Perceived Ease of Use and Hedonic Motivation on the Decision to Use QRIS in Digital Transactions: The Role of Trust as a Mediation

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ABSTRACT

This study aims to test and analyze the Influence of Perceived Ease of Use and Hedonic Motivation on the Decision to Use QRIS in digital transactions, with Trust as a mediating variable. The population in this study were all people who have used QRIS in West Jakarta City. The sampling method used purposive sampling technique, the number of samples was 150 respondents with the Rambut formula. This study uses a quantitative method by distributing questionnaires to QRIS users and analyzing data using multiple regression analysis, processed using the SEM (Structural Equation Modeling) method with Smart PLS software. The results of this study indicate that trust mediates the relationship between the variables Perceived Ease of Use and Hedonic Motivation on the Decision to Use which has a positive and significant effect.

Keywords: Perceived Ease of Use; Hedonic Motivation; Using Decision; Trust.

INTRODUCTION

Digital technology has become a key component in daily life to support the Sustainable Development Goals (SDGs) (Hapsari et al., 2025). In 2015, the United Nations adopted the SDGs agenda, which aims to encourage all countries and the international community to work together to end poverty, protect the planet, and ensure prosperity for all by 2030. This agenda includes 17 integrated and comprehensive goals for a better world. One of these goals is "Decent Work and Economic Growth" (Goal 8), which promotes policies to facilitate public access to banking, insurance, and financial services (Sudipa et al., 2023).

Digital transactions can be carried out using various services, such as e-wallets, e-money, mobile banking, and other payment methods. The convenience, practicality, security, and flexibility of digital transactions offer ease for users. Globally, the use of economic digitalization has also rapidly developed in various countries, including Malaysia, Thailand, the Philippines, and Indonesia (Saputri, 2023).

Quick Response Code Indonesian Standard (QRIS) is a payment tool in the form of a QR code used for digital payment transactions with the goal of simplifying the transaction process (Rahmah et al., 2024). To make QR code-based transactions easier, faster, and more secure, the payment system industry and Bank Indonesia developed QRIS. Previously, merchants had to provide multiple QR codes for different electronic payment apps, but now a single QR code—QRIS—is sufficient. Although QRIS providers at merchants may differ from the app providers used by consumers, all payment apps, whether from banking or non-banking institutions, can now be used across various stores, merchants, kiosks, parking lots, tourist tickets, and social donations bearing the QRIS logo (Haryono, 2023).

The implementation of technology aligned with the vision of Indonesia's Payment System, such as the use of QRIS, is a tangible effort to support financial inclusion. Bank Indonesia, in collaboration with the Ministry of Trade, is also actively involved in the digitization of payments through the Sehat, Inovatif, dan Aman Pakai (S.I.A.P) QRIS program. This program aims to develop the national economy by encouraging retail business players in traditional markets and shopping malls. According to the statement from the Deputy Minister of Trade, Jerry Sambuaga, the S.I.A.P QRIS program has been implemented in 30 shopping malls and 130 traditional markets (Ministry of Trade of the Republic of Indonesia, 2021).The implementation of technology aligned with the vision of Indonesia's Payment System, such as the use of QRIS, is a tangible effort to support financial inclusion. Bank Indonesia, in collaboration with the Ministry of Trade, is also actively involved in the digitization of payments through the Sehat, Inovatif, dan Aman Pakai (S.I.A.P) QRIS program. This program aims to develop the national economy by encouraging retail business players in traditional markets and shopping malls. According to the statement from the Deputy Minister of Trade, Jerry Sambuaga, the S.I.A.P QRIS program has been implemented in 30 shopping malls and 130 traditional markets (Ministry of Trade of the Republic of Indonesia, 2021).

