UTAUT3 ASSESSMENT ON GENERATION Z MUSLIM QRIS USERS TO ENCOURAGE A CASHLESS SOCIETY IN SOLO RAYA

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Abstract : Technological advances have encouraged the development of digital financial services, including the use of QRIS in Indonesia. Generation Z Muslims, with strong digital skills, play an important role in the transition to a cashless society. This study aims to understand the factors that affect the interest of Generation Z Muslims in using QRIS. The methodology used was a quantitative approach with a purposive sampling technique, involving 323 respondents from Generation Z Muslims in Sesolo Raya and data analysis was carried out using Smart PLS 4.0 with the UTAUT 3 model. The results show that performance expectations, personal innovation, and habits have a significant effect on the behavioral intention of using QRIS, while the price value also has an important impact. Although several other factors did not have a significant effect, this generation proved to be key in driving the adoption of QRIS and accelerating the transition to a cashless society in Solo Raya. Behavioral intentions also have a significant effect on usage behavior Future research may explore how QRIS can be integrated with future financial technologies, including blockchain, digital currencies, and artificial intelligence, to improve its utilization and security for future generations in the digital age

Keywords : **UTAUT 3 Model, QRIS, Generation Z Muslim, Cashless**

1. BACKGROUND

The Indonesian government has launched the National Non-Cash Movement (GNNT) since 2014 to create a secure and efficient payment system, as well as encourage a more advanced non-cash ecosystem (Ramdhani et al., 2017; Sekretariat Jenderal DPR, 2023). Through regulations that regulate digital banking services (POJK, 2018), the government seeks to ensure the accessibility of these services for the entire community (Sugiharto et al., 2021). QRIS (Quick Response Code Indonesia Standard) was introduced as a collaborative innovation between banks and Asosiasi Sistem Pembayaran Indonesia (ASPI) to accelerate the digitalization of the economy (Nada et al., 2021; Rafferty & Fajar, 2022).

Digitalization and technological advancements have given birth to innovations that support various financial services, such as bill payments, account transfers, and in-store transactions (Oliveira et al., 2016; Rahadi et al., 2022). Electronic payments are now a common method for digital transactions and offer convenience and speed in transactions without the need for a physical wallet (Mallat, 2007; Teo et al., 2015; Teoh et al., 2013). This allows people to make their financial transactions without having to carry large amounts of cash (Tazkiyyaturrohmah, 2018).

To support the penetration of non-cash payments, the government and Bank Indonesia implement electronic money based on Peraturan Bank Indonesia No.

20/6/PBI/2018 and Peraturan Anggota Dewan Gubernur No. 21/18/PADG/2019 which requires the use of QRIS by all payment system operators (PBI, 2018; PADG, 2019). Bank Indonesia as the authority of the National Payment Gateway (NPG) is committed to realizing an integrated digital payment ecosystem (Chohan et al., 2022).

Despite regulations and encouragement from the government, the adoption of QRIS, especially among Generation Z Muslims, has not reached an optimal level. On the other hand, Generation Z Muslims are considered an influential group in the transition to a cashless society in Indonesia (Hidayat, 2021) and is often called the "internet generation" because of its strong digital skills (Muhtar, 2023; Ozkan & Solmaz, 2015). Some of the challenges faced include the lack of digital financial literacy among some Generation Z Muslims (Soenjoto, 2023), trust in the security of digital transactions (Anggraini et al., 2024)), and a preference for cash payment methods that are still strong (Azzahroo & Estiningrum, 2021).

Bank Indonesia (BI) reported a growth of 226.54 percent in QRIS transactions in the past year (Sutrisno, 2024). While this number is significant, the data is macro in nature and does not reflect the specific adoption of QRIS among Generation Z Muslims. Therefore, this study will explore the factors that affect the interest and behavior of QRIS use in this group.

