THE INFLUENCE OF USEFULNESS, EASE OF USE, AND SECURITY OF QRIS ON PAYMENT DECISIONS AT FORE COFFEE MANADO

PENGARUH KEGUNAAN, KEMUDAHAN PENGGUNAAN, DAN KEAMANAN QRIS TERHADAP KEPUTUSAN PEMBAYARAN DI FORE COFFEE MANADO

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Abstract: This study aims to analyze the influence of perceived usefulness, ease of use, and security on payment decisions using QRIS at Fore Coffee Manado. A quantitative approach was applied through a survey involving 100 respondents, and data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The findings reveal that all three independent variables have a positive influence on payment decisions. Security emerged as the most dominant factor, followed by ease of use and usefulness. These results indicate that consumers' perceptions of functionality and security play a crucial role in adopting digital payment methods. The implications of this study encourage business operators to enhance transaction convenience and security, while regulators such as Bank Indonesia and QRIS service providers are advised to intensify educational and promotional efforts to accelerate QRIS adoption among MSMEs.

Keywords: QRIS, Usefulness, Ease of Use, Security, Payment Decision, Technology Acceptance Model (TAM).

Abstrak: *Penelitian ini bertujuan untuk menganalisis pengaruh kegunaan, kemudahan penggunaan, dan keamanan terhadap keputusan pembayaran menggunakan QRIS di Fore Coffee Manado. Metode yang digunakan adalah pendekatan kuantitatif dengan survei terhadap 100 responden, dan analisis data dilakukan menggunakan Partial Least Squares–Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa ketiga variabel independen berpengaruh positif terhadap keputusan pembayaran. Keamanan menjadi faktor paling dominan, diikuti oleh kemudahan penggunaan dan kegunaan. Temuan ini menunjukkan bahwa persepsi terhadap aspek fungsional dan keamanan sangat menentukan perilaku konsumen dalam memilih metode pembayaran digital. Implikasi penelitian ini mendorong pelaku usaha untuk meningkatkan kenyamanan dan keamanan transaksi, serta mendorong pihak regulator seperti Bank Indonesia dan penyedia layanan QRIS untuk memperluas edukasi dan sosialisasi penggunaan QRIS di sektor UMKM.*

Kata Kunci: *QRIS, Kegunaan, Kemudahan Penggunaan, Keamanan, Keputusan Pembayaran, Technology Acceptance Model (TAM).*

INTRODUCTION

Research Background

Technological revolutions have brought about significant transformations in various aspects of human life. Since the invention of computers in the 20th century and the emergence of the internet in the 1990s, technology has progressively shaped the way people interact, work, and conduct transactions. According to Schwab (2016), the world is currently entering a phase where technology is not merely a tool but an integral part of daily activities, including in global economic and financial systems. One of the most tangible forms of technological advancement today is the rise of Financial Technology (FinTech). FinTech has revolutionized the way people manage finances, from digital payment systems and online loans to app-based investments. FinTech adoption has proven to increase the efficiency of financial transactions, accelerate payment processes, and broaden access to financial services,

particularly for individuals previously unserved by conventional banking systems. The Indonesian government, through Bank Indonesia (BI), has been actively developing a robust digital payment ecosystem to support sustainable financial inclusion. One of its strategic innovations is the launch of QRIS (Quick Response Code Indonesian Standard) in 2019. QRIS is a QR code-based payment system that integrates various digital payment methods into a single code, simplifying transactions for both consumers and merchants.

The rapid growth of QRIS highlights a shift in Indonesian consumer behavior towards digital payment methods. As the demand for faster, more convenient, and secure transactions increases, QRIS is becoming an increasingly relevant solution for digital payments. Payment is a basic human need that has evolved from the barter system and metal coins to today's digital payment era. Amid this impressive QRIS growth, an interesting phenomenon is observed in specific sectors such as food and beverage outlets, including Fore Coffee Manado. Despite the increasing use of QRIS, some consumers continue to prefer alternative payment methods such as cash or debit/credit cards. This raises the question of which factors influence consumers' decisions to use QRIS as their payment method. Is it the perceived usefulness? Is it the ease of use? Or does security play a more significant role? Fore Coffee Manado was selected as the object of this research because it is one of the businesses in the food and beverage sector that has fully implemented a cashless payment system, with QRIS as one of its primary methods. This policy, which eliminates cash transactions entirely, makes Fore Coffee Manado an interesting subject of study. However, in practice, variations are still found in consumer comfort and acceptance when using QRIS. Some customers continue to show hesitation or reluctance in conducting digital transactions, even though QRIS is the only payment method provided by the outlet. This phenomenon highlights the challenges faced at the micro level in encouraging society to fully transition to cashless transactions, despite the overall increase in QRIS adoption at the macro level.