LITERATURE REVIEW

Technology Acceptance Model (TAM)
TAM (Technology Acceptance Model) can be defined as a theory that explains the state of acceptance towards technology, first introduced by Fred D. Davis (Davis et al., 1989). According to Davis et al. (1989), there is an important theory for predicting an individual's acceptance of information technology in relation to its use, known as the Technology Acceptance Model (TAM). TAM can be described as a concept that illustrates the acceptance and use of technology, first introduced by Davis in 1989. The TAM concept is used to understand human behavior in making decisions regarding the use of technology (Sochiffan, 2022).

Sustainable Development Goals (SDG's)
The Sustainable Development Goals (SDGs) are development objectives that prioritize the economic well-being of society, maintain social harmony, protect environmental quality, and ensure justice and good governance to sustain the quality of life from one generation to the next (Zuraida Juniar Nastiti & Indah Nurmahanani, 2023).

Using Decision
According to Rosita et al. (2021), the decision to use is the stage or step in which consumers make choices to fulfill their needs by purchasing a desired product. This decision-making

process involves evaluating various options and selecting the one that best satisfies their needs and preferences. In decision-making, an individual must go through a process. Consumer decision-making, on the other hand, is a process of integrating various insights, which will later serve as the basis for evaluating the choices made (Hafifuddin & Wahyudi, 2022).

Trust
According to Mayer in Desvronita (2021), trust is needed by the use of technology systems to improve performance in carrying out organizational and corporate activities. Trust helps users reduce social complexity in dealing with undesirable circumstances. Consumer trust according to Mowen in Prena, et al. (2023) is all the knowledge possessed by consumers and all conclusions made by consumers about objects, attributes and their benefits (Mowen & Minor, 2012). Trust is a belief that one party will get what they want from another party, without fear or distrust.

Perceived Ease of Use
According to (Prayudi, 2022) Perceived ease of use is defined as the extent to which users expect a system to be free from challenges in its use and refers to a person's feelings about the amount of physical and mental effort to use a particular system. According to (Kusumawardhani & Purnaningrum, 2021), the perception of ease is defined as a measure of the extent to which individuals believe that technology can be easily understood and used.

Hedonic Motivation
The definition of hedonic motivation itself from Ramadhan et al. (2021) states that a person's need to seek pleasure with available products, this pleasure is related to the emotions or fantasies of consumers who use or consume a product. According to Utami in Rusni and Solihin (2022), hedonic motivation is an individual's motivation in making purchases to obtain satisfaction and consider shopping as an interesting activity.

Figure 1. Framework
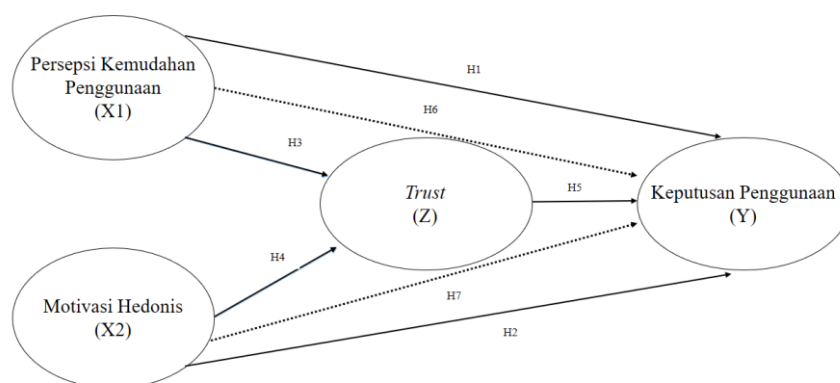
H1 : Persepsi kemudahan penggunaan berpengaruh positif dan signifikan terhadap keputusan penggunaan
H2 : Motivasi hedonis berpengaruh positif dan signifikan terhadap keputusan penggunaan
H3 : Persepsi kemudahan penggunaan berpengaruh positif dan signifikan terhadap trust
H4 : Motivasi hedonis berpengaruh positif dan signifikan terhadap trust
H5 : Trust berpengaruh positif dan signifikan terhadap keputusan penggunaan

H6   : Trust memediasi pengaruh Persepsi kemudahan penggunaan terhadap keputusan penggunaan

H7   : Trust memediasi pengaruh motivasi hedonis terhadap keputusan penggunaan

METHOD

Research Time
The time of this research was carried out from July 2024 to March 2025. This research will be conducted on people who have used QRIS in West Jakarta City.