This study examines the factors that affect the intention and behavior of using QRIS by Generation Z Muslims, using the UTAUT 3 model which shows a prediction power of 66%. This is much higher than the previous model which only reached 40% to 52% (Akbar et al., 2023; Chang, 2012). The variables studied include Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Personal Innovativeness, Behavioral Intention, Use Behavior (Farooq et al., 2017).

Several studies have used the UTAUT3 model to understand how the technology was received (Venkatesh et al., 2012) developed the UTAUT2 theory, which was later refined into UTAUT3 by (Farooq et al., 2017) The application of the UTAUT3 model is very diverse, starting from researchers (Gunasinghe et al., 2019b) regarding Virtual Learning Environments, (Gunasinghe et al., 2019a) and (Akbar et al., 2023) About E-Learning, (Fatahudin, 2020) who studied m-banking. More contemporary research includes (Gupta et al., 2022) which discusses E-leadership and virtual communication and (Ngusie et al., 2024) which explores electronic health record systems. However, studies that specifically examine the factors that affect QRIS adoption among Generation Z Muslims, especially by paying attention to the variables of the UTAUT3 model, are still limited. This research aims to fill the gab.

This study is expected to enrich understanding of the various factors that drive the adoption of QRIS among Generation Z Muslims. In addition, this research aims to identify the elements that influence their interest in utilizing QRIS, so that it can help build a cashless society. These findings will provide valuable insights for designing more effective technology adoption strategies.

2. THEORY

2.1 UTAUT3

The UTAUT framework is one of the main references in studying the factors that affect the acceptance and use of technological innovations because the UTAUT development process involves reviewing and unifying various pre-existing

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technology adoption models. The result is a framework that is able to predict the intentions and behavior of technology users more accurately and reliably, including Theory of Reasoned Action (Ajzen & Fishbein, 1975); Technology Acceptance Model (Davis, 1985); Motivation Model (Davis et al., 1992); Theory of Planned Behavior (Ajzen, 1991); Combined TAM and TPB (Taylor & Todd, 1995); Model of PC Utilization (Thompson et al., 1991); Innovation Diffusion Theory (Rogers, 1962); Social Cognitive Theory (Compeau & Higgins, 1995).

In the development of the UTAUT3 model, it is shown that the intention to use and the behavior of using a technology is influenced by several main factors, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Personal Innovativeness, Behavioral Intention, Use Behavior (Farooq et al., 2017; Venkatesh et al., 2012).

2.2 Cashless Society

The concept of Cashless Society refers to an economic system in which all financial transactions are carried out through non-cash payment instruments, such as debit cards, credit cards, digital wallets (e-wallets), and online banking services (Achord et al., 2017). Various increasingly sophisticated digital financial solutions, especially in electronic money instruments, have emerged to meet the needs of modern society (Hartani et al., 2022). This system also helps to reduce, and even avoid, the use of physical means of payment such as banknotes which are prone to crime (Usman, 2017).

2.3 Generation Z Muslims

Generation Z refers to the young demographic segment born between 1997 and 2012 (Muhtar, 2023). Generation Z is often referred to as the "internet generation" because it has strong digital skills and is connected to various social networks, which is often different from previous generations (Ozkan & Solmaz, 2015).

2.4 QRIS

QRIS (QR Code Indonesian Standard) is a national QR code standard used for digital payments in Indonesia which is an innovation from Bank Indonesia and Asosiasi Sistem Pembayaran Indonesia (ASPI) which refers to the international standard EMCV (Europe Master Card Visa) (Bank Indonesia, 2019).

3. RESEARCH METHODS

This study uses a quantitative approach with a descriptive method to analyze the preference for using digital payments among Generation Z Muslims in Solo Raya. Data was collected through a questionnaire distributed to respondents selected by purposive sampling, namely users who have experience using QRIS. Teknik purposive sampling, in accordance with Tongco (2007) explanation, relying on the researcher's assessment to determine relevant respondents.