The gap between the high national adoption of QRIS and its varied usage at micro-enterprises and retail levels, such as Fore Coffee Manado, suggests the presence of psychological and practical factors that influence consumer payment decisions. According to Davis (1989), with the Technology Acceptance Model (TAM), two primary factors influence technology acceptance: perceived usefulness and perceived ease of use. These factors explain that when a technological system is considered beneficial and easy to use, users are more likely to adopt it. However, in the context of digital payment systems, the security aspect has also become a crucial factor. This is supported by Kim et al. (2010) that consumer trust in the security of online payment systems significantly determines their intention to use such systems in daily transactions.

Based on these considerations, this study simultaneously examines the influence of perceived usefulness, perceived ease of use, and security on payment decisions. The aim is to provide a deeper understanding of the factors influencing consumer decisions to use QRIS, specifically in the food and beverage sector at Fore Coffee Manado, which has fully implemented cashless transactions. The novelty of this research lies in its simultaneous examination of these three independent variables and their impact on payment decisions using QRIS, an approach that has often been studied separately or in different industry contexts. In addition, this research offers practical contributions as it focuses on a local business in Manado that represents Micro, Small, and Medium Enterprises (MSMEs), which face challenges in encouraging consumers to adopt digital transactions.

Research Objectives

1. To analyze the influence of usefulness on payment decisions using QRIS at Fore Coffee Manado.
2. To analyze the influence of ease of use on payment decisions using QRIS at Fore Coffee Manado.
3. To analyze the influence of security on payment decisions using QRIS at Fore Coffee Manado.
4. To analyze the simultaneous influence of usefulness, ease of use, and security on payment decisions using QRIS at Fore Coffee Manado.

LITERATURE REVIEW

Marketing

Marketing is the activity, collection of organizations, and procedures for developing, communicating, delivering, and exchanging offerings that have value for one of the simplest and most accurate definitions of marketing is "meeting needs profitably" (Kotler and Keller, 2012). Furthermore, marketing as a social and management process in which individuals and groups gain what they require and desire by creating, delivering, and exchanging valuable things with others. This concept emphasizes the core nature of marketing, which is to provide

value in exchange for value. It also emphasizes the importance of mutual benefit and long-term participation in modern marketing strategies (Kotler and Armstrong, 2018).

Consumer Behaviour

Consumer behavior refers to the processes individuals or groups go through in searching for, selecting, purchasing, using, and evaluating products or services to satisfy their needs and desires. According to Kotler and Keller (2012), understanding consumer behavior is essential for businesses because it directly influences purchasing decisions. This process includes not only the act of buying but also various psychological, social, and personal considerations that occur before and after the purchase.

Technology Acceptance Model (TAM)

The Technology Acceptance Model, commonly known as TAM, is a theoretical model that explains how users come to accept and use new technologies. AM has been widely used in various studies to understand technology adoption behavior, especially in information systems and digital applications. The model suggests that user acceptance of a technology is determined by two primary factors: the perceived benefits (usefulness) and the ease of using the technology. Usefulness, which refers to the extent to which a system enhances user performance and Ease of Use, which refers to how effortlessly a system can be used. T

Security

Security refers to the level of protection a system provides in safeguarding user data and transaction information against potential threats such as unauthorized access, fraud, or cyber-attacks. Trust in a system's security is a critical factor in promoting user confidence, particularly in the context of financial transactions.

Payment Decisions

Payment decisions are an essential part of consumer behavior, particularly in financial transaction activities. According to Schiffman and Kanuk (2008), payment decisions refer to the process of selecting the method of payment used by consumers to complete a transaction. These decisions reflect consumer preferences regarding the various available payment systems, such as cash payments, debit/credit cards, and digital payments.

Digital Payment

Digital payment refers to a payment method that utilizes digital technology to facilitate electronic transactions without the need for physical cash. According to Mallat (2007), digital payment systems enable consumers and businesses to complete financial transactions through electronic means, providing an efficient, fast, and secure alternative to traditional payment methods.

