



## **DETERMINANTS OF QRIS CONTINUANCE INTENTION AMONG GEN Z INDONESIA WITH SYSTEM QUALITY AS MODERATION**

**Annisa Amalia<sup>1</sup> Nurabiah<sup>2</sup>**

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### **Koresponding:**

Fakultas Ekonomi dan Bisnis,  
Universitas Mataram, Nusa  
Tenggara Barat, Indonesia  
Email:  
[annisalia256@gmail.com](mailto:annisalia256@gmail.com)

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### **Abstract**

Generation Z in Indonesia shows a strong interest in cashless digital financial products, such as e-wallets, which reflects their readiness for digital transactions through QRIS. Understanding the factors that influence continued usage is crucial for encouraging QRIS adoption and supporting the growth of the digital ecosystem. This study explores the roles of ease of use, living cost management, and conformity in influencing the intention to use QRIS, with system quality as a moderating variable. The research involved a sample of 1.116 Generation Z individuals and applied a quantitative approach using SmartPLS 4. The results show that ease of use, living cost management, and conformity significantly affect the intention to continue using QRIS. Among these factors, conformity, defined as the desire to follow prevailing trends, has the most decisive influence. System quality enhances the effect of ease of use but weakens the impact of conformity and has no significant effect on living cost management. Interestingly, the weakening of conformity's effect by system quality highlights the dominance of intrinsic motivation over social pressure. This study highlights the importance of balancing technical innovation with psychological and social factors to strengthen QRIS adoption.

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Fakultas Ekonomi dan Bisnis, Universitas Mataram, Nusa Tenggara Barat, Indonesia<sup>2</sup>

Email: [nurabiah@unram.ac.id](mailto:nurabiah@unram.ac.id)

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## INTRODUCTION

The change in people's preferences towards non-cash transactions has revolutionized the payment system and created a cashless society trend. This trend has caused digital-based non-cash payments using fintech (financial technology) to dominate Indonesia. (Octavianingrum & Kusuma, 2023; Pamungkas & Rahmayanti, 2024). Notably, post-pandemic observations indicate that 70 percent of the population increasingly uses digital wallets for payment. (Paramitha & Mahyuni, 2022). This fintech adoption has spurred the growth of the digital payment ecosystem, which has been marked by the significant uptake of QRIS (Quick Response Indonesian Standard). It simplifies transactions by allowing users to pay with a single QR code, initiated by Bank Indonesia, regardless of their preferred payment app, making transactions more efficient and accessible. QRIS transactions experienced a 130 percent increase in 2023, reaching 229,96 trillion. By October 2024, Bank Indonesia noted 54.1 million QRIS users, including 34.7 million merchant users, representing a 184 percent yoy growth in just ten months. (CNN Indonesia, 2024) Indonesia's large population supports its growing development potential, with Generation Z being one of the biggest contributors.

Generation Z is known for their social concern, familiarity with technology, and extraordinary capacity for innovation (Singh & Sibi, 2023). Digital technology innovation through QRIS significantly benefits society, promoting financial inclusion within the broader economic landscape. (Vania et al., 2023). Research by Hanni and Pujiastuti (2023) Seventy-eight percent of Generation Z in Indonesia are interested in non-cash digital financial products, and 73 percent already have an e-wallet. This confirms their readiness for digital transactions, including using QRIS as a digital-based payment method in the future. (Mustofa & Maula, 2023).

Continuance intention, refers to a person's long-term interest in using technology. (Gavriel & Ardianti, 2023; Azizah et al., 2021), particularly relevant in this context. The implementation explains that a user decision to continue using a technology is determined primarily by personal judgment through satisfaction with previous experiences when using the technology and how much benefit is felt after using it. (Chen & Li, 2017) Gaining insight into the factors that influence Generation Z's continuance intention is crucial for fostering a positive digital environment that supports QRIS's growth and development.

Several studies regarding the factors that influence the continuance intention of using QR Codes as digital-based non-cash payments in the younger generation have been conducted in several developing countries (Enojas et al., 2023; Nguyen, 2023; Suebtimrat & Vonguai, 2021; Qi & Fernandez, 2021; Phuong et al., 2020). The research mentioned that Generation Z has higher acceptance and adoption of QR Code usage. In Indonesia, continuance intention to use QRIS can be influenced by several factors such as ease of use, security, trust, usefulness, risk, lifestyle, social media, system quality, and price value. (Juliani et al., 2024; Silaen et al., 2021; Poncowati, 2024; Rachmacandrani et al., 2023; Rahmawati & Arfiansyah, 2024; Santi & Chalid, 2024).