In determining the number of samples, this study refers to the principles in Structural Equation Modeling (SEM) and Partial Least Squares SEM (PLS-SEM). Sekaran & Bougie (2016), recommends a sample number between 30 to 500. To

ensure adequate statistical strength, the study took 323 respondents, so that the analysis carried out was reliable and the results could be interpreted well.
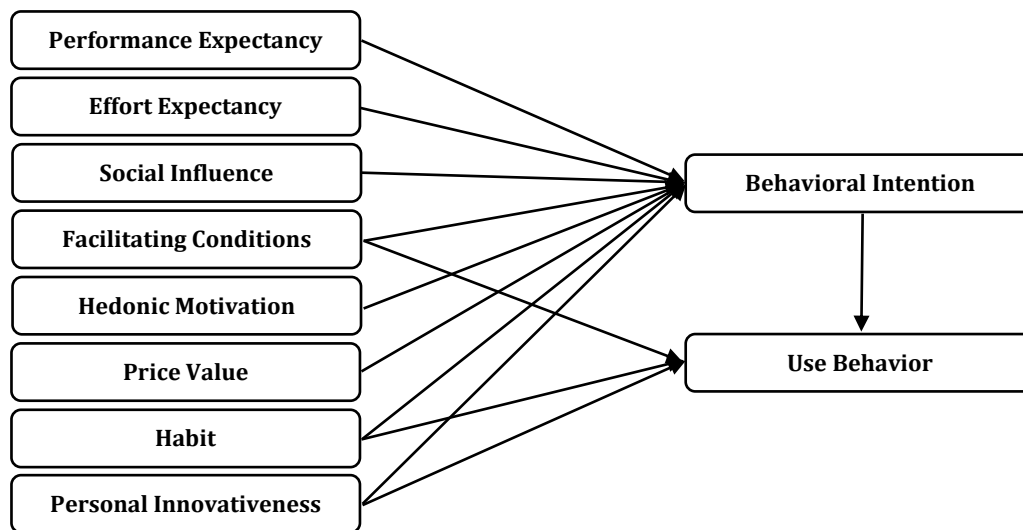
Pictures 1: Research Model

This research model examines several factors on the Behavioral Intention and Use Behavior of the QRIS payment system among Generation Z Muslims in Solo Raya. These factors include Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Personal Innovativeness, Behavioral Intention, Use Behavior.

Based on the UTAUT3 research model, the following hypotheses are proposed:

H1 : Performance Expectancy has a positive effect on Behavioral Intention

A person's belief that a technology can improve their performance is directly proportional to their intention to take advantage of it (Venkatesh et al., 2012)

H2 : Effort Expectancy has a positive effect on Behavioral Intention

The easier it is for a person to feel when using a technology, the higher their desire to interact with the technology (Venkatesh et al., 2012)

H3: Social Influence has a positive effect on Behavioral Intention

When many influential people around us-such as friends, family, or colleagues-use and recommend a technology, our intention to use it also tends to increase (Venkatesh et al., 2012)

H4 : Facilitating Conditions have a positive effect on Behavioral Intention

The availability of resources and support necessary to use technology, such as infrastructure, training, or technical assistance, contributes to a person's intention to adopt it (Venkatesh et al., 2012)

H5 : Facilitating Conditions have a positive effect on Use Behavior

Resources and support not only directly affect intent, but also usage behavior. Someone who has good access to infrastructure and support will be more likely to actively utilize the technology (Venkatesh et al., 2012)

H6 : Hedonic Motivation has a positive effect on Behavioral Intention

The more fun and entertaining a technology is, the higher one's intention to use it. This fun factor can come from an attractive design, entertaining features, or a positive user experience (Venkatesh et al., 2012)

H7 : Price Value has a positive effect on Behavioral Intention

When a person feels that the benefits of using technology are worth the costs incurred, they tend to have a stronger intention to use it. This value perception is subjective and influenced by individual needs and preferences (Venkatesh et al., 2012)

H8 : Habit has a positive effect on Behavioral Intention

Habits in using technology can increase the intention to continue using it. The more familiar a person is with a particular technology, the more likely they are to continue using it in the future (Venkatesh et al., 2012)

