

# Determinants of Intention to Use QRIS as a Transaction Tool for Mobile Banking Users of Islamic Banking

IQTISHADIA  
17,1

185

**Nur Aisyah Indarningsih**

Universitas Islam Negeri (UIN) Sunan Kalijaga Yogyakarta, Indonesia  
*Nuraisyahindarningsih@gmail.com*

**Joko Setyono**

Universitas Islam Negeri (UIN) Sunan Kalijaga Yogyakarta, Indonesia  
*joko.setyono@uin-suka.ac.id*

## ABSTRACT

This study aims to analyze the determinants of intention to use the Quick Response Code Indonesian Standard (QRIS) on mobile banking users of Islamic banking by integrating the religiosity variable as a moderator in the Unified Theory of Acceptance and Use of Technology 3 (UTAUT3) model to predict user intentions and behavior. UTAUT3 consists of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habits, and personal innovativeness as determinants of intention and behavior using QRIS mobile banking. A total of 255 respondents were selected as samples using the purposive sampling method. This study uses a quantitative approach with SEM-PLS (Structural Equation Modeling - Partial Least Squares) analysis using SmartPLS software version 3.0. Empirical results show that social influence, facilitating conditions, price value, habits, and personal innovativeness significantly positively affect behavioral intention to use QRIS mobile banking in Islamic banking. Conversely, performance expectancy, effort expectancy, and hedonic motivation do not have a significant effect on this intention. In addition, behavioral intention, habits, and personal innovativeness are proven to have a significant positive influence on the actual behavior of using QRIS mobile banking in Islamic banking. However, facilitating conditions do not have a significant effect on usage behavior. Religiosity as a moderating variable is unable to moderate the relationship between behavioral intention and actual behavior of using QRIS. The implications of this study are to provide insight for the Islamic banking industry to develop marketing strategies based on social values and personal innovativeness and to facilitate users with conditions that support QRIS adoption. This study also contributes to developing consumer behavior theory through a more comprehensive integration of UTAUT3 in the context of Islamic banking.

**Keywords:** *Behavior intention; Usage behavior; QRIS; Islamic mobile banking.*



IQTISHADIA

Vol. 17 (1) 2024

PP. 185-216

P-ISSN: 1979 - 0724

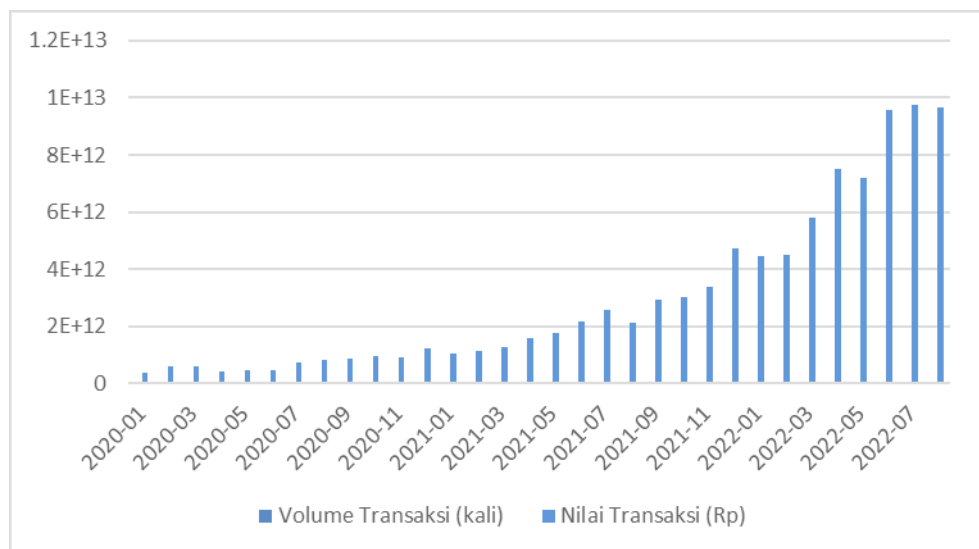
E-ISSN: 2502 - 3993

DOI : 10.21043/iqtishadia.v17i1.23691

**INTRODUCTION**

The wave of digitalization that has penetrated people’s lives over the last decade has fundamentally changed people’s behavior. This has impacted people’s behavior, especially when using financial technology (Bank Indonesia, 2022). Nowadays, more and more consumers prefer to make payments via quick response (QR) codes scanned with their mobile phones rather than using cash or credit cards in physical stores; thus, the popularity of QR code payments in physical stores heralds a cashless future in the era of digitalization (Tu et al., 2022).

Various types of digital payments, such as non-cash payment tools, allow someone to adapt and provide payment tools that are widely used by merchants. A QR code-based online payment system is one of them. Bank Indonesia (BI) launched the Quick Response Code Indonesian Standard (QRIS) as a unifier for all digital payments using QR codes, including mobile banking. BI launched QRIS to perfect and develop the digital payment system and create an easy, safe, and efficient one (Bank Indonesia, 2022). According to data from the Indonesian Payment Systems Association (ASPI), since the outbreak of COVID-19, the trend of QRIS transactions has increased drastically. The following are QRIS transaction trends during the pandemic:

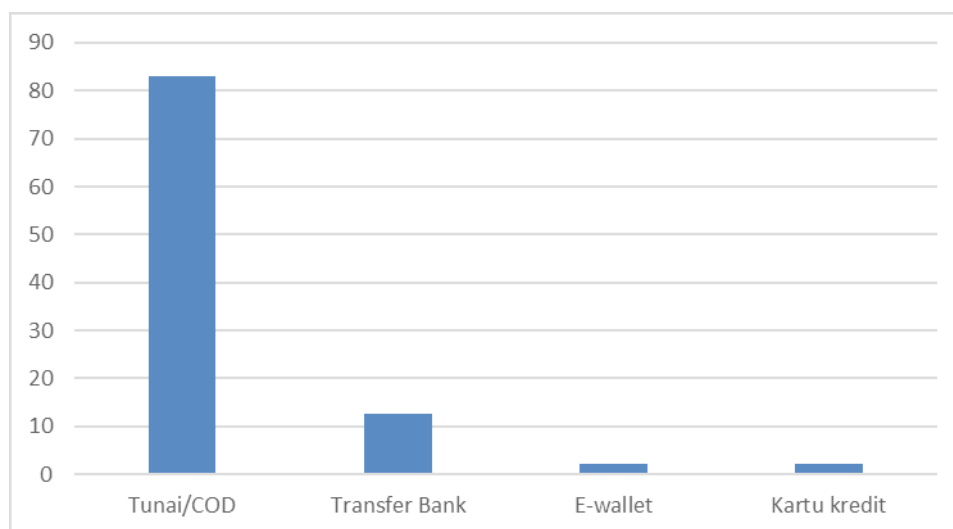


**Figure 1** QRIS Transaction Volume and Value in Indonesia (January 2020-August 2022)

Source: Ahdiat (2022), processed data, 2023

With a total transaction value of IDR365 billion, the national QRIS transaction volume only reached 5 million times in January 2020. The trend of QRIS usage then continued to increase in the following months, and in August 2022, there were 91.7 million QRIS transactions with a total value of IDR9.66 trillion. The QRIS application is now being expanded by BI so that it can be accepted as legal money in neighboring countries (Ahdiat, 2022). In fact, if we look at Indonesia's market share with a majority Muslim population, the potential for using QRIS should be to use sharia digital banking services. Behind that, using QRIS in sharia digital banking services does not require topping up funds or transfers, so it is more effective and efficient, unlike digital wallet services, which have to top up funds first, making it easier for consumers to carry out transactions (Ruslan et al., 2019).

In addition, compared with cash transactions, most e-commerce business actors in Indonesia use cash more than non-cash transactions, which is of concern to BI because it targets transactions in 2025 to focus on digital finance. The following is a comparison of cash and cashless transactions:



**Figure 2** *Percentage of E-Commerce Business Actors According to Frequently Used Payment Methods (2021)*

Source: Ahdiat (2022), processed data, 2023

According to the most popular payment methods, the percentage of e-commerce companies is shown in the figure above. Based on a survey conducted by the Indonesian Central Statistics Agency (BPS) in 2021, the majority of Indonesian e-commerce companies (83.11%) in almost all

business categories will still use cash payments or Cash on Delivery (COD). Payments made via bank transfer, either via ATM, online banking, or mobile banking, are the second most popular payment method, with a rate of 12.57%. Meanwhile, only 2.08% of e-commerce players accept credit cards as a payment option, and 2.24% use electronic wallets (Ahdia, 2022).