Ease of use is the main reason for adopting QRIS as a digital payment, influencing users' attitudes toward information technology and their belief in its utility. (Putri et al., 2023). As a critical aspect of digital products, ease of use empowers informed user decisions regarding adoption (Pramesti & Kresnandra, 2024). Previous research results state that ease of use affects continuance intention to use QRIS (Wijayanto et al., 2024; Fardani et al., 2024; Fauziah et al., 2024; Evitasari et al., 2024; Zikri et al., 2023). In contrast to the previous findings, Silaen et al (2021); Nugraha and Prabawa (2024); Suliah and Pabulo (2023); Rachmawati and Wahyudi (2024), indicate that the continuance intention to use QRIS as digital payment application is not influenced by ease of use.

Other research by Nuswantoro et al. (2024) and Suo et al. (2022) highlights the impact of price value on the continuance intention to use QRIS for daily transactions. Price value is a comparison of benefits and costs can affect living costs (Darnilawati et al., 2023). Management of living costs related to the management of pocket money for daily living needs so that its use is efficient and in

accordance with the needs (Wiwik et al., 2022). The digital economy can reduce people's cost of living by completing transactions at a lower cost through technological innovation (Ma et al., 2023; Li et al., 2022) such as cashless transaction.

Several studies mention that one factor that cannot be separated from determining an individual's attitude is conformity, the tendency to alter beliefs or behavior to align with the majority despite initial personal views. Conformity can be a significant factor in shaping an individual's attitude. (Jiang et al., 2015). Attitudes arising from conformity also influence the adoption of certain habits, including financial management. (Kharismatika, 2021) as well as the use of e-wallets (Farhaniza, 2023; Nazhara, 2024). Conversely, research by Setiawan et al. (2022) shows different results that show that conformity is not influenced.

Inconsistencies in previous research findings are often caused by unobserved or unaccounted-for factors. System quality as moderation can clarify these effects by amplifying or reducing their impact, depending on context. This research has some novelty. First, it offers a new perspective by adding living cost management and conformity variables that were previously less explored. Second, it focuses on the important role of Generation Z as a significant demographic group in realizing a cashless society amid disparities in several regions of Indonesia. Third, using system quality as a moderating variable allows the identification of contextual factors that influence QRIS adoption. The contribution of the research focuses on explaining the relationship between ease of use, living cost management, conformity on continuance intention to use QRIS, moderated by system quality.

An individual's behavior can be influenced by various internal factors originating from within themselves, external factors from the environment, and other aspects outside themselves. (Alony et al., 2014; Rachmawati et al., 2023). Attribution theory examines a person's attitude, formed from dispositional attributions and situational attributions. (Dweck, 2018). Dispositional perceptions are considered internal causes that refer to elements of individual behavior. Meanwhile, situational perceptions are considered external causes triggered by society's views (Hewett et al., 2017). Understanding the balance and interplay between these internal and external factors is crucial for analyzing human behavior and social dynamics.

Ease of use signifies a technology system's ability to make work easier, ultimately leading to increased efficiency and productivity fostering greater satisfaction and loyalty toward the technology. (Mareta & Meiryani, 2023). Generation Z is highly dependent on technology and cannot tolerate anything processed slowly, it expects the same in payment transactions. More effortless operation aligns with their internal attributions of success, driving adoption decisions and sustained usage. (Gunawan et al., 2023; Sholihah & Nurhapsari, 2023; Widowati & Khusaini, 2022). This study explores the importance of ease of use in influencing continuance intention.

H<sub>1</sub>: Ease of use has a significant effect on continuance intention to use QRIS.

Different living costs in each region can affect financial capability. (Poncowati, 2024) Thus, they demand careful financial management. Digital transactions allow for the automation of economic processes, reducing operational costs and enabling businesses to offer goods and services at more competitive prices, thus contributing to lower living costs. (Ma et al., 2023). This internal attribution can motivate them to actively seek solutions to improve their financial situation. Generation Z considers itself well-organized (Dolot, 2018), tending to look for effective financial management solutions, such as income distribution, savings, and the management of everyday economic choices. QRIS provides safer cashless transactions along with cashback, discounts, and promotions to help save on expenses (Manurung et al., 2024; Sunarya et al., 2024). This study explores that living costs management are a crucial factor influencing continuance intention.