H9 : Habit has a positive effect on Use Behavior

Habits affect not only intentions, but also usage behavior directly. Someone who is familiar with a technology is likely to use it without thinking long (Venkatesh et al., 2012)

H10 : Personal Innovativeness has a positive effect on Behavioral Intention

Individuals who are open to innovation and enjoy trying new technologies tend to have a higher intention to use innovative technologies (Farooq et al., 2017)

H11 : Personal Innovativeness has a positive effect on Use Behavior

The tendency to innovate not only affects intention, but also usage behavior. Someone who is innovative is more likely to adopt and use new technology (Farooq et al., 2017)

H12 : Behavioral Intention has a positive effect on Use Behavior

The intention to use a technology is a strong indicator of actual usage behavior. The greater a person's intention, the higher the likelihood that they will actually use the technology (Venkatesh et al., 2012)

4. RESULTS AND DISCUSSION

2.5 Data Analysis Result

The analysis of this study was analyzed by a quantitative method approach where the analysis used was descriptive statistics and hypothesis testing with partial least square (PLS). After the questionnaire data was collected, 323 respondents were obtained with a demographic description shown in the following Table 1 :

Table 1 Respondent Demographics

Items	Category	Presented
Gender	Man	36%
	Woman	64%
Age	16 Years	2%
	17 Years	9%
	18 Years	5%
	19 Years	10%
	20 Years	17%
	21 Years	24%
	22 Years	13%
	23 Years	6%
	24 Years	6%
	25 Years	5%
	26 Years	2%
	27 Years	1%
Last Education	Diploma / Bachelor	24%
	SMA / K	72%
	SMP	4%
Status	Worker	28%
	Students	72%
Domicile	Karanganyar	16%
	Sukoharjo	23%
	Wonogiri	10%
	Surakarta	13%
	Sragen	10%
	Boyolali	12%
	Klaten	16%

Source : Questionnaire data processing, 2024

Before hypothesis testing, it is necessary to evaluate the measurement model to ensure the validity and reliability of the instrument. The criteria used include loading factors ≥ 0,70, composite reliability ≥ 0,70, Cronbach's alpha > 0,70, and Average Variance Extracted (AVE) ≥ 0,50. In addition, the validity of the discrimination will be evaluated using the Monotrait Heterotrait ratio (HTMT) below 0.90 (Hair et al., 2019).

Table 2 Value Outer Loading, Composite Reliability and Average Variance Extracted

Variable	Code	Indicator	Outher Loading	CA	CR	AVE
Performance Expectancy	PE 1	Perceived Usefulness	0.809	0.766	0.865	0.681
	PE 2	Extrinsic Motivation	0.837			
	PE 3	Job Fit	0.830			
Effort Expectanty	EE 1	Perceived Easy of Use	0.859	0.752	0.858	0.669
	EE 2	Complexity	0.795			
	EE 3	Easy of Use	0.798			
Social Influence	SI 1	Subjective Norm	0.869	0.790	0.876	0.703
	SI 2	Social Factors	0.774			
	SI 3	Image	0.869			
Facilitating Conditions	FC 1	Facilitating Conditions	0.907	0.725	0.878	0.783
	FC 2	Compability	0.863			
Hedonic Motivation	HM 1	Fun	0.833	0.808	0.886	0.722
	HM 2	Entertaint	0.859			
	HM 3	Interest	0.857			
Price Value	PV 1	Quality	0.795	0.797	0.881	0.712
	PV 2	Price	0.850			
	PV 3	Value	0.884			
Habit	H1	Prior Use	0.790	0.756	0.860	0.672
	H 2	Addiction	0.839			
	H 3	Behavior to be Automatic	0.830			
Personal Innovativeness	PI 1	Innate Innovativeness	0.874	0.700	0.870	0.769
	PI 2	Actual Innovativeness	0.881			
Behavioral Intention	BI 1	Repurchase Intentions	0.847	0.785	0.874	0.699
	BI 2	Positive Word of Mouth Communication	0.845			
	BI 3	Service Quality	0.817			
Use Behavior	UB 1	Usage Time	0.886	0.806	0.885	0.721
	UB 2	Usage Frequency	0.838			
	UB 3	Use Variety	0.821			