Mobile Payment

Mobile Payment refers to the method of conducting financial transactions using mobile devices such as smartphones or Tablets. It enables users to make electronic payments anytime and anywhere, providing a convenient alternative to cash or traditional card-based payments.

Empirical Studies

Sinha et al. (2024) examined key antecedents of continued intention to use mobile payments by the BoP segment, which has shown increased usage of mobile payments. Whether this trend will lead to continued usage of the same is a moot point. To explore this, we collected data from 387 BoP respondents (auto drivers, cab drivers, local food vendors, street vendors, and others) and analyzed the data using structural equation modeling (SEM). Following the attribute-consequence-value approach of mean end theory (ACVMET), an empirical model is employed to test the effect of perceived value and service quality on continuance intention. We also examine the influence of perceived risk as a moderator in the relationship. Findings suggest that service quality is influenced by attribute-based variables that impact perceived value and continuance intention. The significant moderating role of perceived risk is also confirmed.

Gunawan *et al.* (2023) determined the effectiveness of QRIS users, user trust in the QRIS security system, and user satisfaction using QRIS. Based on the research results that have been carried out, implementing a cashless has made good progress in using transactions through QRIS. From the research survey results, 522 respondents used QRIS, and 54 respondents did not use QRIS. This can be seen from the respondents influence in every Indonesian region. It can be seen that the implementation of QRIS has made good progress in the use of transactions through

QRIS users, which can be seen from the presence of respondents in every region of Indonesia. However, in some cases, there is a lack of facilities and infrastructure for transactions via QRIS because interest in using QRIS is still lacking in areas outside Jabodetabek. From the results of research conducted by the author, the hypothesis that the author obtained was 8, namely Social Influence (SI) has a positive effect on Perceived Usefulness (PU), Social Influence (SI) has a positive effect on Perceived Ease of Use (PEOU), Perceived Usefulness (PU) positively influenced by Perceived Ease of Use (PEOU), Perceived Trust (PT) is positively influenced by Perceived Usefulness (PU), Perceived Trust (PT) is positively influenced by Perceived Usefulness (PU), Behavior Intention of Use (BI) is influenced positively by Perceived Trust (PT), Behavior Intention of Use (BI) is positively influenced by Perceived Usefulness (PU), Use Behavior is positively influenced by Behavior Intention of Use (BI).

Islam et al. (2024) explored the factors influencing users' behavioral intentions, attitudes and actual adoption of quick response (QR) mobile payment in the least developed country (LDC) of Bangladesh, by extending the original unified theory of acceptance and use of technology (UTAUT) model. The study conducts a mixed-methods investigation by combining the partial least squares (PLS) and focus group discussion (FGD) methods to empirically evaluate the research model and cross-validate the findings. Using purposive sampling, data were gathered from 412 respondents, followed by 10 respondents who took part in the FGD, who all met the sample criteria. The study findings indicate that performance expectancy, effort expectancy, and social influence significantly positively influence users' behavioral intention, while self-concept, perceived self-efficacy, and habit substantially influence their attitudes towards using QR mobile payments. The findings also confirm a positive effect of users' attitudes toward using QR mobile payment on both behavioral intention and actual use, and a positive effect of behavioral intention on the actual use of QR mobile payments.

Research Model

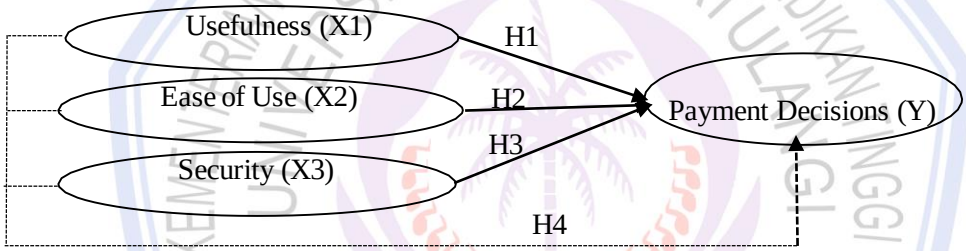

Figure 2. Research Model
Source: Literature Review

Research Hypothesis

H_1: Usefulness has an influence on payment decisions using QRIS at Fore Coffee Manado.
H_2: Ease of use has an influence on payment decisions using QRIS at Fore Coffee Manado.
H_3: Security has an influence on payment decisions using QRIS at Fore Coffee Manado.
H4: Usefulness, ease of use, and security simultaneously have an influence on payment decisions using QRIS at Fore Coffee Manado.