H<sub>2</sub>: Living cost management has a significant effect on continuance intention to use QRIS

Conformity is a behavior that a person imitates as a form of effort to adjust to the surrounding environment can acts as an external attribution. Known as the "worried generation", Generation Z experiences heightened anxiety and loneliness, driving their need for relatedness and fear of group

exclusion (Myrilla & Dewi, 2022). So, the adoption of something is undoubtedly influenced by perceived conformity (Farhaniza, 2023; Rahmawati & Arfiansyah, 2024). This study explores the role conformity can affect the continuance intention of using QRIS.

H<sub>3</sub>: Conformity has a significant effect on continuance intention to use QRIS.

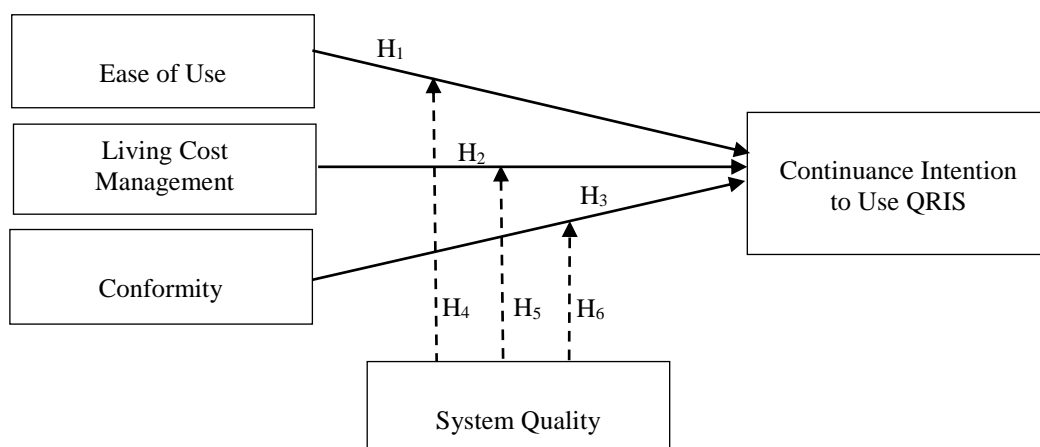
System quality defined by features meeting user needs and instilling confidence, enhances system satisfaction (Rachmacandrani *et al.*, 2023; Putra & Juliarsa, 2024). Generation Z, with their high expectations and focus on experience for system, find that initial expectations influence long-term use. (Franque *et al.*, 2021). Factors such as the value proposition of effortless and low-cost transitions from cash (Lu & Wung, 2021) and emotional cues from their surroundings decisions (Himlaya & Atahau, 2021) They also play a crucial role in their technology adoption decisions. Specifically, consistent high quality in the QRIS system drives user interest and encourages continued use. (Amoroso & Ackaradejruangsri, 2024). This study explores the role of system quality in strengthening the factors that influence continuance intention.

H<sub>4</sub>: System quality moderates ease of use on continuance intention to use QRIS.

H<sub>5</sub>: System quality moderates living cost management on continuance intention to use QRIS.

H<sub>6</sub>: System quality moderates conformity on continuance intention to use QRIS.

Based on previous theories and studies, this study aims to exploring the effect of ease of use, living cost management, and conformity on continuance intention to use QRIS with system quality as moderation. The research model is shown in Figure 1.



Sources: Research Data, 2024

**Figure 1. Research Model**

## RESEARCH METHODS

Research with a quantitative approach and an associative design is used to analyze the relationship between variables. Generation Z, born between 1995 and 2010, serves as the target population. This study involved a sample of 1.116 Generation Z Indonesia respondents selected using stratified random sampling, dividing the population into strata (Hossan *et al.*, 2023) based on the Western, Central, and Eastern regions to ensure representation. Random samples were selected proportionally, with a minimum of 400 respondents required by the Slovin formula. The model was assessed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4.1.0.9. The research model was analyzed through measurement model testing, which comprised assessments of convergent validity, reliability, and discriminant validity, followed by structural model testing and model fit evaluation (Yamin, 2022). PLS-SEM was chosen because of its flexibility with distribution

assumptions and ability to handle complex models with multiple variables at once, both dependent and independent (Hair et al., 2022).