Source : Smart PLS 4.0 data processing, 2024

In the data table above, the analysis shows that all variables in the UTAUT 3 model are valid and reliable. An outer loading value for all measurement items above 0.70 indicates that the item is valid in reflecting its variables. Cronbach's

alpha and composite reliability values are also above 0.70, indicating a good level of reliability. Convergent validity is also fulfilled with an AVE value of > 0.50.

Table 3 Value Heterotrait Monotrait

	PE	EE	PI	H	FC	BI	HM	PV	SI	UB
PE										
EE	0.873									
PI	0.707	0.630								
H	0.776	0.793	0.580							
FC	0.864	0.808	0.616	0.764						
BI	0.852	0.789	0.818	0.840	0.825					
HM	0.760	0.800	0.686	0.689	0.831	0.794				
PV	0.783	0.865	0.614	0.832	0.873	0.893	0.772			
SI	0.765	0.815	0.635	0.677	0.864	0.762	0.791	0.779		
UB	0.697	0.700	0.594	0.789	0.845	0.802	0.678	0.765	0.651	

Source : Smart PLS 4.0 data processing, 2024

The results of the discrimination validity test using HTMT show that the HTMT value for all variable pairs is below 0.90. This indicates that there is no overlap in the measurement of concepts between these variables. Thus, this model is able to measure different concepts with a high degree of accuracy, according to the recommendations of Hair et al., (2019).

The evaluation of the structural model aims to test the hypothesis of influence between variables. It includes checking multicollinearity using the Inner VIF, the significance of influence through P-Value, and the power of influence with F-Square.

Table 4 Value Inner Variance Inflation Factor

	Behavioral Intention	Use Behavior
Performance Expectancy	2.443	
Effort Expectanty	2.522	
Personal Innovativeness	1.541	1.596
Habit	2.035	1.873
Facilitating Conditions	2.521	1.796
Behavioral Intention		2.525
Hedonic Motivation	2.312	
Price Value	2.636	
Social Influence	2.349	
Use Behavior		

Source : Smart PLS 4.0 data processing, 2024

The estimation results show that the Inner VIF values for all variables in the UTAUT 3 model are below 5. This indicates that there is no significant multicollinearity between variables, so the influence of each variable on the dependent variable can be measured independently. These results give confidence that the parameter estimation in SEM-PLS is robust and reliable to test the hypothesis.

Table 5 Hypothesis Testing

Hypothesis	Path Coefficient	P-Value	F Square	Hypothesis Testing	Level Structural
Performance Expectancy → Behavioral Intention	0.156	0.015	0,030	Influential	Keep
Effort Expectancy → Behavioral Intention	-0.022	0.717	0,001	No Effect	Low
Social Influence → Behavioral Intention	0.054	0.327	0,004	No Effect	Tall
Facilitating Conditions → Behavioral Intention	0.051	0.407	0,003	No Effect	Low
Facilitating Conditions → Use Behavior	0.345	0.000	0,147	Influential	Tall
Hedonic Motivation → Behavioral Intention	0.096	0.136	0,012	No Effect	Tall
Price Value → Behavioral Intention	0.274	0.000	0,087	Influential	Low
Habit → Behavioral Intention	0.183	0.001	0,050	Influential	Tall
Habit → Use Behavior	0.246	0.000	0,072	Influential	Tall
Personal Innovativeness → Behavioral Intention	0.233	0.000	0,107	Influential	Low
Personal Innovativeness → Use Behavior	0.049	0.279	0,003	No Effect	Tall
Behavioral Intention → Use Behavior	0.236	0.008	0,049	Influential	Low

Source : Smart PLS 4.0 data processing, 2024

Hair et al., (2019) recommend to assess the model's ability to predict and explain data through the Evaluation of Goodness and Suitability of the PLS model by considering measures such as R-square, Q-square, SRMR and linearity tests.