Research Design
This study uses a causality research design. The design aims to test the hypothesis regarding the influence of one or more variables on other variables where the aim is to analyze how much influence perceived ease of use and hedonic motivation have on the using decision of QRIS in Digital Transactions: The Role of Trust as a Mediator in the community that has used QRIS in West Jakarta City

Population and sample
According to Sekaran and Bougie (2020) population refers to the entire group of people, events, or interesting things that researchers want to investigate. The population in this study is the entire community who have used QRIS in West Jakarta City. The people of West Jakarta City were chosen to be the object of this study because they wanted to find out how much satisfaction the community had in using the QRIS payment method and because QRIS payments are modern payments that have a major role in the sophistication of today's technology which is useful for daily payment activities. The number of population members is unknown. This study has 15 indicators (statement items), so the sample size needed is 15 x 10 = 150 samples. Based on the calculation above, the sample in this study is 150 respondents.

Data Analysis Method
The collected data is then processed using the SEM (Structural Equation Modeling) method with Smart PLS software as a tool to analyze the relationship between each variable and indicator until a conclusion can be drawn. The data processed is in the form of questionnaire data collected from several samples. The reason for using the SEM method is because the analysis technique used is multivariate.

RESULT AND DISCUSSION
Data Quality Test Results

1. **Outer Model**
   a. **Convergent Validity**
      Convergent Validity Testing of each construct indicator. This measurement aims to determine the validity of each relationship between the indicator and the construct or its latent variable. An indicator is said to meet convergent validity and has a high level of validity if its outer loadings are > 0.70. Based on this criterion, if a factor loading is found <0.70, it will be removed from the model.

Table 1. Convergent Validity Test Results (Modified)

Variable	Indicator	*Outer Loadings*	Description
Perceived ease of use	PKP2	0,757	Valid
	PKP3	0,776	Valid
	PKP4	0,832	Valid
Hedonistic Motivation	HM1	0,770	Valid
	HM2	0,827	Valid
	HM3	0,826	Valid
	HM4	0,700	Valid
	HM5	0,808	Valid
Trust	TRS1	0,870	Valid
	TRS2	0,862	Valid
	TRS3	0,833	Valid
Using Decision	KP1	0,808	Valid
	KP2	0,802	Valid
	KP3	0,896	Valid

Source: Output PLS 3.0

Based on table 1, the test results that have been carried out on the deletion of indicators that do not meet the Convergent Validity criteria, the test results show that all remaining indicators have outer loadings above 0.70. This indicates that all indicators have met the validity requirements.

   b. **Discriminant Validity**
      Discriminant validity is an additional concept that means that two conceptually different concepts must show adequate differences. In other words, a set of indicators is not expected to be one-dimensional, but rather to be different between concepts. In Smart-PLS applications or similar, discriminant validity tests can be carried out using Cross Loadings, Fornell-Larcker Criterion and Heterotrait-Monotrait (HTMT) values (Syahrir et al., 2020).

Table 2. Discriminant Validity Test (Fornell Larcker)

	Using Decision	Hedonistic Motivation	Perceived ease of use	Trust
Using Decision	**0,836**			
Hedonistic Motivation	0,673	**0,788**		
Perceived ease of use	0,592	0,621	**0,789**	
Trust	0,680	0,641	0,603	**0,855**

Source: Output PLS 3.0

Based on the data management in table 2 above, several loading factor values for each indicator of each variable already have a loading factor value that is not the largest compared to the loading value when connected to other variables. This means that each variable has good discriminant validity where several variables still have measures that are highly correlated with other constructs.