The dependent variable studied is continuance intention, represents an individual's desire to maintain long-term, ongoing use of a technology. (Christian & Ardianti, 2023). The indicators for measurement included sustained usage, choosing to continue system use over discontinuation, selecting the system over alternative options, increased usage frequency, consistent utilization, and recommending the system to others. (Bhattacharjee et al., 2012; Deng et al., 2023).

The independent variables in this study are ease of use, living cost management, and conformity. Ease of use is the extent to which a person believes technology will make their life easier without great effort. (Evitasari et al., 2024). Measurement indicators include easy to learn, easy to use, easy to become skillful, understandable and transparent, flexible, and controllable. (Davis, 1989; Fardani et al., 2024). Management of living costs related to the management of pocket money for daily living needs so that its use is efficient and in accordance with the needs. (Wiwik et al., 2020) Needs, expenses, and financial capabilities are indicators that influence. Conformity is behavior that someone emulates as a form of effort in making adjustments. (Kang et al., 2019). Measured by compliance and acceptance indicators (Mehrabian *et al.*, 1995; Farhaniza et al., 2023).

System quality moderates the strength of the relationship between independent and dependent variables. It is an evaluation metric to assess how well information technology systems align with user requirements and expectations. (Amarin & Wijaksana, 2021). Measured based on adaptability, availability, responsiveness, usability, and reliability (Delone & McLean, 2003; Adelfi & Rahmah, 2023).

## RESULTS AND DISCUSSION

Data was collected via a structured questionnaire with closed-ended questions disseminated through social media platforms such as Instagram, X, Facebook, WhatsApp, and Telegram. A total of 1116 respondents participated in the final analysis. The demographic profile of each respondent is detailed in Table 1 below.

**Table 1.**  
**Demographic Profile of Respondents (n=1,116)**

Demographic	Group	Frequency	Percentage
Gender	Male	222	19,9%
	Female	894	80,1%
Region	Western Indonesia	775	69,4%
	Central Indonesia	228	20,4%
	Eastern Indonesia	113	10,1%
Age Group	15-18 years	52	4,7%
	19-21 years	456	40,9%
	22-24 years	312	28,0%
	25-27 years	296	26,5%
Statues	Students	31	2,8%
	Undergraduate	613	54,9%
	Employment	437	39,2%
	Housewife	27	2,4%
	Entrepreneur	8	0,7%

Continue:			
Frequency Use QRIS in a Month	1-5	331	29,7%
	5-10	315	28,2%
	>10	470	42,1%
Income/Pocket Money in a Month	>IDR500,000	18	1,6%
	IDR500,000 - IDR1,500,000	247	22,1%
	IDR1,500,000 - IDR2,500,000	424	38,0%
	IDR2,500,000 - IDR5,000,000	378	33,9%
	<IDR5,000,000	49	4,4%
Spending in a Month	>IDR500,000	104	9,3%
	IDR500,000 - IDR1,500,000	572	51,3%
	IDR1,500,000 - IDR2,500,000	328	29,4%
	IDR2,500,000 - IDR5,000,000	103	9,2%
	<IDR5,000,000	12	1,1%
QRIS Feature	QRIS TUNTAS	912	81,7%
	QRIS MPM	447	40,1%
	QRIS TTM	244	21,9%
	QRIS Cross Border	146	13,1%
	QRIS TAP	190	17,0%

Sources: Research Data, 2024

QRIS usage in Table 1 is predominantly concentrated in the Western Indonesia Region, reflecting the region's higher digital financial service penetration. Most respondents are female, suggesting that men and women may have different priorities and consumption patterns when using QRIS. Respondents aged 19 to 21 are primarily experiencing significant lifestyle changes such as increased financial independence and active digital technology use. Most participants are university students with high digital literacy and are accustomed to using technology, including digital payment apps, daily. Nearly half of the respondents use QRIS more than 10 times monthly, indicating that QRIS meets their needs and is a trusted payment solution. QRIS usage is most common among those earning IDR 1,500,000 – IDR 2,500,000 with monthly expenses of IDR 500,000 – IDR 1,500,000, highlighting its popularity among individuals with moderate incomes and expenses who use it for everyday transactions.

Research data shows that QRIS has become essential to respondents' daily lives. Among the QRIS features, TUNTAS (Tunai, Transfer, and Setor) is the most popular among 912 respondents. This feature allows users to perform various transactions with a single QR code. QRIS MPM (Merchant Presented Mode), commonly used for merchant transactions, was chosen by 447 respondents. The adoption of QRIS TTM (Tanpa Tatap Muka), Cross Border, and TAP features further highlights the diversity of QRIS usage, reflecting users' varying needs and preferences.