This research uses the Unified Theory of Acceptance and Use of Technology (UTAUT3) model, which is used as a reference in the behavior of using financial technology. The UTAUT3 model is a development model of UTAUT2 as an acceptance and use of technology discovered by Venkatesh et al. (2012), then developed into UTAUT3 by Farooq et al. (2017). The intentions to use and implement information systems are significantly influenced by the eight direct determinant components in the UTAUT3 model, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness (Farooq et al., 2017; Venkatesh et al., 2012).

The UTAUT model was chosen for this research because it combines some of the best characteristics of eight other technology acceptance theories, namely theory of reasoned action (TRA), technology acceptance model (TAM), motivation model (MM), theory of planned behavior (TPB), combined TAM and TPB (C-TAM-TPB), model of PC utilization (MPCU), innovation diffusion theory (IDT), and social cognitive theory (SCT). Venkatesh et al. (2012) were able to discuss initial ideas by integrating information systems using acceptance models from the previous eight theories to create an integrated theory of acceptance and use of technology (UTAUT) (Ghozali, 2020).

Previous research that analyzed the factors that influence financial technology showed mixed results. Research conducted by Suo et al. (2022) and Imani and Anggono (2020) shows that performance expectancy influences behavioral intentions to adopt QR-code mobile payments. However, this is different from the research conducted by Mayanti (2020), which shows that performance expectancy do not influence the intention to use and apply the QRIS code payment system in the E-Wallet.

Research conducted by Suo et al. (2022), Martinez and McAndrews (2022), Imani and Anggono (2020), and Azzahroo and Estiningrum (2021) shows that effort expectancy does not have a significant influence on behavioral intentions to adopt QR-code mobile payments. This is due to users' lack of confidence in their ability to use different digital payments when using QRIS (Azzahroo & Estiningrum, 2021). Meanwhile, Mater et al. (2021) research

---

shows that effort expectancy influences the perception of e-wallet adoption intentions of students in Jordan.

Social influence has no influence on behavioral intentions to use the QR Code feature in mobile payments, based on the findings of Imani and Anggono (2020); the same results were also found by Martinez and McAndrews (2022), Azzahroo and Estiningrum (2021) and Mayanti (2020). Meanwhile, research conducted by Suo et al. (2022) significantly influenced the behavioral intention to adopt QR-code mobile payments in Malaysia. Furthermore, facilitating conditions do not influence consumers' behavioral intentions to adopt QR-code payments in Malaysia, based on research conducted by Suo et al. (2022). Meanwhile, research conducted by Imani and Anggono (2020) and Azzahroo and Estiningrum (2021) shows that facilitating conditions influence the intention to use QR Codes in mobile payments.

Imani and Anggono (2020) and Mayanti (2020) research shows that hedonic motivation influences behavioral intentions to use the QR Code feature in mobile payments. Meanwhile, research conducted by Suo et al. (2022) and Sleiman et al. (2022) shows that usage motivation does not have a significant influence on consumer behavioral intentions to adopt QR-code payments in Malaysia. Then, price value does not influence behavioral intentions to use the QR Code feature in mobile payments, based on the findings from Imani and Anggono (2020) and Sleiman et al. (2022). Meanwhile, research by Suo et al. (2022) shows that price value influences behavioral intentions to adopt QR-code mobile payments.

Research conducted by Martinez and McAndrews (2022) and Suo et al. (2022) shows that habits have an influence on behavioral intentions to adopt QR-code mobile payments. Meanwhile, research conducted by Mayanti (2020) shows that habit has no effect on the intention to use and apply the QRIS code payment system found in e-wallet.

Apart from the variables above, personal innovativeness can also influence behavioral intentions and behavior using digital payments. Research conducted by Suo et al. (2022) shows that personal innovativeness has a positive effect on behavioral intention to adopt QR-code mobile payments in Malaysia. Innovative individuals are more curious and enthusiastic in seeking information. They will seek more information about new technology to understand it before using it and find it more useful than less innovative individuals.

This research aims to analyze the intentions and behavior of using QRIS among mobile banking users of Islamic banking using the unified theory of acceptance and use of technology 3 (UTAUT3). In addition, this research uses a moderating variable, where moderation describes a situation where the relationship between two constructs is not constant but depends on the value of a third variable, which is referred to as the moderating variable (Qoyum et al., 2021). A moderator variable (or construct) can change the strength, or even direction, of the relationship between two constructs in a model (Hair et al., 2021). The latest study was conducted by Alkhowaiter (2022) on mobile payment use and behavioral intentions in The Gulf Cooperation Council (GCC) countries, with religiosity as a moderating variable. It was found that religiosity strengthens the relationship between behavioral intention to use m-payments. In some Muslim countries, the banking system is structured based on Islamic principles. For example, some have issued sharia credit cards as an alternative to conventional credit, applying sharia principles in the lending process; thus, there is the potential for religiosity to influence the mobile payment scenario. Apart from that, providing alternative, reliable, and easy-to-use payment methods in Islamic banking using QRIS is very important for the country's e-commerce industry. For this reason, this research analyzes how religious factors from different cultures influence people's attitudes and acceptance of technology.

This is intriguing to study based on the description above and the indication of a research gap. In addition, there is a difference from previous studies; this study uses the UTAUT 3 model to analyze the intention to use the QRIS code, a new non-cash payment system in Indonesia. The UTAUT3 model developed by Farooq et al. (2017) conducted research on private organizations from a consumer perspective, while this study was conducted on digital payments in the form of public sector QRIS, which has different characters and broader coverage. This study also uses the religiosity variable as a moderating variable for behavioral intentions towards the behavior of using QRIS in mobile banking users of Islamic banking.

## **LITERATURE REVIEW**

### **Quick Response Code Indonesia Standard (QRIS)**

The Quick Response Code Indonesian Standard (QRIS), often known as QRIS (pronounced KRIS), is a collection of various QR Code variations

---

from various Payment System Service Providers (PJSPs). In order to make QR Code transactions more effective, faster, and secure, the payment system industry is collaborating with BI to develop QRIS. All payment system service providers who accept QR code payments are required to use QRIS (Bank Indonesia, 2022).

In Indonesia, merchants used various QR codes for non-cash payment system services before introducing QRIS. In order to unify all digital payments made with QR codes, such as OVO, DANA, LinkAja, Gopay, and others, BI introduced QRIS on August 17, 2019, to coincide with the 74th anniversary of Indonesia's independence (Bank Indonesia, 2022). Currently, QR codes can be used in all payment applications from any provider, both bank and non-bank, and are used by the general public. However, merchant QRIS providers are different from the providers. Valid for all shops, vendors, food stands, parking lots, visitor passes, and merchant donations with the QRIS logo.

### **Unified Theory of Acceptance and Use of Technology 3 (UTAUT3)**

Venkatesh et al. (2003) introduced the UTAUT model, a theory about the acceptance and use of technology in organizational settings. Several previous technology acceptance theories, such as the theory of reasoned action (TRA), technology acceptance model (TAM), motivation model (MM), theory of planned behavior (TPB), combined TAM and TPB (C-TAM-TPB), model of PC utilization (MPCU), innovation diffusion theory (IDT), and social cognitive theory (SCT), are combined in the conceptual model of UTAUT. Combining the acceptance model of information system use from eight previous theories and creating an integrated theory of technology acceptance and use, it overcame obstacles to initial ideas (UTAUT) (Ghozali, 2020).

The eight direct determinant components in the UTAUT3 model are very important for interest in the use and application of information systems, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness (Farooq et al., 2017; Venkatesh et al., 2012).

### **Performance Expectancy (PE)**

The extent to which people assume that using technology will increase the benefits of activities is referred to as performance expectancy (Venkatesh et al., 2003). Research conducted by Imani and Anggono (2020) shows that performance expectancy can influence QR Code acceptance. It is believed that

payments using QR Codes provide capabilities that can improve transaction performance. Likewise, research conducted by Suo et al. (2022), Azzahroo and Estiningrum (2021), and Khan and Abideen (2023) shows that performance expectancy has a positive effect on transaction technology. Given this, the research hypothesis proposed is:

H1: Performance expectancy (PE) has a positive effect on behavioral intentions to use QRIS as a transaction tool for mobile banking users of Islamic banking.