Table 3. Results of Heterotrait – Monotrait Ratio Test

	Using Decision	Hedonistic Motivation	Perceived ease of use	Trust
Using Decision				
Hedonistic Motivation	0,825			
Perceived ease of use	0,792	0,800		
Trust	0,836	0,764	0,791	

Source: Output PLS 3.0

Based on the results of the Heterotrait-Monotrait Ratio (HTMT) test, all HTMT values are below the limit of 0.90, indicating that each construct has good discriminant validity. Thus, there is no problem of multicollinearity between the variables in this model, so the model can be used for further analysis.

c. **Composite Reliability andCronbach's Alpha**
Testing composite reliability and Cronbach's alpha aims to test the reliability of instruments inaresearch model. If all latent variables have a composite reliability value and Cronbach's alpha ≥ 0.7, it meansthat the construct has good reliability or the questionnaire used as a tool in this study is reliable or consistent.

Table 4. Construct Reliability and Validity

Variabel	Cronbach's Alpha	Composite Realiabilty	(AVE)
Using Decision	0,785	0,802	0,874
Hedonistic Motivation	0,846	0,845	0,891
Perceived ease of use	0,797	0,705	0,832
Trust	0,817	0,818	0,891

Sumber: Output PLS 3.0

From the results of data management in table 4. above, the results of the composite reliability test show satisfactory values, namely all variables are reliable because all latent variable values have a composite reliability value of more than 0.70. This means that the construct has good reliability or the questionnaire used as a tool in this study

has been reliable or consistent and the average variance extracted value of more than 0.5 already has a value greater than the correlation between one construct and another in the model. So the average variance extracted value has met the requirements for conducting the next step of testing.

2. **Inner Model**

The structural model is a model development based on theoretical concepts in order to analyze the relationship between exogenous and endogenous variables that have been described in the conceptual framework.

a. **VIF**

Table 5. VIF Test Results

	Using Decision	Hedonistic Motivation	Perceived ease of use	Trust
Using Decision				
Hedonistic Motivation				
Perceived ease of use	1,989			1,628
Trust	1,842			1,628

Sumber: Output PLS 3.0

From the results of data management in table 4.15 analysis results using, the VIF value for each variable is as follows:
• Hedonic Motivation → Decision to Use: 1.989
• Perceived Ease of Use → Decision to Use: 1.842
• Trust → Decision to Use: 1.922
• Perceived Ease of Use → Hedonic Motivation: 1.628
• Trust → Hedonic Motivation: 1.628

All VIF values are below 5, which means there is no collinearity problem in this model. Thus, the path coefficient estimate is not biased due to multicollinearity, so the model can be used for further analysis.

b. **R Square**

R-Square (R^2) is a measure that shows how much the exogenous (independent) variable is able to explain the variance of the endogenous (dependent) variable. The R^2 value ranges from 0 to 1, where the closer it is to 1, the greater the ability of the exogenous variable to explain the endogenous variable.

Table 6. R Square Values

	R Square
Using Decision	0,563
Trust	0,473

Sumber: Output PLS 3.0

Based on the results of data processing, the R-Square (R^2) value shows that the exogenous variables in the model are able to explain 56.3% of the variance of the Usage Decision and 47.3% of the variance of Trust. The remaining 43.7% and 52.7% are influenced by other factors outside the model. With a fairly strong R^2 value, these

results indicate that the model has good predictive ability in explaining the relationship between variables.

c. F Square

Table 7. F Square Values

Connection	Using Decision	Trust
Perceived ease of use	0,134	0,222
Hedonistic Motivation	0,033	0,132
Trust	0,163	

