Usefulness -> Trust	0.318	2.675	0.008	Significant Influence
H3	Perceived Ease of Use -> Continuance Intention	0.381	5.321	0.000	Significant Influence
H4	Perceived Usefulness -> Continuance Intention	0.447	6.364	0.000	Significant Influence

H5	Trust -> Continuance Intention	0.334	3.943	0.000	Significant Influence
H6	Perceived Ease of Use -> Trust -> Continuance Intention	0.161	3.105	0.002	Significant Influence
H7	Perceived Usefulness -> Trust -> Continuance Intention	0.106	2.001	0.046	Significant Influence

Source: Authors' data processed using SmartPLS 4 (2025).

As evidenced by the output in Table 5, the data unequivocally validates the full spectrum of the proposed research model, signifying that hypotheses H1 through H7 are statistically accepted.

1. Direct Determinants:

Regarding the direct causal pathways, Perceived Ease of Use distinguishes itself as the principal catalyst fostering Trust (Beta=0.482). Concurrently, Perceived Usefulness assumes the role of the commanding determinant driving Continuance Intention (Beta=0.447).

2. Mediating Role of Trust:

The statistical analysis rigorously validates Trust as a critical intervening mechanism⁴. It significantly transmutes the cognitive appraisals of ease (Beta=0.161) and usefulness (Beta=0.106) into a consolidated propensity for sustained QRIS adoption.

4.2 Discussion

1. The Influence of Perceived Ease of Use on Trust

The statistical evidence provides rigorous empirical validation that Perceived Ease of Use (PEOU) serves as a potent positive catalyst for Trust ($\beta=0.482$, $p<0.05$). Notably, the data distinguishes operational simplicity as the preeminent antecedent of trust within the student demographi. This suggests that when the QRIS interface is characterized by intuitiveness and minimal effort, it effectively alleviates the cognitive strain and apprehension inherent in digital transactions, thereby cultivating a fortified sense of confidence.

This finding corroborates the Technology Acceptance Model (TAM) and aligns with the findings of by Primandari & Suprapti, (2022), which found that a simple and intuitive interface is a primary driver for building user confidence in financial technology. Furthermore, this result aligns with Mujiasih and Wiwoho (2020), who argued that operational ease is interpreted by users as a sign of system reliability and competence.

2. The Influence of Perceived Usefulness on Trust

The empirical results demonstrate that Perceived Usefulness (PU) significantly contributes to the formation of Trust (Beta=0.318, $p<0.05$). This relationship suggests that the pragmatic utility of QRIS specifically its efficiency, speed, and effectiveness serves as a catalyst for engendering student confidence. When students perceive that QRIS genuinely improves their transaction performance, they are more inclined to trust the system's integrity.

This empirical observation is congruent with the conceptual premise advanced by Utami et al. (2022), who postulated that the perception of utility is closely linked to the credibility of the service provider. Similarly, Ramadhan and Saputro (2024) also found that users develop trust not only based on security features but also on the tangible value and benefits the technology delivers in their daily lives.

3. The Influence of Perceived Ease of Use on Continuance Intention

The empirical data validates that Perceived Ease of Use (PEOU) significantly propels Continuance Intention ($\beta=0.381$, $p<0.05$). This positive correlation underscores that minimizing the cognitive burden associated with system interaction directly amplifies the students' propensity for enduring usage. For a demographic defined by digital nativism, an unencumbered and seamless transactional interface serves not merely as a convenience, but as a quintessential prerequisite for ensuring long-term retention.

Theoretically, these findings echo Irsyad and Hapsari (2023), who identified usability as a cornerstone for the sustainability of QRIS adoption. Furthermore, this reinforces the argument of Nugroho and Ansori (2022), who elucidated that superior ease of use effectively minimizes interaction costs, thereby catalyzing habit formation and ensuring persistent engagement.

4. The Influence of Perceived Usefulness on Continuance Intention

The statistical outcomes distinguish Perceived Usefulness as the commanding predictor of Continuance Intention (Beta=0.447, $p<0.05$), thereby signaling that the functional efficacy derived from cashless efficiency serves as the cornerstone logic underpinning the students' prolonged engagement. This conclusion resonates with Hadikusuma and Thamrin (2024), who observed that the Generation Z cohort places a premium on functional efficacy in their retention decisions, and concurrently corroborates Andinia et al. (2023), who identified utility as the linchpin of digital payment retention within the Indonesian landscape.

5. The Influence of Trust on Continuance Intention

The empirical inquiry corroborates Trust as an indispensable catalyst propelling Continuance Intention ($\text{Beta}=0.334$, $p<0.05$), demonstrating that technological sophistication remains inadequate in isolation without the concurrent assurance of security to mitigate perceived risk. This conclusion resonates with Jatimoyo et al. (2021), who positioned trust as a foundational imperative for fintech retention, and reinforces Primandari & Suprapti (2022), who posited that devoid of confidence, even feature-rich platforms fail to secure enduring user allegiance..