### **Effort Expectancy (EE)**

Effort expectancy (EE) is an evaluation of the effort required to complete tasks using the technology provided. Effort expectancy (EE) evaluates the effort required to complete tasks using the technology provided (Venkatesh et al., 2003). In the context of transaction technology, how easy is it for someone to operate QRIS in Islamic banking services? Mater et al. (2021) research shows that effort expectancy positively influences a person's intention to utilize technology. Likewise, research conducted by Alkhowaiter (2022), Chang et al. (2021), and Sleiman et al. (2022) shows that effort expectancy has a positive effect on transaction technology. For this reason, the hypothesis proposed in this research is:

H2: Effort expectancy (EE) has a positive effect on behavioral intentions to use QRIS as a transaction tool for mobile banking users of Islamic banking.

### **Social Influence (SI)**

Social influence (SI) is defined as the extent to which an individual sees other individuals who are considered important to them when using technology (Venkatesh et al., 2003). The influence felt by social groups, such as family, friends, and colleagues, can influence a person's intention to adopt technology (Mater et al., 2021). Research by Suo et al. (2022) shows that the influence of social groups such as family and friends positively impacts people's intention to use QR-Code mobile payments. Patil et al. (2020), Mater et al. (2021), Khan and Abideen (2023), and Dhingra and Gupta (2020) also show a positive relationship between social influence and behavioral intention to adopt payment technology. Given some of the findings, the proposed hypothesis is:

---

H3: Social influence (SI) has a positive effect on behavioral intention to use QRIS as a transaction tool for mobile banking users of Islamic banking.

Trend and  
Trajectory

### **Facilitating Condition (FC)**

Facilitating conditions are defined as the extent to which individuals perceive themselves to have adequate resources or access and a supportive environment to adopt effective technology (Venkatesh et al., 2003). Research conducted by Imani and Anggono (2020) shows that facilitating conditions make users feel they can easily access knowledge using the QR Code feature. In addition, the features in this QR Code are compatible with their devices, making it easier for them to use them. This is in line with research conducted by Alalwan et al. (2017), Mayanti (2020), and Mater et al. (2021) that facilitating conditions have a positive effect on the intention to use transaction technology.

As for the effect of facilitating conditions on usage behavior, the research of Venkatesh et al. (2003) shows that facilitating conditions have a significant impact on usage behavior. These results are in line with research conducted by Alalwan et al. (2017) and (Dewi et al., 2023). The fact that organizational infrastructure systems and mechanisms are available supports an individual in making actual and sustainable use of technology. With adequate resource facilities, it is hoped that it can make consumers in the behavior of using the QRIS Code as a means of payment; for this reason, the hypothesis proposed in this research is:

H4a: Facilitating conditions (FC) have a positive effect on behavioral intentions to use QRIS as a transaction tool for mobile banking users of Islamic banking.

H4b: Facilitating conditions (FC) have a positive effect on behavior in using QRIS as a transaction tool for mobile banking users of Islamic banking.

### **Hedonic Motivation (HM)**

Usage or hedonic motivation refers to the pleasure obtained when an individual uses technology. Feelings of excitement or pleasure are part of hedonic motivation (Brown & Venkatesh, 2005). The results of research conducted by Mayanti (2020) show that usage motivation has a positive effect on the intention to use the QR Code feature as a means of payment; users may feel that by using the QR Code feature in non-cash payments, they will get a new feeling for doing their activities with technology. Because payment

using a QR Code is considered a new technology, it can stimulate feelings of pleasure and satisfaction. The results of these findings are supported by research conducted by Alalwan et al. (2017), Dewi et al. (2023), and Mater et al. (2021). Therefore, the hypotheses proposed in this study are:

H5: Hedonic motivation (HM) has a positive effect on behavioral intention to use QRIS as a transaction tool for mobile banking users of Islamic banking.

### **Price Value (PV)**

Price value explains how individuals view technology based on its price and usefulness, which, in turn, has a significant impact on technology use (Venkatesh et al., 2012). In various contexts, such as mobile payments and mobile banking, Wu and Lee (2017) and Suentwan et al. (2017) stated that customer intentions are lowered by the role of price value due to lower financial transaction costs. The same results were also found by Suo et al. (2022), Setyono (2022), and Alalwan et al. (2017) that price value has a positive effect on the intention to use transaction technology. Given this, researchers suggest that users will feel the appropriate cost by using QRIS as a transaction tool. Thus, the hypothesis proposed in this study is:

H6: Price value (PV) has a positive effect on behavioral intention to use QRIS as a transaction tool for mobile banking users of Islamic banking.

### **Habit (H)**

Habit explains how individuals perform behavior toward technology and how they automatically or unconsciously depend on technology services (Venkatesh et al., 2012). Research by Suo et al. (2022) shows that usage behavior makes users unconsciously dependent on QR-Code mobile payments because they tend to repeat behaviors that can be done with little effort. These results are also consistent with research by Mater et al. (2021), Setyono (2022), Imani and Anggono (2020), and Win et al. (2021) that habits have a positive effect on the intention to use transaction technology.

As for the effect of habits on usage behavior, Martinez and McAndrews (2022) show that the more likely consumers are to form habits with their mobile payment choices, the more likely it will affect their actual usage behavior. These results are consistent with the research of Dewi et al. (2023), Setyono (2022), and Dhingra and Gupta (2020), which states that

habits positively influence behavior. That way, every time someone makes a transaction using Islamic banking QRIS, it will form a habit and influence the intention to use this technology sustainably. Thus, the hypothesis proposed in this study:

H7a: Habit (H) has a positive effect on behavioral intention to use QRIS as a transaction tool for mobile banking users of Islamic banking.

H7b: Habit (H) has a positive effect on the behavior of Islamic mobile banking users using QRIS as a transaction tool.

### **Personal Innovativeness (PI)**

Personal Innovativeness (PI) in the information technology (IT) domain has an undeniable relationship with technology adoption (Farooq et al., 2017). Farooq et al. (2017) added the PI variable to UTAUT3, which is an attempt to empirically explore the role of personal innovativeness (PI) to determine the acceptance and use of the Lecture Capture System (LCS) in graduate business executives.

In the context of mobile payments using PI as an independent variable proposed, Witchutawon et al. (2020) state that PI is one factor influencing the intention to use mobile payments. PI is a factor that affects a person's information technology knowledge related to individual behavior. It is a characteristic of each individual who likes the challenges and risks that exist in technology (Witchutawon et al., 2020). Research conducted by Suo et al. (2022) and Suebtimrat and Vonguai (2021) also shows that personal innovativeness in consumers viewing information technology is more likely to explore and adopt QR-Code mobile payments. Therefore, the hypotheses proposed in this study are:

H8a: Personal innovativeness (PI) has a positive effect on behavioral intention to use QRIS as a transaction tool for mobile banking users of Islamic banking.

H8b: Personal innovativeness (PI) has a positive effect on behavioral intention to use QRIS as a transaction tool for mobile banking users of Islamic banking.

### **Behavioral Intention towards Usage Behavior**

Behavioral intention or behavior intention is defined as the intention or desire of a person to perform various behaviors (Venkatesh et al., 2012). If

someone has the intention or desire to achieve something, they will act on that intention. Behavior and intention are two different concepts. The tendency to act is called intention. Long-term intentions can change. Although it is not a behavior, behavioral intention is just an intention. Conversely, behaviors are the actual activity or action performed (Hormati, 2012).

Research conducted by Imani and Anggono (2020) shows that behavioral intentions affect the actual use of QRIS. Users are more likely to continue using technology in the future and are willing to use it in everyday life or use it frequently. Research by Alalwan et al. (2017), Soomro (2019), Alkhowaiter (2022), and Setyono (2022) also shows that intention has a positive impact on the behavior of using financial technology. Therefore, the hypothesis put forward in this study is:

H9: Behavioral intention (BI) has a positive effect on the behavior of using (UB) QRIS as a transaction tool for mobile banking users of Islamic banking.