Based on the results of the F-Square analysis, it was found that Perceived Ease of Use has a small influence on the Decision to Use (0.134), but has a moderate influence on Trust (0.222). Meanwhile, Hedonic Motivation has a small influence on Trust (0.132) and Decision to Use (0.033). In addition, Trust has a moderate influence on Decision to Use (0.163). These results indicate that although all variables in the model have a significant relationship, the level of influence varies, with some variables making a greater contribution than others.

d. Q Square

Table 8. Q Square Values

Variable	Q^2 (=1-SSE/SSO)
Perceived ease of use	0.382
Trust	0.331

Sumber: Output PLS 3.0

The calculation results above show the Q Square value for Perceived Ease of Use of 0.382 and trust of 0.331, which is greater than 0 (zero), which shows that this research model has predictive relevance because it is greater than 0.

e. Hypothesis Testing Results

The estimated value for the path relationship in the structural model must be significant. This significant value can be obtained by the bootstrapping procedure. See the significance of the hypothesis by looking at the parameter coefficient value and the significance value of the tvalue in the bootstrapping report algorithm. To find out whether it is significant or not, see the t-table at alpha 0.05 (5%) = 1.96. Then the t-table is compared with the t-count (t-statistic).

Table 9. Hypothesis Testing Results

	Original Sample	t_{value}	p_{value}	Information
Perceived Ease of Use → Using Decision	0,162	1,647	0,100	Rejected
Hedonic Motivation → Using Decision	0,338	4,206	0,000	Accepted
Perceived Ease of Use →Trust	0,334	3,291	0,001	Accepted
Hedonic Motivation →Trust	0,434	4,534	0,000	Accepted

Trust → Using Decision	0,366	4,186	0,000	Accepted

Sumber: Output PLS 3.0

f. Results of the Mediation Relationship Test

The hypothesis test of the mediation relationship conducted in the indirect effect research is used to see the indirect relationship between the independent variable and the dependent variable through the mediation variable. To find out whether it is significant or not significant, it is seen from the t-table at alpha 0.05 (5%) = 1.96. Then the t-table is compared with the t-count (t-statistic). In this study, the mediation or intervening variable used is Trust

Table 10. Hypothesis Test of Mediation Relationship

	Original Sample	t_{value}	p_{value}	Information
Perceived Ease of Use → Trust → Using Decision	0,122	2,584	0,010	Partial Mediation
Hedonic Motivation → Trust → Using Decision	0,159	3,089	0,002	Full Mediation

Sumber: Output PLS 3.0

DISCUSSION

1. The Influence of Perceived Ease of Use on Using Decisions (H1)

Based on the results of the fourth hypothesis test (H1) of this study, it shows that the perceived ease of use has a positive and insignificant influence on usage decisions. This is evidenced by the t-value being smaller than the T table of (1.647 <1.96) or the p-value of 0.100> 0.05 with the original sample of 0.162 which indicates a positive relationship, thus the first hypothesis of this study is not significant.

The results of this study contradict previous studies conducted by Venkatesh and Davis in Maulidya (2023), (Jannah et al., 2023), Waluyo (2022) and Hafifuddin & Wahyudi (2022) which stated that the ease variable has a positive and significant influence on usage decisions (Maulidya, 2023). This means that even though users find QRIS easy to use, this factor does not directly or strongly influence their decision to use it. The perception of ease of use of technology will have an impact or influence on behavior and actions, namely the higher a person's perception of the ease of use of a system, the higher the level of information technology used.

2. The Influence of Hedonic Motivation on Usage Decisions (H2)

Based on the results of the third hypothesis test (H2) of this study, it shows that hedonic motivation has a positive and significant influence on usage decisions. This is evidenced by the tvalue value being greater than the T table of (4.206> 1.96) or the pvalue of 0.000 <0.05, and with the original sample of 0.338 which indicates a positive relationship. Thus, the second hypothesis in this study is accepted.