**Table 2.**  
**Descriptive Statistics Results**

Variables	Average	Category
Ease of Use	4,384	Strongly Agree
Living Cost Management	3,561	Agree
Conformity	4,581	Strongly Agree
Continuance Intention to Use QRIS	4,612	Strongly Agree
System Quality	4,487	Strongly Agree

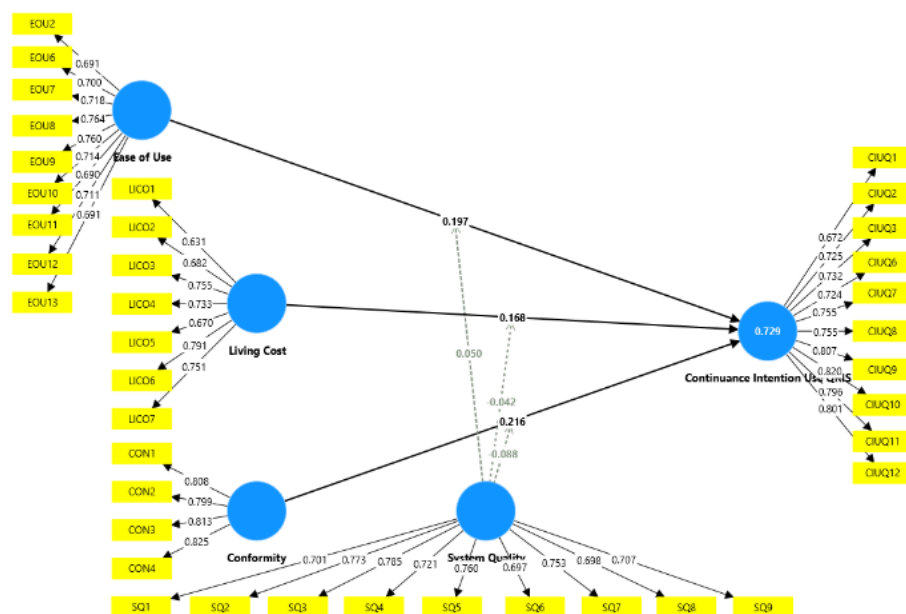
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**Notes:**

- Interval= (Highest Score-Lowest Score)/Total Score= (5-1)/5= 0,8
- Average Criteria for Respondents' Answer:  
1,00<y< 1,79: Strongly Disagree; 1,80<y< 2,59: Disagree; 2,60<y<3,39: Neutral; 3,40<y<4,19: Agree;  
4,30<y< 5,00: Strongly Agree

Sources: Processed Data, 2024

The descriptive statistical analysis in Table 2 reveals several key findings. First, Generation Z strongly agrees that ease of use is critical in selecting digital technologies and services. Second, living costs management shapes their lifestyle, including their choice of digital technology. Third, conformity influences their decisions, as Gen Z tends to be swayed by peer groups and social norms. Fourth, Generation Z strongly agrees with continuance intention items, indicating their satisfaction and attachment to specific technologies. Fifth, Generation Z strongly agrees with the system quality questionnaire items, including the determining factors for continuing to use digital services.



Sources: Output SmartPLS, 2024

**Figure 2. PLS Algorithm**

Convergent validity was determined by evaluating if factor loadings were equal to or greater than 0.7 (Hair et al., 2022). However, according to Chin (1998), a loading factor value of 0.5-0.6 is still acceptable (Ghozali, 2021, p. 74). Based on Figure 2, all indicators exhibited loadings exceeding 0.5, demonstrating construct validity. Indicators with loadings below 0.5 were removed, particularly those related to the ease of use variable convenience dimension. These indicators displayed potential redundancy or irrelevance to the research objectives. This refinement ensured that only strongly related indicators remained, enhancing the accuracy and reliability of the analysis.