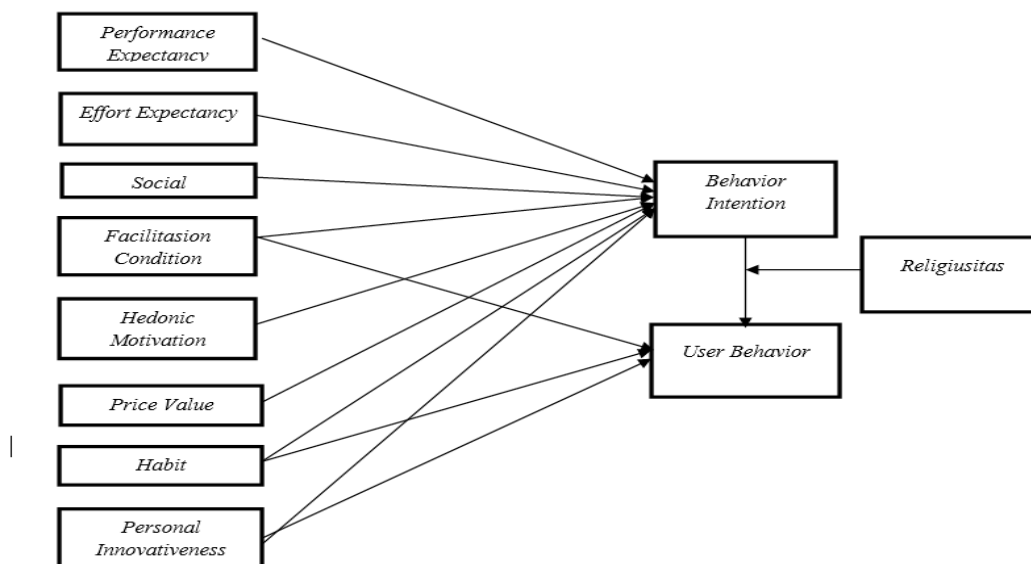
### **The Effect of Religiousness as a Moderating Variable of Behavior Intention on Usage Behavior**

Religiosity can be defined as a commitment to follow the principles, doctrines, and beliefs of an established religious structure. It can be intrinsic or extrinsic. Intrinsic religiosity refers to a deep immersion in a religion that explains an individual's way of life. Meanwhile, extrinsic religiosity is more concerned with behavior and can also be linked to non-religious factors. Religiosity can influence the attitudes and behaviors of believers, which affects the application of ethical standards (Bhuiyan et al., 2018).

This study chose religious moderation following previous literature (Alkhowaiter, 2022; Bhuiyan et al., 2018; Soomro, 2019). In addition, several previous studies have shown that behavior intention has no effect on usage behavior, such as research conducted by Martinez and McAndrews (2022) showing that behavior intention does not affect usage behavior in mobile payments. Similarly, research by Khan and Abideen (2023) and Win et al. (2021) shows that high behavioral intentions to use digital wallets do not always indicate actual usage behavior. Baron and Kenny (1986) suggest that a moderating variable must be included when there is a weak or inconsistent relationship. For this reason, religiosity was chosen as a moderating variable for the relationship between behavior intention and usage behavior in this study.

A recent study was conducted by Alkhowaiter (2022) on the use and behavioral intentions of mobile payments in GCC countries, with Islamic religiosity as a moderating variable. It was found that Islamic religiosity can strengthen the relationship of behavioral intention to use m-payments. The same results were also found by Soomro (2019) that religiosity strengthens the relationship between intention and behavior using technology. Research results show that in several Muslim countries, the banking system is structured based on Islamic principles. For example, some have issued Islamic credit cards as an alternative to conventional credit, applying sharia principles in lending. Thus, religiosity has the potential to influence the Islamic mobile payment scenario. Therefore, the proposed hypothesis is:

H10: Religiosity positively strengthens the relationship between Behavior Intention (BI) and Usage behavior (UB).



**Figure 3** Theoretical Framework

Source: Venkatesh et al. (2012), Farooq et al. (2017), and Alkhowaiter (2022)

## RESEARCH METHOD

The approach used in this research is quantitative. Primary data is the source of data used in this study, which used an online questionnaire (Google form) and a Likert scale of 1 to 5. The population of this study is not Indonesia's population but the population of QRIS users who are active in

Islamic mobile banking in Indonesia. Sekaran and Bougie (2016) argue that 30 to 500 research samples are an adequate number. Because the population of this study is not known with certainty, the sampling technique is carried out according to quantitative analysis. Therefore, the minimum sample size for SEM-PLS analysis is 10 times the number of arrows (paths) that have the potential to influence variables (Ghozali & Latan, 2015). Based on this information, the minimum number of samples required for this study is 130, or thirteen arrows multiplied by 10. That way, the sample used in this study was 255 respondents.

The sampling method used was convenience sampling, which collects data from respondents who are easily accessible (Sekaran & Bougie, 2016). However, not all respondents who are easy to meet can be used as samples; for this reason, this study uses (purposive) criteria from the sample determined by the researcher in order to obtain a representative sample; the criteria determined are as follows:

1. Respondents must be a minimum of 17 years old or have a valid ID card;
2. Mobile banking service from Islamic banking is available;
3. Must have used QRIS for Islamic banking and mobile banking services at least once.

The Independent Variables used in this study consist of Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Price Value (PV), Habit (H) and Personal Innovativeness (PI). The Dependent Variables used are User Behavior and Behavior Intention. Moderation Variables, namely religiosity, are also used in this study. The variables of experience, gender, and age are not used from the research model based on research conducted by Mayanti (2020), Setyono (2022), Suo et al. (2022), Imani and Anggono (2020), and Alkhowaiter (2022). Meanwhile, the data analysis technique used is a component-based Structural Equation Model (SEM) or a version known as Partial Least Square (PLS) with the help of SmartPLS 3.0 software.

**Characteristics of Respondents**

Respondents in this study are customers who utilize QRIS mobile banking Islamic banking, as many as 255. Respondents of this study have the following characteristics:

**Table 1**  
**Respondent's Characteristics**

<b>Characteristics</b>	<b>Total</b>	<b>Percentage</b>
Gender		
• Male	87	34%
• Female	168	66%
Age		
• 17-22 years old	90	35%
• 23-28 years old	138	54%
• 29-34 years old	10	4%
• > 34 years old	17	7%
Work		
• Lessons/Students	160	62.7%
• Entrepreneur	20	8%
• Civil servants/TNI/Polri	6	2.3%
• Privat sector employee	48	18.8%
• Housewife	12	4.7%
• Other	9	3.5%
Income		
• Rp. 0- Rp. 2.000.000	139	54.5%
• Rp. 2.000.000- Rp. 4.000.000	71	28%
• Rp. 4.000.000-Rp. 6.000.000	31	28%
• Rp. 6.000.000-Rp. 8.000.000	7	2.7%
• > Rp. 8.000.000	7	2.7%
Frequency of QRIS Use		
• Every day	46	18%
• Once every 2 days	29	11.4%
• Once a week	55	21.5%
• 1 week 2 times	42	16.5%
• Once a month	61	24%
• Other	22	8.6%
Long Time Using QRIS		
• Less than 6 months	68	26.7%
• 6 Months- 1 Year	104	40.8%
• 1 Year- 2 Years	63	24.7%
• More than 2 Years	20	7.8%

**Measurement Model Evaluation (Outer Model)  
Validity and Reliability Test**

In order to make sure the measurement is practical to use as a measuring instrument (valid and reliable), the outer model was evaluated. It was used to assess the reliability of the output by determining its validity and differentiating between composite reliability and Cronbach’s alpha (Ghozali & Latan, 2015). This external model was also assessed to ascertain the significance of discriminating validity in the cross-loading factor and convergent validity in the loading factor. The following table displays the findings from the validity and reliability tests:

**Table 2  
Test of Validity and Reliability**

<b>Variable</b>	<b>Indicator</b>	<b>Loading Factor</b>	<b>CA</b>	<b>CR</b>	<b>AVE</b>
Performance Expectancy (PE)			0.839	0.892	0.822
PE1	I find QRIS on Islamic mobile banking services useful in everyday life	0.857			
PE2	Using QRIS on Islamic mobile banking services increases my chances of completing payments.	0.843			
PE3	Using QRIS on sharia mobile banking services helps me complete payments more quickly	0.822			
PE4	Using QRIS on Islamic mobile banking services increases my productivity.	0.762			
Effort Expectancy (EE)			0.875	0.914	0.822
EE1	Learning how to use QRIS on Islamic mobile banking services is easy for me.	0.855			
EE2	My interaction with QRIS on Islamic mobile banking services is easy to understand.	0.866			

EE3	I feel QRIS on Islamic mobile banking services is easy to use.	0.852			
EE4	It is easy for me to become skilled in using QRIS on Islamic mobile banking services	0.836			
Social (S)			0.818	0.892	0.856
S1	People I consider important think that I should use QRIS on Islamic mobile banking services	0.845			
S2	The closest person can influence me to use QRIS in Islamic mobile banking services	0.850			
S3	People whose opinions I value prefer to see me using QRIS to make payments on Islamic mobile banking services	0.874			
Facilitating Condition (FC)			0.815	0.878	0.802
FC1	The smartphone technology used supports the use of QRIS in Islamic mobile banking services.	0.806			
FC2	Internet network availability supports me to use QRIS on Islamic mobile banking services	0.774			
FC3	I have the necessary knowledge to use QRIS in Islamic mobile banking.	0.837			
FC4	I can get help from others if I have difficulty using QRIS in sharia mobile banking.	0.789			
Hedonic Motivation (HM)			0.726	0.834	0.795
HM1	Using QRIS on Islamic mobile banking services is fun	0.844			
HM2	Using QRIS on Islamic mobile banking services is interesting to me	0.632			

HM3	Using QRIS on Islamic mobile banking is convenient	0.885			
Price Value (PV)			0.809	0.913	0.916
PV1	QRIS fees on Islamic mobile banking services are affordable.	0.914			
PV2	QRIS fees on Islamic mobile banking are in accordance with the quality of service provided	0.918			
Habit (H)			0.871	0.912	0.849
H1	I am used to using QRIS on sharia mobile banking services	0.853			
H2	I am addicted to using QRIS in making payments on Islamic mobile banking services	0.810			
H3	I quite regularly use QRIS on Islamic mobile banking services	0.873			
H4	Using QRIS on mobile banking services has become a natural thing for me.	0.859			
Personal Innovativeness (PI)			0.874	0.929	0.931
PI1	I'm usually among the first to adopt cashless payment methods among my friends	0.926			
PI2	I love experimenting with new features and advancements in cashless payment technology, including QRIS.	0.937			
Behavior Intention (BI)			0.855	0.912	0.880
BI1	I intend to continue using QRIS on Islamic mobile banking services in the future	0.892			
BI2	I will always try to use QRIS on Islamic mobile banking in my daily life.	0.889			

				Trend and Trajectory
BI3	I am willing to recommend that others use QRIS on Islamic mobile banking services.	0.860		
User Behavior (UB)		0.741	0.853	0.812
UB1	I have made payments using QRIS on Islamic mobile banking services	0.802		
UB2	I have used QRIS on sharia mobile banking services for fund transfers	0.851		
UB3	I have used QRIS on sharia mobile banking services for cash withdrawals and deposits	0.780		
Religiosity		0.859	0.914	0.883
R1	I have Islamic beliefs, and I Practice the teachings of Islam	0.865		
R2	Diverse obligations are my top priority.	0.879		
R3	Islam helps me to have a better life, especially in transactions.	0.906		

Source: Smart PLS3.0, processed data (2023)

Table 3 shows the loading factor value derived from each variable’s indications. It suggests all variables are associated with loading factor values larger than 0.50 and Average Variance Extracted (AVE) values higher than 0.50. Thus, these indicators can be declared valid as a measurement of the latent variable. Moreover, Cronbach’s alpha value > 0.70 and composite reliability > 0.70 show that all variables are reliable.

### Structural Model Evaluation (Inner Model)

This research evaluates the structural or inner model using R-squared (R2), Q-squared, and path coefficient model suitability tests. A model has been considered to possess good goodness of fit if its R-Square value is either greater than zero or less than zero.

**Table 3**  
**R-Squared and R-Squared Adjusted Value**

	<b>R-Squared</b>	<b>R-Squared Adjusted</b>
Behavior Intention	0.718	0.709
Usage behavior	0.658	0.649

*Source: Smart PLS3.0, processed (2023)*

All independent variables simultaneously affect behavior intention by 71%, with the remaining variables not examined in this study amounting to 29%. This can be seen from the R-squared and Adjusted R-squared values in the table above. Similarly, the usage behavior variable is 65%, and the remaining 35% is influenced by other factors not examined.

Ghozali and Latan (2015) state that the Q squared (Q<sup>2</sup>) value can be used to assess how well the model produces estimated parameters and observations. Models with strong predictive associations have a Q-squared value greater than zero. One way to estimate the predictive value of Q-squared relevance is as follows:

$$Q^2 = 1 (1-R^2 \text{ behavior intention})$$

$$= 1-(1-0.718)$$

$$= 1-0.282$$

$$= 0.718$$

$$Q^2 = 1 (1-R^2 \text{ usage behavior})$$

$$= 1-(1-0.658)$$

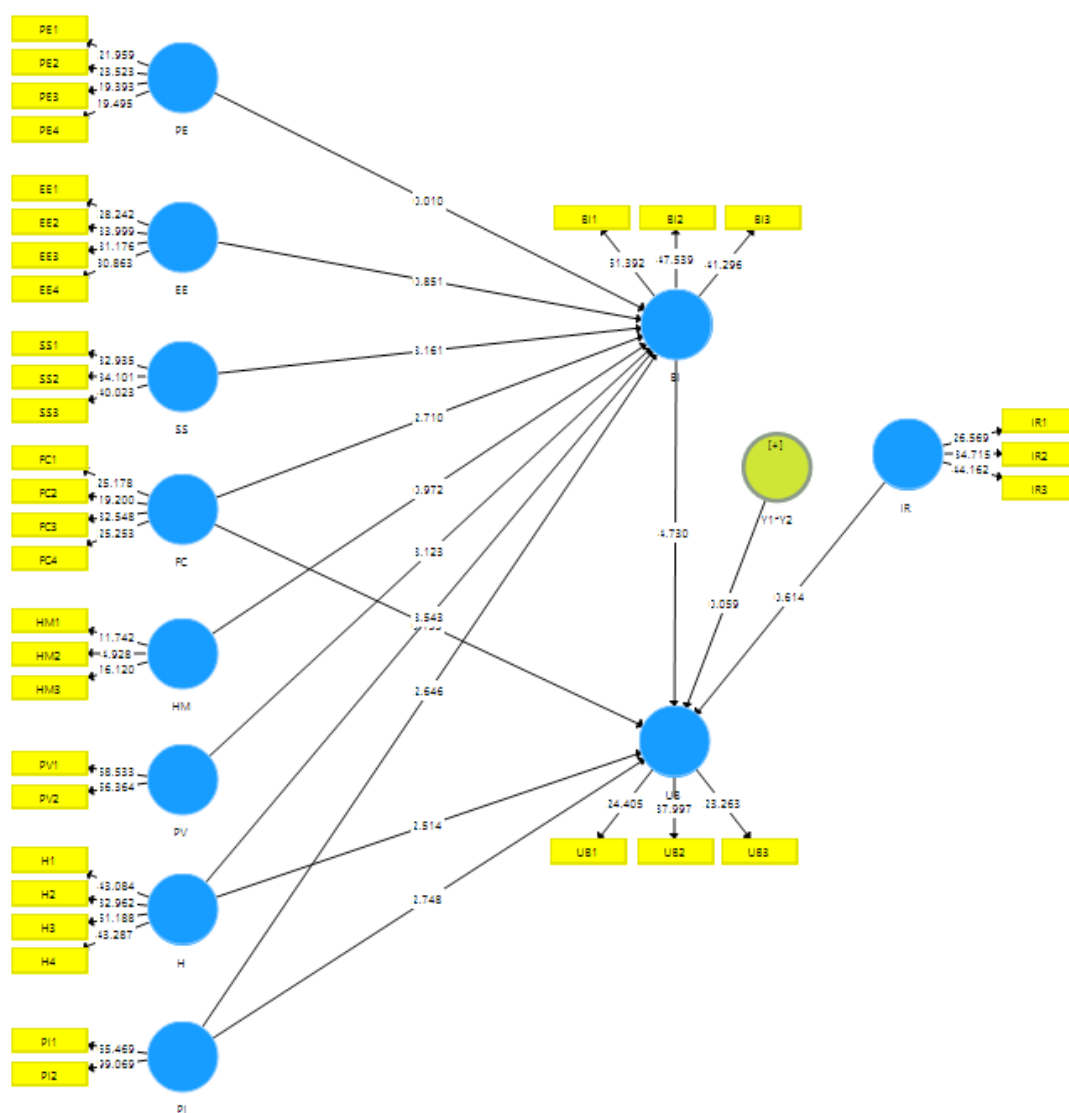
$$= 1-0.342$$

$$= 0.658$$

The calculation results show the Q-square predictive relevance value in this study of 0.718 and 0.658, which is greater than zero, so it can be concluded that this study has a good observation value.