The results of this study are strengthened by previous studies conducted by (Fadila, 2022), Barokah, Asriandhini, and Putera (2021), Beddu et al., (2022) and Rusni A, Solihin A. (2022) who stated that hedonic motivation has a positive and significant effect on the decision to use individual motivation in making purchases is to obtain satisfaction and

consider shopping as an interesting activity, the higher the emotional drive or satisfaction felt by users when using QRIS such as comfort, pleasure, or a pleasant experience, the more likely they are to choose and continue using QRIS in digital transactions.

3. The Influence of Perceived Ease of Use on Trust (H3)

Based on the results of the third hypothesis test (H3) of this study, it shows that the perception of ease of use has a positive and significant influence on trust. This is evidenced by the t-value being greater than the T table of (3.291> 1.96) or a p-value of 0.001 <0.05, and with the original sample of 0.334 which indicates a positive relationship. Thus, the third hypothesis in this study is accepted, meaning that the perception of ease of use affects trust.

The results of this study are strengthened by previous studies conducted by Choirudin, et. al, (2023) and (Risnawati, et. al., 2023) which stated that the perception of ease of use has a positive and significant effect on trust, it can be concluded that the perception of ease of use plays a role in building trust in a product or service. This trust then becomes a factor that drives consumers in making purchasing decisions. In the decision-making process, consumers consider the feasibility of a product or service based on the information received and the alternatives available to meet their needs and desires.

4. The Influence of Hedonic Motivation on Trust (H4)

Based on the results of the third hypothesis test (H4) of this study, it shows that hedonic motivation has a positive and significant influence on trust. This is evidenced by the t-value being greater than the T table of (4.534> 1.96) or the p-value of 0.000 <0.05, and with the original sample of 0.434 which indicates a positive relationship. Thus, the fourth hypothesis in this study is accepted.

The results of this study are supported by previous studies conducted by Beddu et al. (2022) and (Risnawati, et. al., 2023) which state that hedonic motivation has a positive and significant effect on trust. This states that hedonic motivation encourages consumers to make purchases if they get pleasure and emotionally interesting experiences. In the context of QRIS electronic payments, trust is a key factor in the decision to use. This trust is formed from the belief that QRIS is safe, reliable, and protects user transactions with minimal personal data required. Therefore, consumer trust can be defined as the expectation that a service or product provider is able to fulfill its promises reliably.

5. The Influence of Trust on Using Decisions (H5)

Based on the results of the third hypothesis test (H5) of this study, it shows that trust has a positive and significant influence on usimg decisions. This is evidenced by the t-value being greater than the T table of (4.186> 1.96) or a p-value of 0.000 <0.05, and with the original sample of 0.366 which indicates a positive relationship. Thus, the fifth hypothesis in this study is accepted.

The results of this study are strengthened by previous studies conducted by (Ulansari & Yudantara, 2021), Alfani, et. al, (2023), Risnawati, et. al., (2023) and Valentin (2021) which stated that trust has a positive and significant influence on usage decisions. Which means that trust in a product or service is the main factor in driving purchasing or usage decisions. trust in the security and reliability of the QRIS electronic payment system influences their decision to use it. QRIS is considered to be able to protect user transactions. Therefore,

consumer trust in QRIS plays an important role in encouraging the adoption of this electronic payment system.

6. **The influence of Trust mediates the relationship between Perceived Ease of Use on the Decision to Use (H6)**

Based on the results of the sixth hypothesis test (H6) in this study, it shows that Perceived Ease of Use has a positive and significant influence on the Decision to Use through Trust mediation. These results can be seen from the t-value test which is greater than the T table (2,584> 1.96) or the p-value of 0.010 <0.05, and the original sample of 0.122 which indicates a positive relationship. Thus, the sixth hypothesis in this study can be accepted.