**Table 3.**  
**Reliability Estimates Statistics**

Construct	Alpha	rho_A	CR	AVE
Ease of Use	0,881	0,882	0,904	0,512
Living Cost Management	0,842	0,841	0,881	0,516
Conformity	0,828	0,832	0,885	0,658
Continuance Intention	0,918	0,919	0,932	0,578
Continue: System Quality	0,892	0,893	0,913	0,538

Sources: Output SmartPLS, 2024

Reliability tests are carried out to provide instrument accuracy, consistency, and accuracy in measuring constructs. (Hair et al., 2022) The reliability of constructs was examined using both Cronbach's alpha and composite reliability. Cronbach's alpha indicated the lower limit of reliability, while composite reliability measured the precise reliability value. (Abdillah & Jogiyo, 2015) To be considered a reliable construct, both must exceed 0.7. Table 3 shows that all measurement items meet both requirements, indicating strong internal consistency.

The average variance extracted (AVE) method is also used in convergent validity testing to determine the extent to which the construct explains variance. (Hair et al., 2022). The minimum acceptable AVE value is 0,50 or higher. This study has an AVE value above the benchmark shown in Table 3, which confirms that convergent validity is good. The results obtained by EOU have an AVE of (0,512), LICO (0,516), CF (0,68), CIUQ (0,578), and SQ (0,538), indicating that the research concept scale has reached a high convergence value.

**Table 4.**  
**Discriminant Validity Based on HTMT**

	Conformity	Continuance Intention	Ease of Use	Living Cost Management
Continuance Intention	0,635			
Ease of Use	0,393	0,768		
Living Cost Management	0,701	0,813	0,745	
System Quality	0,506	0,881	0,858	0,806

Sources: Output SmartPLS, 2024

Discriminant validity is evaluated to verify that each indicator is more closely associated with its respective construct than any other. Following the recommendations of Henseler et al. (2015) and Hair et al. (2022) The heterotrait-monotrait ratio (HTMT), with values below 0.90 indicating sufficient discriminant validity, was used. The results in Table 4 show the HTMT value between constructs <0.90, confirming no validity issues and meeting discriminant validity requirements.

**Table 5.**  
**Hypothesis Testing**

<b>Direct Relationship</b>	<b>Path coefficient</b>	<b>t statistic</b>	<b>p values</b>	<b>VIF</b>	<b>f<sup>2</sup></b>	<b>Accepted?</b>
Ease of Use, Continuance Intention to Use QRIS	0,197	5,703	0,000	3,319	0,043	Yes
Living Cost Management → Continuance Intention to Use QRIS	0,168	5,490	0,000	2,777	0,038	Yes
Conformity → Continuance Intention to Use QRIS	0,216	9,703	0,000	1,594	0,108	Yes
System Quality, Ease of Use, Continuance, Intention to Use QRIS	0,050	2,377	0,017	3,452	0,006	Yes
System Quality → Living Cost Management → Continuance Intention to Use QRIS	-0,042	1,421	0,155	3,943	0,003	No
System Quality → Conformity → Continuance Intention to Use QRIS	-0,088	3,534	0,000	1,900	0,016	Yes

Sources: Output SmartPLS, 2024

Effect size assessment through f-square measures the influence of variables at the structural level, with thresholds for low (0,005), medium (0,01), and high (0,025) influence (Hair et al., 2019). The results in Table 5 show that ease of use ( $f^2=0,043$ ), living cost ( $f^2=0,038$ ), conformity ( $f^2=0,108$ ), and system quality ( $f^2=0,043$ ) all have a high level of influence, with conformity showing the highest value. Regarding model predictive power, the factors in the study explain 72.9 percent of the variation in the dependent variable, with an R-squared value of 0.729. Meanwhile, multicollinearity among independent variables in a model is evaluated using the VIF (Variance Inflation Factor); a high VIF signals strong multicollinearity, distorting the interpretation of the model's results. VIF values below 5 are generally acceptable, while values above 10 indicate high multicollinearity that needs attention. As shown in Table 5, all hypotheses have VIF values below 5, which means they are acceptable.

Based on Table 5, the results show that hypothesis 1 can be accepted. Ease of use has a significant positive effect on the continuance intention of using QRIS by ( $\beta=0,197$ ) with t statistics (5,703) and p value ( $0,000<0,05$ ). The higher the level of ease of use, the higher the continuance intention of using QRIS. 95,96 percent of Generation Z agreed that QRIS is practical, straightforward, flexible, and easy to control compared to cash payments. These perceptions are internal attributions, meaning users attribute the positive outcomes of using QRIS to the inherent qualities of the system itself.