### **Hypothesis Testing Result**

The following findings are derived from the analysis of the tests conducted using the statistical program SmartPLS version 3.0 and the inner model evaluation:



**Figure 4** Hypothesis Test Result

Source: SmartPLS3.0, processed data (2023)

The next step is hypothesis testing, which can be seen from the parameter coefficient value and the significance value of the t-statistic on the path coefficient resulting from bootstrapping. The basis for the decision used for hypothesis testing is that if the P value is less than 0.05 (5%), it can be concluded that the independent variable has an influence on the dependent variable. The following are the results of testing the path coefficient (direct effect), which can be seen in the table below:

**Table 4**  
**Path Coefficients (Direct Effect)**

	<b>Original Sample</b>	<b>T Statistics</b>	<b>P Value</b>
Performance Expectancy (PE) → Behavior Intention	-0.001	0.010	0.992
Effort Expectancy (EE) → Behavior Intention	0.077	0.851	0.395
Social (S) → Behavior Intention	0.168	3.161	0.002
Facilitating Condition (FC) → Behavior Intention	0.203	2.710	0.007
Facilitating Condition (FC) → Usage behavior	0.012	0.153	0.879
Hedonic Motivation (HM) → Behavior Intention	-0.044	0.972	0.331
Price Value (PV) → Behavior Intention	0.207	3.123	0.000
Habit (H) → Behavior Intention	0.230	3.354	0.000
Habit (H) → Usage behavior	0.254	2.514	0.012
Personal Innovativeness (PI) → Behavior Intention	0.162	2.646	0.008
Personal Innovativeness (PI) → Usage behavior	0.176	2.748	0.006
<u>Behavior Intention</u> → Usage behavior	0.446	4.730	0.000

*Source: Smart PLS3.0, processed data (2023)*

## **DISCUSSION**

### **Performance Expectancy Towards Behavioral Intentions to Use QRIS Mobile Banking in Islamic Banking**

This study uses the Unified Theory of Acceptance and Use of Technology 3 (UTAUT3), which focuses on the use and utilization of technology previously

developed by Vankatesh et al. (2003) and Vankatesh et al. (2012), which was further developed by Farooq et al. (2017). The results of hypothesis testing show that the performance expectation variable is not one of the drivers of using QRIS mobile banking in Islamic banking. This is evidenced by the p-value of 0.922, which is more than 0.05; thus, hypothesis 1 in this study is rejected. This research is in line with Mayanti (2020), which shows that performance expectancy has no effect on the behavior intention of users of the QRIS code payment system application on E-Wallet services. It is explained that users do not feel that the QRIS payment method has benefited them or is helpful enough to speed up the payment process and increase consumer productivity. The same findings are also shown by Dhingra and Gupta (2020), Amalo and Utama (2023), and Dewi et al. (2023) that performance expectancy is not one of the factors for people to adopt technology.

### **Effort Expectancy on Behavioral Intentions to Use QRIS Mobile Banking Islamic Banking**

The results of testing the variable of effort expectancy show that effort expectancy has no effect on behavioral intentions to use QRIS Islamic mobile banking. This is evidenced by the p-value of 0.395, which is more than 0.05. Thus, hypothesis 2 in this study is rejected. Consumer perceptions of the capabilities of technology will determine their expectations, and more experienced users of Islamic banking service QRIS will utilize the technology; thus, proficiency in using QRIS is still needed. The results of this study are in line with research conducted by Suo et al. (2022), Martinez and McAndrews (2022), Imani and Anggono (2020), and Azzahroo and Estiningrum (2021) that effort expectation does not have a significant influence on behavioral intention to adopt payment technology. This is due to users' lack of confidence in using different digital payments when using QR codes (Azzahroo & Estiningrum, 2021).

### **Social Influence on Behavioral Intention to Use QRIS Mobile Banking in Islamic Banking**

Testing the effect of social influence variables shows that social influence has a significant positive effect on behavioral intention to use QRIS on mobile banking users of Islamic banking. This is evidenced by the p-value of 0.002, which is smaller than 0.05. Therefore, hypothesis 3 in this study is accepted. The better the information on the influence of the closest people, such as

friends or family, the higher the behavioral intention is to use QRIS mobile banking or Islamic banking. The results of this study support research by Suo et al. (2022), which shows that the influence felt by social groups such as family and peers has a positive effect on intention to usage behavior. Patil et al. (2020), Khan and Abideen (2023), Dhingra and Gupta (2020), and Sleiman et al. (2022) also show that social influence has a positive influence on behavioral intention to use transaction technology.

### **Facilitating Conditions for Behavioral Intention and Behavior of Using QRIS Mobile Banking in Islamic Banking**

Testing the effect of facilitating conditions variables shows that facilitating conditions have a significant positive effect on behavioral intentions to use QRIS in Islamic mobile banking users. This is evidenced by the p-value of 0.007, which is smaller than 0.05, so hypothesis H4a in this study is accepted. The results of this study are in line with research conducted by Alalwan et al. (2017), Imani and Anggono, (2020), Mayanti (2020), Mater et al. (2021), and Setyono (2022). Facilitating conditions make users feel they can easily gain access to knowledge by using the QR Code feature. In addition, the features in this QR Code are compatible with their devices, making it easier for them to use them (Imani & Anggono, 2020).

Meanwhile, the results of testing the effect of facilitating conditions variables on usage behavior or QRIS usage behavior on Islamic banking mobile banking services have no effect. The results of this study are in line with research conducted by Imani and Anggono (2020), Martinez and McAndrews (2022), and Setyono (2022). It is explained that this is possible because facilitating conditions can only affect actual use indirectly through behavioral intention and not directly on actual usage behavior. These users may still have the required resources and knowledge, but it is not enough to make them actually use the QR Code feature in mobile payments (Imani & Anggono, 2020).

### **Hedonic Motivation towards Behavioral Intentions to Use QRIS Mobile Banking in Islamic Banking**

The test results on the variable of hedonic motivation show that hedonic motivation has no effect on behavioral intention to use QRIS mobile banking in Islamic banking. This is evidenced by the p-value of 0.331, which is greater

than 0.05. Thus, hypothesis 5 in this study is rejected. The results of this study are in line with research conducted by Suo et al. (2022), Sleiman et al. (2022), and Dewi et al. (2023) that motivation to use does not have a significant influence on consumer behavior intention to adopt payment technology. Suo et al. (2022) explain that consumers in Malaysia, from the hedonic side, are more interested in entertainment-based products such as broadband, mobile TV, and mobile shopping, so financial technology is not because of the feeling of fun but because of the need to transact.

### **Price Value against Behavioral Intention to Use QRIS Mobile Banking Islamic Banking**

The test results show that the price value has a significant positive effect on behavioral intentions to use QRIS mobile banking for Islamic banking. This is evidenced by the p-value of 0.000, which is smaller than 0.05. Thus, hypothesis 6 in this study is accepted and supported by the data. Thus, the higher the price value level, the higher a person's intention to use QRIS in Islamic banking services. The price value level is that the costs incurred are smaller than the benefits or profits received. The results of this study are in line with Suo et al. (2022), Alalwan et al. (2017), Dewi et al. (2023), Mater et al. (2021), and Setyono (2022), which shows that value has a positive effect on the intention to use transaction technology.