This study is strengthened by previous studies conducted by Romla and Ratnawati (2018) and Fandiyanto et al. (2018) which stated that Trust plays a positive and significant role in mediating the influence of perceived ease of use on the decision to use. It can be concluded that this study is a Partial Mediation where Trust mediates the relationship between the Perceived Ease of Use variable on the Decision to Use and the Perceived Ease of Use variable on the Decision to Use is significant. This shows that the easier a system is to use, the more trust in the system increases, which ultimately drives the user's decision to use it. Therefore, increasing ease of use must be balanced with efforts to build trust in order to maximize the adoption of payment systems such as QRIS.

7. **The influence of Trust mediates the relationship between Hedonic Motivation on Usage Decisions (H7)**

Based on the results of the seventh hypothesis test (H7) in this study, it shows that Hedonic Motivation has a positive and significant influence on Usage Decisions through Trust mediation. These results can be seen from the t-value test which is greater than the T table (3.089> 1.96) or the p-value of 0.002 <0.05, and the original sample of 0.159 which indicates a positive relationship. Thus, the seventh hypothesis can be accepted.

The results of this study are supported by previous studies conducted by Valentin (2021) and Maharany, et. al. (2023) which states that Trust has a positive and significant role in mediating the influence of hedonic motivation on usage decisions. This study is a Full Mediation study where Trust mediates the relationship between the Hedonic Motivation variable and the Decision to Use, but in the Hedonic Motivation variable and the Decision to Use there is no significant relationship, thus the higher the consumer's hedonic motivation in making transactions, the greater their trust in a product or service, which ultimately increases the decision to use.

CONCLUSIONS AND SUGGESTIONS

Conclusion

This study aims to identify the factors that influence the Decision to Use. Based on the data analysis and discussion presented in the previous chapters, several research conclusions can be drawn as follows:

1. From the hypothesis testing results, there is no significant effect of Perceived Ease of Use on the Decision to Use. It can be concluded that perceptions of ease do not play an important

role in the user's decision to use the QRIS payment system. Therefore, QRIS must ensure that the payment system it provides is very secure and easy for its users.

2. From the hypothesis testing results, there is a positive and significant effect of Hedonic Motivation on the Decision to Use. It can be concluded that QRIS users tend to choose a system or product if they feel they gain a pleasant experience or emotional satisfaction, meaning that the higher the hedonic motivation, the greater the likelihood they will use the QRIS payment method.

3. From the hypothesis testing results, there is a positive and significant effect of Perceived Ease of Use on Trust. It can be concluded that the easier users find the QRIS payment system to use, the higher their level of trust in the QRIS payment system.

4. From the hypothesis testing results, there is a positive and significant effect of Hedonic Motivation on Trust. It can be concluded that when QRIS provides users with emotional satisfaction, they are more likely to trust QRIS.

5. From the hypothesis testing results, there is a positive and significant effect of Trust on the Decision to Use. It can be concluded that QRIS must enhance user convenience to increase their trust in using QRIS for transactions.

6. From the hypothesis testing results, there is a positive and significant effect of Perceived Ease of Use on the Decision to Use, mediated through Trust. Trust mediates this relationship with a positive and significant effect or partial mediation, meaning the easier users find the QRIS payment system to use, the more likely they are to trust the system, which ultimately encourages them to decide to use it.

7. From the hypothesis testing results, there is a positive and significant effect of Hedonic Motivation on the Decision to Use, mediated through Trust. In other words, Trust fully mediates this relationship with a positive and significant effect, meaning that the hedonic motivation of QRIS users can encourage them to use the QRIS payment system, which they believe is very easy and understandable to use.

Suggestions

1. It is recommended for future researchers to include additional variables that may influence the decision to use, which were not examined in this study, such as: perceived benefits of use, perceived risk, emotional shopping, product knowledge, and security.

2. Future studies can investigate different locations or areas to obtain more comprehensive and in-depth research results, providing a better understanding of the factors that influence QRIS usage.

3. The sample size should be increased to better represent the population, and the research location should be expanded beyond a single area or location, allowing for more accurate and varied data to be collected.

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