Clear information and guidelines on using QRIS make it easy for users, especially Generation Z, who are familiar with digital technology. These straightforward guidelines, combined with the inherent usability of QRIS, reduce perceived barriers and increase self-efficacy. This, in turn, fosters a sense of competence and reinforces the positive attributions, leading to a stronger belief that they can consistently and successfully utilize QRIS. Consequently, the perceived value of QRIS increases, solidifying their intention to continue using it as a preferred payment method. This positive feedback loop, driven by internal and external attributions, effectively establishes QRIS as a reliable and user-friendly solution for Generation Z. These issues are also supported by previous research results. (Gunawan et al., 2023; Fardani, 2024; Fauziah, 2024).

Then, living cost management has a significant positive effect on continuance intention to use QRIS by ( $\beta=0,168$ ) with t statistic (5,490) and p value ( $0,000<0,05$ ), which means hypothesis 2 can be accepted. The higher the cost of living, the higher the intention to continue using QRIS. 86,30 percent of Generation Z agrees that QRIS makes it easy to fulfill their daily needs. Generation Z believes that QRIS plays a significant external role in improving financial management by providing transaction records, controlling spending, and reducing unnecessary costs. QRIS allows users to track their spending digitally, providing a clear record of transactions. This visibility helps Generation Z manage their living costs more effectively by monitoring their daily expenses and avoiding unnecessary

expenditures. This sense of agency strengthens their attribution of positive outcomes to QRIS. They feel like they are taking action to control their situation, making them more inclined to stick with QRIS for daily transactions.

QRIS can be used by students and young workers for essential expenses like groceries, food, shopping, transportation, and utility payments, ensuring seamless financial management. Unlike traditional banking methods, which may involve transfer fees, QRIS often allows for lower-cost or fee-free transactions. Many merchants and financial institutions offer exclusive QRIS-related promotions, such as cashback, discounts, or loyalty points. These economic benefits make transactions more cost-effective, encouraging the continued use of QRIS for payments instead of other methods. With this and several studies supported by (Manurung et al., 2024; Sunarya et al., 2024) QRIS is the right alternative to manage finances amidst the increasing cost of living.

In addition, hypothesis 3 can be accepted, conformity also has a significant effect on continuance intention to use QRIS by ( $\beta=0,216$ ) with t statistic (9,703) and p value ( $0,000<0,05$ ). The higher the conformity, the higher the intention to continue using QRIS. Generation Z may attribute their use of QRIS to internal factors (e.g., personal preference for digital payments) or external factors (e.g., peer influence and social trends). Given their high susceptibility to social impact, they are likely to make an external attribution, meaning they use QRIS not only because they prefer it but because their peers and social circles also use it. However, if they experience positive benefits from QRIS, they may begin to make internal attributions, recognizing QRIS as a genuinely useful tool.

Growing up in the digital age, Generation Z is highly socially connected and susceptible to social influence. 72,27 percent of Generation Z emphasize peers' opinions and feel left behind if they don't follow trends. Some previous research results also support these issues. (Gunawan et al., 2023; Sholihah & Nurhapsari, 2023; Widowati & Khusaini, 2022). QRIS is seen as a way of showing that they are keeping up with the latest trends. Many merchants offer QRIS payments, so Generation Z invites each other to try it, indirectly encouraging others. Undergraduates who are the dominant respondents in the study support this, given the lecture environment, which is heavily influenced by trends and peer pressure, as well as the desire of the younger generation to build a social identity that is modern, tech-savvy, and up to date with technological developments.

The results of testing the significance of the following path coefficient show that system quality strengthens and has a significant effect on ease of use by ( $\beta=0,050$ ) with t statistic (2,377) and p value ( $0,000<0,05$ ). This shows that system quality plays a role in moderating the relationship between ease of use and continuance intention to use QRIS, indicating that hypothesis 4 can be accepted. System quality increases ease of use and the likelihood of users continuing to use it, especially Generation Z. (Franque et al., 2021). Generation Z is familiar with technology and has high expectations of product or service quality. (Amoroso & Ackaradejruangsri, 2024). QRIS has good system quality, such as an attractive appearance, fast response, clear benefits, and high reliability, which makes Generation Z more satisfied and likely to continue using it.

System quality has no significant effect on living costs by ( $\beta=-0,042$ ) with t statistic (1,421) and p value ( $0,155>0,05$ ), meaning that system quality does not play a role in moderating the relationship between living cost management and continuance intention to use QRIS, so hypothesis 5 is rejected. This finding contrasts with research by Lu & Wung (2021), which highlighted the role of system quality features like transaction ease in shaping users' perception of cost savings. However, this study examines living cost management more comprehensively, considering a wider range of expenses and macroeconomic factors such as the price of essential goods and the overall economic climate, aspects not directly governed by the technical attributes of the QRIS system.