6. The Mediating Role of Trust

A salient contribution of this inquiry is the empirical validation of Trust as a pivotal intervening mechanism. The analysis corroborates that Trust significantly mediates the causal pathways from both Perceived Ease of Use ($\text{beta}=0.161$, $p=0.002$) and Perceived Usefulness ($\text{beta}=0.106$, $p=0.046$) to Continuance Intention.

This delineates a cognitive trajectory wherein favorable technological appraisals are first transmuted into psychological assurance, which subsequently crystalizes into sustained behavioral intent. Aligning with Wahyudi et al. (2025), this confirms that Trust functions as an indispensable nexus, necessitating that service providers leverage functional enhancements specifically to bolster user confidence for maximizing retention.

5. CONCLUSION

The empirical outcomes elucidating QRIS continuance intention within the Faculty of Economics and Business, Universitas Negeri Jakarta cohort confirm a highly robust framework, definitively accounting for 83.2% of the variance in behavioral intent. Specifically, Perceived Usefulness is distinguished as the paramount driver of sustained adoption based on functional utility, whereas Perceived Ease of Use serves as the critical precursor for engendering Trust, effectively establishing interface fluidity as the primary signal of system credibility for the student demographic. Furthermore, this research validates the critical role of Trust as a mediating mechanism; it statistically bridges the gap between technological perceptions and behavioral intention, proving that ease of use and utility must first foster user confidence to effectively drive sustainable adoption. Consequently, service providers should prioritize stabilizing system reliability and simplifying the user experience to establish trust, while continuously enhancing functional benefits to ensure long-term user retention.

Acknowledgements

The author gratefully acknowledges the Dean and the entire academic staff of the Faculty of Economics and Business, Universitas Negeri Jakarta, for the administrative support and for providing a conducive academic environment that facilitated the successful completion of this research

REFERENCES

- Amalia, A., & Nurabiah, N. (2025). Determinants of QRIS continuance intention among Gen Z Indonesia with system quality as moderation. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana*, 14(7), 936–951. <https://doi.org/10.24843/EEB.2025.v14.i07.p02>
- Andinia, S. N., Prakarsa, G., & Nasution, V. M. (2023). Analisis faktor-faktor yang mempengaruhi penerimaan pengguna QRIS di Indonesia. *TeknoIS: Jurnal Ilmiah Teknologi Informasi dan Sains*, 13(2), 201–212. <https://doi.org/10.36350/jbs.v13i2.206>
- Asosiasi Penyelenggara Jasa Internet Indonesia (APJII). (2024). Laporan survei penetrasi & perilaku internet 2024. APJII. <https://apjii.or.id/survei>
- Asosiasi Penyelenggara Jasa Internet Indonesia (APJII). (2025). Laporan survei penetrasi & perilaku internet 2025. APJII. <https://apjii.or.id/survei>
- Asosiasi Sistem Pembayaran Indonesia. (2025). Statistik QRIS. Retrieved December 16, 2025, from <https://aspi-indonesia.or.id/statistik-qris>
- Astuti, I. (2025). Pengaruh literasi finansial dan perceived ease of use terhadap penggunaan cashless payment berupa QRIS pada mahasiswa FKIP UNS sebagai Generasi Z.
- Bank Indonesia. (n.d.). Quick Response Code Indonesian Standard (QRIS). <https://www.bi.go.id/en/fungsi-utama/sistem-pembayaran/ritel/kanal-layanan/qris/default.aspx>
- Bhattacharjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly: Management Information Systems*, 25(3), 351–370. <https://doi.org/10.2307/3250921>
- Dading et al. (2021). The effect of perceived ease of use on continuance intention through perceived usefulness and trust: A study on Klikindomaret service users in Malang City” <https://doi.org/10.20525/ijrbs.v10i4.1223>
- Daneji, A. A., Ayub, A. F. M., & Khambari, M. N. M. (2019). The effects of perceived usefulness, confirmation and satisfaction on continuance intention in using massive open online course (MOOC). *Knowledge Management and E-Learning*, 11(2), 201–214. <https://doi.org/10.34105/j.kmel.2019.11.010>