### **Habits Towards Behavioral Intentions and Behavior of Using QRIS Mobile Banking Islamic Banking**

Based on the results of testing the habit variable on behavioral intentions and usage behavior, it is shown that habits positively and significantly influence the intention and behavior of using QRIS mobile banking in Islamic banking. This is evidenced by the p-values of 0.000 and 0.012, which are smaller than 0.05, so hypotheses 7a and 7b are accepted. Thus, the greater the propensity of an individual to utilize QRIS for Islamic banking, the higher the probability of continued usage. When a behavior becomes habitual, it becomes automatic, and decisions are made unconsciously. This is especially true when this action results in the achievement of satisfying goals, which then increases the intention to take action, such as using Islamic banking QRIS. The results of this study are in line with research by Dewi et al. (2023), Martinez and McAndrews (2022), and Setyono (2022), which shows that habits have a positive influence on the behavior of using transaction technology.

## **Personal Innovativeness on Behavioral Values and Behavior of Using QRIS Mobile Banking in Islamic Banking**

The test results on the variable of personal innovativeness show that personal innovativeness has a significant positive effect on the intention and behavior of using QRIS mobile banking in Islamic banking. This is evidenced by the p-values of 0.008 and 0.000, which are smaller than 0.05. thus, hypotheses 8a and 8b in this study are accepted. The QR code payment method provides an innovative and new way for some users to achieve better payment efficiency in the digital economy. This tends to make users try new features in Islamic mobile banking when making transactions, including QRIS. The results of this study are in line with research conducted by Suebtimrat and Vonguai (2021), Farooq et al. (2017), Suo et al. (2022), and Witchutawon et al. (2020).

## **Behavioral Intentions towards QRIS Mobile Banking Usage Behavior of Islamic Banking**

The test results on the variable of behavioral intention show that behavioral intentions have a significant positive effect on the behavior of using QRIS mobile banking sharia banking. This is evidenced by the p-value of 0.000, which is smaller than 0.05, so hypothesis 9 is accepted. This means that the higher a person's intention or desire to use QRIS in Islamic banking services, the higher the actual behavior in using this technology sustainably. This research is in line with previous research conducted by Alalwan et al. (2017), Alkhowaiter (2022), Setyono (2022), and Win et al. (2021) that behavioral intentions have a positive effect on the behavior of using transaction technology. It is explained that users are more likely to continue using technology in the future, have a willingness to use it in everyday life, or often use it in making payments (Win et al., 2021).

## **Religiosity as a Moderation of the Relationship Between Behavioral Intentions and QRIS Mobile Banking Usage Behavior in Islamic Banking**

Religiosity in research is used as a moderating variable for the relationship between behavior intention and the usage behavior of QRIS as a transaction tool for mobile banking users of Islamic banking. The data processing results show that the p-value is 0.953, which is greater than

0.05. Thus, it can be concluded that religiosity is unable to moderate the relationship between behavioral intentions and the behavior of using QRIS as a transaction tool for mobile banking users of Islamic banking. That way, hypothesis 10 in this study is rejected. Although a person's intention is high, a person's intention can be influenced by many factors such as perceived benefits, ease of understanding, social influence, facilities, and infrastructure, benefits greater than the costs incurred, habits, and self-innovation. In this study, habit is the most dominant variable in forming a person's intention. So, the religiosity variable is not a moderating factor in the relationship between behavioral intention and using behavior. This research is in line with research conducted by Aji (2021), Rachmawati (2021), and Sodik (2023) that shows that the religiosity variable is unable to moderate the relationship between behavioral intentions and usage behavior. On the other hand, this research is not supported by research conducted by Soomro (2019), Bhuian et al. (2018), and Alkhowaiter (2022), which shows that the religiosity variable is able to strengthen the relationship between behavioral intentions using behavior.

## **CONCLUSION**

The behavioral intention of mobile banking users of Islamic banking in utilizing QRIS as a transaction tool is positively influenced significantly by social influence, facilitating conditions, price value, habits, and personal innovativeness. Furthermore, it was found that the habit variable is the most significant factor in behavioral intention to use QRIS mobile banking from Islamic banking as a transaction instrument. Based on the test results, it is known that the behavioral intention to use QRIS from Islamic banking is higher if there is more support and trust from others, the availability of supporting infrastructure, the benefits obtained are greater than the costs incurred, habits and a high level of personal innovativeness in using QRIS from Islamic banking.

Meanwhile, performance expectancy, effort expectancy, and hedonic motivation have no influence on behavioral intentions to use QRIS mobile banking services from Islamic banking. For direct influence on the usage behavior of QRIS mobile banking services, statistical tests prove that behavior intention, habits, and personal innovativeness have a significant positive effect on the usage behavior of QRIS from Islamic banking. Meanwhile, facilitating conditions have no effect on QRIS usage behavior from Islamic banking. The findings of this study confirm the unified theory of acceptance and use of

technology 3 (UTAUT3) used as the basis for this study. Namely, behavior intention, habits, and personal innovativeness are direct determinants of usage behavior. In addition, religiosity is a new variable in this study, which is used as a moderating variable. However, religiosity cannot strengthen the relationship between behavioral intention and usage behavior.

Future adjustments to the current situation and conditions can consider potential changes in variables that affect the acceptance of QRIS from Islamic banking. Thus, it is believed that researchers will be able to create more factors by using other research models in the future or by adding other variable innovations that are included in the UTAUT3 theory. In addition, the study provides policy recommendations. First, facilitating conditions do not affect QRIS usage behavior on mobile banking services of Islamic banking, primarily due to limited infrastructure, such as uneven internet networks in some areas. Islamic banks need to allocate resources to improve infrastructure and service security. Second, habits and social influences play an important role in encouraging QRIS usage intentions. Therefore, Islamic banks can utilize social influences to educate and expand user reach. Third, religiosity does not moderate the relationship between QRIS usage intentions and behavior; thus, Islamic banks need to focus on providing useful and quality mobile banking features, regardless of the user's religious background.

### **LIMITATION**

This research only relies on online questionnaires via a Google form, so there is a lack of interaction with respondents, and the information collected is limited to the questions in the questionnaire. In addition, this research sample includes all Indonesians who utilize Islamic banking mobile banking, which is diverse in Islam. The number of samples for each province is not evenly distributed, although some provinces have been represented. As a result, the findings of this research cannot be generalized to all of Indonesia.

### **REFERENCES**

- Ahdiat, A. (2022, November 1). Tren transaksi QRIS meningkat pesat sejak awal pandemi. *Katadata*. Retrieved from <https://databoks.katadata.co.id/keuangan/statistik/e7d41bad2092933/tren-transaksi-qrismeningkat-pesat-sejak-awal-pandemi>

- Aji, P. D. (2021). The impact of social influence, usefulness, and intention of use of mobile banking Bank Muamalat in East Java with religiosity moderation [Undergraduate thesis, STIE Perbanas Surabaya]. STIE Perbanas Surabaya Repository. <http://eprints.perbanas.ac.id/id/eprint/7678>
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Alkhowaiter, W. A. (2022). Use and behavioural intention of m-payment in GCC countries: Extending meta-UTAUT with trust and Islamic religiosity. *Journal of Innovation and Knowledge*, 7(4), 100240. <https://doi.org/10.1016/j.jik.2022.100240>
- Amalo, D. K., & Utama, I. M. K. (2023). Intention and Behavior of Mobile Wallet Usage among Accounting Students. *E-Jurnal Akuntansi*, 33(7), 1942–1960. <https://doi.org/10.24843/EJA.2023.v33.i07.p19>
- Azzahroo, R. A., & Estiningrum, S. D. (2021). Student Preferences in Using Quick Response Code Indonesia Standard (QRIS) as Payment Technology. *Jurnal Manajemen Motivasi*, 17(1), 10. <https://doi.org/10.29406/jmm.v17i1.2800>
- Bank Indonesia. (2022a). QR Code Indonesia Standard (QRIS). In *Bank Indonesia*. [www.bi.go.id](http://www.bi.go.id)
- Bank Indonesia. (2022b). *Sistem Pembayaran & Pengelolaan Uang Rupiah*. [www.bi.go.id](http://www.bi.go.id)
- Bhuiyan, S. N., Sharma, S. K., Butt, I., & Ahmed, Z. U. (2018). Antecedents and pro-environmental consumer behavior (PECB): The moderating role of religiosity. *Journal of Consumer Marketing*, 35(3), 287–299. <https://doi.org/10.1108/JCM-02-2017-2076>
- Brown, S. A., & Venkatesh, V. (2005). Model of adoption of technology in households: A baseline model test and extension incorporating household life cycle. *MIS Quarterly*, 29(3), 399–436. <https://www.jstor.org/stable/25148690>
- Chang, V., Chen, W., Xu, Q. A., & Xiong, C. (2021). Towards the customers' intention to use QR codes in mobile payments. *Journal of Global Information Management*, 29(6), 1–21. <https://doi.org/10.4018/jgim.20211101.0a37>
- Dewi, C. G., Lukiyanto, K., Purwono, S. B., Bernandus, D., Hidayat, S., & Wijayaningtyas, M. (2023). The behaviour of Y generation toward digital financial transaction in Indonesia. *The Seybold Report*, 18, 1521–1541. <https://doi.org/10.17605/OSF.IO/64ZGF>