The last finding shows that system quality weakens the effect of conformity on continuance intention to use QRIS by ( $\beta=-0,088$ ) with t statistic (3,534) and p value ( $0,000<0,05$ ). So, hypothesis 6 can be accepted, that system quality plays a role in moderating the relationship between conformity and continuance intention to use QRIS. The better the system quality of a QRIS application, the

smaller the influence of peer or environmental pressure (conformity) in encouraging someone to continue using it. When system quality is adequate, users' intrinsic motivation is more dominant than extrinsic motivation from social pressure. (Silvi & Padilla, 2021). As a result, individuals are more likely to use the application out of genuine preference and satisfaction with its features and performance, rather than feeling compelled by external factors. This intrinsic motivation fosters a more loyal and engaged user base, contributing to the sustained success and adoption of the QRIS application in the long term.

The final test, goodness of fit (GoF), evaluates the extent to which the proposed theoretical model fits the observed data. (Hair et al., 2022). The model's predictability can be assessed using the R-squared index, which combines characteristics of out-of-sample prediction and in-sample explanatory power. (Shmueli et al., 2019). The value in Table 7 for each continuance intention indicator is >0.25, suggesting strong predictability and, therefore, good predictive relevance for the research model.

**Table 7.**  
**PLS Predict Results Based on Assessing RMSE and MAE Values**

	<b>Q<sup>2</sup>predict</b>	<b>PLS-SEM_RMSE</b>	<b>PLS-SEM_MAE</b>	<b>LM_RMSE</b>	<b>LM_MAE</b>
CIUQ1	0,396	0,465	0,307	0,454	0,315
CIUQ2	0,416	0,495	0,371	0,486	0,343
CIUQ3	0,384	0,712	0,536	0,717	0,519
CIUQ6	0,396	0,575	0,428	0,586	0,419
CIUQ7	0,413	0,571	0,402	0,582	0,405
CIUQ8	0,411	0,551	0,405	0,563	0,400
CIUQ9	0,490	0,622	0,454	0,634	0,460
CIUQ10	0,450	0,593	0,427	0,600	0,435
CIUQ11	0,406	0,717	0,525	0,715	0,513
CIUQ12	0,380	0,738	0,536	0,731	0,524

*Sources:* Output SmartPLS, 2024

The PLSpredict analysis is performed to finalize the structural model's evaluation. (Shmueli et al., 2019). Demonstrating the PLS model's strong predictive validity requires a comparison with the baseline linear regression model (LM) (Hair et al., 2019). Most of the indicators in the study, 14 out of 20 measurements, showed lower PLS SEM, RMSE, and MAE values than LM. This indicates that the PLS model has medium ability, which is good enough to predict the findings. PLS-SEM excels in minimizing prediction error (RMSE) and mean absolute error (MAE), so it is considered a superior method for accurate and reliable predictions.

## CONCLUSION AND SUGGESTION

Despite the gap in the higher penetration of digital financial services in the Western Indonesia Region compared to the Central Indonesia Region and Eastern Indonesia Region, Generation Z Indonesians in all three regions show a high intention to use QRIS as a digital payment on an ongoing basis. The research was conducted to prove that adopting QRIS use in Generation Z transaction activities is influenced by a combination of internal and external factors based on Attribution Theory. The results reveal that ease of use, living cost management, and conformity significantly impact the intention to continue using QRIS. Conformity, or the desire to follow trends, strongly influences QRIS usage. The use of QRIS that several individuals initiate tends to spread quickly due to the highly connected nature of Generation Z through social media and digital technology. This creates a snowball

effect, where the more people who use QRIS, the greater the social pressure to participate. System quality strengthens ease of use but does not influence living cost management, which is affected by external factors beyond system quality. Additionally, system quality weakens the influence of conformity, as adequate system quality allows intrinsic motivation to outweigh social pressure.

This study has some limitations. Although the data is diverse, the sample size remains relatively small compared to the total population. Future studies should expand the sample size and extend the data collection period. Researchers may also explore other variables, such as income. To identify differences and similarities, research can also be conducted to compare QRIS adoption behaviour between Generation Z and other generations (for example, Generation Millennial or Generation X).

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