- Davis, F.D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Q.*, 13, 319-340.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982–1003. <https://doi.org/10.1287/mnsc.35.8.982>.
- Fahmy, M., & Azhari, M. (2020). Pengaruh persepsi manfaat, persepsi kegunaan, dan persepsi resiko terhadap niat berperilaku konsumen dalam menggunakan fitur OVO-Cash di Bandung. *eProceedings of Management*, 7(1).
- Faizah, N., & Sanaji, S. (2022). Pengaruh perceived ease of use dan perceived usefulness terhadap loyalitas dengan trust sebagai variabel intervening terhadap penggunaan aplikasi Warung Pintar. *Jurnal Ilmu Manajemen*, 10(3), 946–959. <https://doi.org/10.26740/jim.v10n3.p946-959>
- Hadikusuma, R.A & Thamrin. (2024). The effect of perceived usefulness and perceived security on QRIScontinuance usage intention among Generation Z: Lifestyle as a moderating variable. *Marketing Management Studies*, 5(1), 15-29. <https://jkmp.ppj.unp.ac.id/index.php/mms/article/view/582>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hidayati, R. T. H. (2025). Pengaruh perceived usefulness dan perceived ease of use terhadap continuance intention to use pengguna dompet digital DANA. *Jurnal Ilmu Administrasi Bisnis*, 14(1), 53–62. <https://doi.org/10.14710/jiab.2025.44972>
- Irsyad, M., & Vata Hapsari, R. D. (2023). Pengaruh perceived usefulness, perceived ease of use, perceived security, dan social influence terhadap continuance intention. *Jurnal Manajemen Pemasaran dan Perilaku Konsumen*. <https://jmpmk.ub.ac.id/index.php/jmpmk/article/view/247>
- Jatimoyo, D., Rohman, F., & Djazuli, A. (2021). The effect of perceived ease of use on continuance intention through perceived usefulness and trust. *International Journal of Research in Business and Social Science*, 10(4), 430–437. <https://doi.org/10.20525/ijrbs.v10i4.1223>
- Lee, S. W., Sung, H. J., & Jeon, H. M. (2019). Determinants of continuous intention on food delivery apps: Extending UTAUT2 with information quality. *Sustainability*, 11(11). <https://doi.org/10.3390/su11113141>
- Lutfi, A., Handayani, A. A., Naura, B. I., Khoirunnisa, K., Zalwa, L. N., & Damayanti, W. (2025). Penggunaan sistem pembayaran QRIS dalam praktik pengelolaan keuangan mahasiswa perantauan. *Maeswara: Jurnal Riset Ilmu Manajemen dan Kewirausahaan*, 3(3), 79–96. <https://doi.org/10.61132/maeswara.v3i3.1798>
- Maharani, S. A., & Sundari, E. (2024). Pengaruh perceived usefulness, perceived ease of use, trust dan security terhadap behavioral intention to use BRI Mobile (Studi kasus: Pada pengguna BRImo di Kota Pekanbaru). *Al Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan*, 18(1), 161. <https://doi.org/10.35931/aq.v18i1.2975>
- Mujiasih, R., & Wiwoho, G. (2020). Pengaruh perceived usefulness dan perceived ease of use terhadap trust dan intention to buy KAI Access tickets online pada generasi millennial di Kabupaten Kebumen. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis dan Akuntansi (JIMMBA)*, 2(3), 476–490. <https://doi.org/10.32639/jimmba.v2i3.492>
- Nugroho, A. A., & Ansori, M. (2022). Pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Continuance Intention Pengguna E-Wallet Dana di Kota Surabaya. *Jurnal Ilmu Manajemen*, 10(1), 273-284. <https://doi.org/10.26740/jim.v10n1.p273-284>
- Primandari, I. D. A. A. Y., & Suprapti, N. W. S. (2022). The role of trust mediates the effect of perceived ease of use and perceived risk on intention to reuse QRIS payment methods. *International Journal of Business, Economics & Management*, 5(3), 201–210. <https://doi.org/10.21744/ijbem.v5n3.1942>
- Putri, M. T., Hatta, A. J., & Indraswono, C. (2023). Analisis persepsi kegunaan, persepsi kemudahan, kepercayaan, gaya hidup, literasi keuangan, dan risiko terhadap penggunaan QRIS pada mahasiswa di Yogyakarta. *Jurnal Ekonomi dan Bisnis*, 17(3). <https://jeb.stieykpn.ac.id/index.php/jeb/article/view/73>
- Rahyana, M. (2024). Pengaruh literasi digital, persepsi kemudahan penggunaan dan persepsi keamanan terhadap keputusan dalam menggunakan QRIS sebagai alat pembayaran digital.
- Ramadhan, T. K., & Saputro, E. P. (2024). Pengaruh perceived usefulness, perceived ease of use, dan trust terhadap behavioral intention pengguna Gopay. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(6), 5501–5517. <https://doi.org/10.47467/alkharaj.v6i6.2856>
- Sihaloho, J. E., Ramadani, A., & Rahmayanti, S. (2020). Implementasi sistem pembayaran Quick Response Indonesia Standard bagi perkembangan UMKM di Medan. *Jurnal Manajemen Bisnis*, 17(2), 287–297. <https://doi.org/10.38043/jmb.v17i2.2384>
- Utami, F. N., Yossinomita, Y., & Rahayu, N. (2022). Pengaruh perceived usefulness dan perceived ease of use terhadap continuance intention to use mobile banking dengan trust sebagai variabel intervening pada pengguna aplikasi Bank Jambi Mobile. *JUMANAGE: Jurnal Ilmiah Manajemen Dan Kewirausahaan*, 1(2). <https://doi.org/10.33998/jumanage.2022.1.2.86>
- Wahyudi, D. Y., Indrawati, N. K., & Suryadi, N. (2025). Pengaruh perceived ease of use, perceived usefulness terhadap continuance intention yang dimediasi oleh trust dan satisfaction.

Wicaksono, S. R. (2022). Teori dasar technology acceptance model. Zenodo.
<https://doi.org/10.5281/zenodo.7754254>