Table 6 Value R square and Q square

	R Square	Q Square
Behavioral Intention	0,670	0,643
Use Behavior	0,550	0,521

Source : Smart PLS 4.0 data processing, 2024

The results of the analysis show that the statistical measure R square for this model has the influence of performance expectations, business expectations, personal innovation, habits, enabling conditions, hedonism motivation, price value, and social influence on behavioral intention by 67% (high influence). Meanwhile, the influence of enabling conditions, habits, personal innovation, and behavioral intentions on usage behavior was 55% (moderate influence).

The Q square value for the behavioral intent variable is 0.643 and for usage behavior is 0.521, both above 0.50. This indicates that both variables have high prediction accuracy.

Table 7 Value Standardized Root Mean Square Residual

	Model Estimate
SRMR	0,059

Source : Smart PLS 4.0 data processing, 2024

The model estimate results show a value of 0.059, which is below 0.08. This indicates that the model has a good degree of compatibility with the observational data, in accordance with the model compatibility criteria outlined by Hair et al., (2019).

Table 8 Linearity Test

Quadratic Effect	Path Coeddicient	P - Value	Information
QE (Performance Expectancy) → Behavioral Intention	-0.070	0.090	Linearity Fulfilled
QE (Effort Expectanty) → Behavioral Intention	0.009	0.810	Linearity Fulfilled
QE (Social Influence)→ Behavioral Intention	0.088	0.229	Linearity Fulfilled
QE (Facilitating Conditions) → Behavioral Intention	0.004	0.919	Linearity Fulfilled
QE (Facilitating Conditions) → Use Behavior	-0.007	0.845	Linearity Fulfilled
QE (Hedonic Motivation) → Behavioral Intention	-0.054	0.124	Linearity Fulfilled
QE (Price Value) → Behavioral Intention	0.055	0.113	Linearity Fulfilled
QE (Habit) → Behavioral Intention	-0.077	0.129	Linearity Fulfilled
QE (Habit) → Use Behavior	0.031	0.343	Linearity Fulfilled
QE (Personal Innovativeness) → Behavioral Intention	0.009	0.794	Linearity Fulfilled
QE (Personal Innovativeness) → Use Behavior	0.012	0.777	Linearity Fulfilled
QE (Behavioral Intention) → Use Behavior	-0.010	0.816	Linearity Fulfilled

Source : Smart PLS 4.0 data processing, 2024

The results of the quadratic test analysis showed that all P-values were greater than alpha 0.05, which means that there was no significant non-linear relationship between the dependent and independent variables in the UTAUT 3 model. Thus, the linearity assumption is fulfilled, indicating that this model can be interpreted and relied upon to describe the linear relationships between the variables studied.

4.2 Discussion

This research reveals that Performance Expectancy play an important role in shaping user intentions to adopt QRIS. This is in line with the findings (Akbar et al., 2023; Farooq et al., 2017; Fatahudin, 2020; Gunasinghe et al., 2019b, 2019a; Gupta et al., 2022; Venkatesh et al., 2012) which shows that individuals are more motivated to utilize technology that is thought to improve their efficiency. Table 7 shows the positive relationship between Performance Expectancy and behavioral intentions; The more users trust that QRIS can facilitate transactions, the greater their desire to use it.

On the other hand, Effort Expectancy do not seem to have a significant effect on behavioral intentions. While users value convenience, this factor is not strong enough to influence their decision to adopt QRIS. Research by (Pham & Ho, 2015) shows that convenience is often considered a second consideration after the benefits offered, confirming that users remain focused on the benefits they can derive from technology.