- Dhingra, S., & Gupta, S. (2020). Behavioural intention to use mobile banking: An extension of UTAUT2 model. *International Journal of Mobile Human Computer Interaction*, 12(3), 1–20. <https://doi.org/10.4018/IJMHCI.2020070101>
- Farooq, M. S., Salam, M., Jaafar, N., Fayolle, A., Ayupp, K., Radovic-Markovic, M., & Sajid, A. (2017). Acceptance and use of lecture capture system (LCS) in executive business studies: Extending UTAUT2. *Interactive Technology and Smart Education*, 14(4), 329–348. <https://doi.org/10.1108/ITSE-06-2016-0015>
- Ghozali, I. (2020). *25 Grand Theory Ilmu Manajemen, Akuntansi, dan Bisnis*. Yoga Pratama.
- Ghozali, I., & Latan, H. (2015). *Partial least squares: Konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0 untuk penelitian empiris* (2nd ed.). Badan Penerbit Universitas Diponegoro.
- Hair, Jr. F. J., Mult, M. T. G., Ringle, M. C., Sarstedt, M., Dank, P. nicholas, & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R*. In *Classroom companion: Business*. Springer. <https://doi.org/10.1007/978-3-030-80519-7>
- Hormati, A. (2012). Pengujian Model Unified Theory of Acceptance and Use of Technology dalam Pemanfaatan Sistem Informasi Keuangan Daerah. *Jurnal Akuntansi Multiparadigma*, 3(1), 1–24. <https://doi.org/10.18202/jamal.2012.04.7140>
- Imani, T. A., & Anggono, A. H. (2020). Factors influencing customers' acceptance of using the QR code feature in offline merchants for Generation Z in Bandung (Extended UTAUT2). *KnE Social Sciences*, 4(6), 1174–1201. <https://doi.org/10.18502/kss.v4i6.6670>
- Khan, W. A., & Abideen, Z. U. (2023). Effects of behavioural intention on usage behaviour of digital wallet: The mediating role of perceived risk and moderating role of perceived service quality and perceived trust. *Future Business Journal*, 9(1). <https://doi.org/10.1186/s43093-023-00242-z>
- Martinez, B. M., & McAndrews, L. E. (2022). Do you take...? The effect of mobile payment solutions on use intention: An application of UTAUT2. *Journal of Marketing Analytics*, 11(3), 458–469. <https://doi.org/10.1057/s41270-022-00175-6>
- Mater, W., Matar, N., Alismaiel, O. A., Al Moteri, M. A., Al Youssef, I. Y., & Al-Rahmi, W. M. (2021). Factors influencing the intention behind mobile wallet adoption: Perceptions of university students. *Entrepreneurship and Sustainability Issues*, 9(1), 447–461. [https://doi.org/10.9770/jesi.2021.9.1\(28\)](https://doi.org/10.9770/jesi.2021.9.1(28))

- Mayanti, R. (2020). Factors influencing user acceptance of the implementation of Quick Response Indonesia Standard as a payment technology in digital wallets. *Jurnal Ilmiah Ekonomi Bisnis*, 25(2), 123–135. <https://doi.org/10.35760/eb.2020.v25i2.2413>
- Patil, P. P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information Management*, 54(2), 102144. <https://doi.org/10.1016/j.ijinfomgt.2020.102144>
- Qoyum, A., Berakon, I., & Al-Hashfi, R. U. (2021). *Metodologi Penelitian Ekonomi dan Bisnis Islam Teori dan Aplikasi* (1st ed.). PT Grafindo Persada.
- Rachmawati, E. (2021). *The influence of intention to use and supporting conditions on the use of BNI Syariah Bank mobile banking in East Java with religiosity moderation*. (Undergraduate thesis). STIE Pebanas Surabaya. Retrieved from <http://eprints.perbanas.ac.id/7876/8/ARTIKEL%20ILMIAH.pdf>
- Ruslan, Karmawan, M. G., Suharjito, Fernandoan, Y., & Gui, A. (2019). QR code payment in Indonesia and its application on mobile banking. *KnE Social Sciences*, 3(22), 551–568. <https://doi.org/10.18502/kss.v3i22.5073>
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-building approach* (7th ed.). Wiley & Sons.
- Setyono, J. (2022). Determinan niat menggunakan digital banking perbankan syariah: Pengembangan unified theory of acceptance and use of technology 2 (UTAUT2) [Doctoral thesis, UIN Sunan Kalijaga Yogyakarta]. UIN Sunan Kalijaga Digital Library. <http://digilib.uin-suka.ac.id/id/eprint/48636>
- Sleiman, K. A. A., Jin, W., Juanli, L., Lei, H. Z., Cheng, J., Ouyang, Y., & Rong, W. (2022). The factors of continuance intention to use mobile payments in Sudan. *SAGE Open*, 12(3), 1–19. <https://doi.org/10.1177/21582440221114333>
- Sodik, F. (2023). *Factors affecting customer's adoption using Islamic digital banking: Extended UTAUT2* [Undergraduate thesis, UIN Sunan Kalijaga Yogyakarta]. UIN Sunan Kalijaga Digital Library. <http://digilib.uin-suka.ac.id/id/eprint/58605>
- Soomro, Y. A. (2019). Understanding the adoption of Sadad e-payments: UTAUT combined with religiosity as moderator. *International Journal of E-Business Research*, 15(1), 55–74. <https://doi.org/10.4018/IJEER.2019010104>

- Suebtimrat, P., & Vonguai, R. (2021). An investigation of behavioral intention towards QR code payment in Bangkok, Thailand. *Journal of Asian Finance, Economics and Business*, 8(1), 939–950. <https://doi.org/10.13106/jafeb.2021.vol8.no1.939>
- Suo, W., Goi, C., Goi, M., & Sim, A. K. S. (2022). Factors influencing behavioural intention to adopt the QR-Code payment. *International Journal of Asian Business and Information Management*, 13(2), 1–22. <https://doi.org/10.4018/ijabim.20220701.0a8>
- Tu, M., Wu, L., Wan, H., Ding, Z., Guo, Z., & Chen, J. (2022). The adoption of QR code mobile payment technology during COVID-19: A social learning perspective. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.798199>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157–178. <https://doi.org/10.2307/41410412>
- Win, N. N., Aung, P., & Phyoo, M. T. (2021). Factors influencing behavioral intention to use and usage behavior of mobile banking in Myanmar using a model based on unified acceptance theory. *Human Behavior, Development and Society*, 22(1). <https://soo1.tci-thaijo.org/index.php/hbds/article/view/243786>
- Witchutawon, B., Chaiyasoonthorn, W., & Chaveesuk, S. (2020). The acceptance model of QR code payment systems in Thailand: A proposed model. *Proceedings of 2019 the 9th International Workshop on Computer Science and Engineering, WCSE 2019*, 801–806. <https://doi.org/10.18178/wcse.2019.06.119>
- Yesidora, A. (2022, October 31). Persaingan transaksi elektronik di jalur QRIS makin panas. *Katadata*. Retrieved from <https://katadata.co.id/indepth/telaah/635f54274e0c1/persaingan-transaksi-elektronik-di-jalur-qrisk-makin-panas>