Personal Innovativeness has been shown to have a significant impact on behavioral intent, suggesting that individuals who are more open to new technologies are more likely to use QRIS. Research by (Farooq et al., 2017; Gupta et al., 2022; Ngusie et al., 2024) emphasized that innovative characteristics are very influential in the process of technology adoption. Table 7 shows that individuals with high levels of innovation are more likely to have positive intentions towards the use of QRIS, opening up opportunities for wider adoption among Generation Z Muslims.

However, despite the high intention to use QRIS, Personal Innovativeness does not necessarily have an effect on usage behavior. This may reflect external obstacles that hinder its use, such as a lack of access or understanding of QRIS. Research by (Gunasinghe et al., 2019b) also shows that intentions are not always in line with the actions taken.

Habits have been shown to have a significant influence on behavioral intentions in using QRIS. Strong habits in utilizing new technologies can foster user trust and strengthen their commitment to continue using QRIS. These findings are in line with research (Tella & Olasina, 2014) which emphasizes the role of habits in shaping technology use behavior.

In addition, habits also have a significant effect on the behavior of using QRIS. Pre-established habits can facilitate the adoption of new technologies. Table 7 shows that users who are already familiar with digital transactions are more likely to use QRIS consistently, highlighting the importance of the habit aspect in shaping use behavior (Farooq et al., 2017; Gunasinghe et al., 2019b, 2019a; Venkatesh et al., 2012).

Interestingly, the Facilitating Conditions did not show a significant influence on behavioral intentions. This suggests that while adequate infrastructure is important, users can prioritize their perception of benefits and convenience over resource availability.

However, the Facilitating Conditions it have a significant influence on the behavior of using QRIS. Users who feel that the infrastructure supports them are more likely to use QRIS in their transactions, underlining the importance of technical support in encouraging the use of digital technology, as explained by (Chohan et al., 2022; Farooq et al., 2017; Fatahudin, 2020; Gunasinghe et al., 2019b, 2019a; Gupta et al., 2022; Venkatesh et al., 2012)

Behavioral intentions have been shown to have a significant influence on QRIS usage behavior. This shows that if users have a positive intention to use QRIS, they will be more likely to implement it in their daily practice. This is in line with the UTAUT model which shows that intention is a strong predictor of technology usage behavior (Farooq et al., 2017; Venkatesh et al., 2012).

Interestingly, hedonism motivation does not show a significant influence on behavioral intentions. These findings challenge the idea that users are more likely to use technology if they feel entertained. Previous research has shown that utilitarian benefits dominate user decisions more in the context of technology adoption (Akbar et al., 2023).

In contrast, price value has a significant effect on behavioral intent. Users who feel that the benefits of QRIS are worth the costs incurred have a positive intention to use it. It emphasizes the importance of economic value in technology adoption decisions, as expressed by (Farooq et al., 2017; Venkatesh et al., 2012)

Finally, social influences did not show a significant impact on behavioral intentions. Although social factors are often considered important in technology adoption, the results of this study show that Generation Z Muslims are more influenced by internal factors such as performance expectations and price value. Research by (Badawi et al., 2021) shows that younger generations often rely more on personal experiences than social pressure in making decisions.

5. CLOSING

This research underscores the important role of Generation Z Muslims in driving the adoption of QRIS in Solo Raya, which aims to realize a cashless society. With qualified digital capabilities and an open attitude to innovation, they have a significant impact on user intentions in utilizing QRIS. Factors such as Effort Expectancy, Personal Innovativeness, and usage habits have proven to be the main drivers. Although favorable conditions and hedonistic motivations do not show a strong influence, price value turns out to play a key role in shaping user intent. The habits that have been built in using digital technology have made cashless transactions an integral part of their lifestyle. As agents of change, Generation Z Muslims are not only adopting this technology, but also contributing to educating and influencing their communities to switch to cashless payment systems. With the support of government and Bank Indonesia initiatives, it will be easier for them to integrate QRIS, accelerating the transition to a more modern and efficient financial ecosystem. Therefore, harnessing the potential of Generation Z and increasing understanding of the value of technology is an important step in encouraging the adoption of QRIS and accelerating the shift towards a cashless society in Indonesia later.

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