RESEARCH METHOD

Research Approach

This research uses a quantitative approach is used to examine the relationship between variables through statistical analysis (Creswell, 2014). In this study, the quantitative method is applied to analyze the effect of perceived convenience, security, and availability on customer loyalty in street food transactions. This approach allows for the collection of numerical data and the application of structured analysis techniques to gain measurable insights into consumer behavior.

Population, Sample Size, and Sampling Techniques

A population refers to the entire group of individuals or entities that a researcher intends to study (Sugiyono, 2013). In this study, the population consists of customers of Fore Coffee Manado who use QRIS as a payment method. The sampling method used was purposive sampling, a non-probability sampling technique (Sekaran and Bougie, 2016) where respondents are customers who have used QRIS at least once for payments at Fore Coffee, Manado.

Data Type and Data Sources

Primary data is obtained through structured questionnaires distributed to respondents, designed to measure customer perceptions of QRIS usage. The use of primary data ensures that the information collected is relevant to the research objectives.

Method of Collecting Data

Data collection is essential to ensure accurate and reliable research findings (Murray, 1999) states that a well-structured questionnaire helps obtain valid and analyzable data for quantitative studies. This study utilizes a questionnaire to measure the impact of usefulness, ease of use, and security on payment decisions at Fore Coffee Manado. Respondents were asked to rate each question according to a seven-point Likert scale, ranging from 1 = strongly disagree, 2 = disagree, 3 = slightly disagree, 4 = neutral, 5 = slightly agree, 6 = agree, 7 = strongly agree.

Operational Definition and Indicators of Research Variables

Table 1. Operational Definition and Indicators of Research Variables

Variable	Definition	Indicators
Usefulness (X1)	The degree to which QRIS is perceived as beneficial and enhances the payment experience.	1. Transaction speed 2. Cashless convenience 3. Efficiency
Ease of Use (X2)	The extent to which QRIS is perceived as easy to operate without difficulty.	1. User-friendly interface 2. Simple process 3. Minimal effort
Security (X3)	The level of safety and trust customers feel when using QRIS for transactions.	1. Data protection 2. Fraud prevention 3. Secure authentication
Payment Decisions (Y)	The customer's final choice to use QRIS as a payment method at Fore Coffee Manado.	1. Usage frequency 2. Payment method preference 3. Usage consistency

Data Analysis Methods

Structural Equation Modeling (SEM) using Partial Least Squares (PLS)

This research utilizes Structural Equation Modeling using Partial Least Squares (SEM-PLS) as an alternative to Covariance-Based SEM (CB-SEM) due to its flexibility and predictive orientation. SEM-PLS is suitable for research involving relatively small sample sizes, non-normal data distributions, and complex models with multiple indicators and latent variables.

Outer Model (Measurement Model)

The outer model evaluates how well observed indicators represent the underlying latent variables. Assessment criteria include:

1. Outer Loadings: > 0.50-0.95
2. Composite Reliability (CR): ≥ 0.70
3. Average Variance Extracted (AVE): > 0.50
4. Convergent Validity
5. Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT) < 0.90 and Fornell-Larcker Criterion

Inner Model (Structural Model)

The inner model examines the causal relationships among constructs and is evaluated using:

1. Explained variance (R^2) 0.02 = small; 0.15 = medium; 0.35 = large
2. Predictive power (Q^2) > 0
3. Effect Size (f^2) 0.02 = small; 0.15 = medium; 0.35 = large
4. Model Fit using SRMR (Standardized Root Mean Square Residual) — good fit if SRMR < 0.08
5. Inner VIF < 5

Hypothesis Testing

T-Statistic

T-statistic values, which are compared against the critical value from the t-distribution table to determine whether the influence of an exogenous variable on an endogenous variable is statistically significant.

P-Test

P-test, which are assessed in relation to a chosen significance level (e.g., 0.05). A p- value lower than the threshold indicates that the null hypothesis should be rejected in favor of the alternative hypothesis, whereas a higher value suggests otherwise.

RESULTS AND DISCUSSION

Research Result

Outer Model

Outer Loading

Table 2. Loading Factor Construct

Constructs	Indicators	Loading
Usefulness (X1)	USE1	0.918
	USE2	0.812
	USE3	0.805
	USE4	0.814
	USE5	0.930
	USE6	0.422*)
Ease of Use (X2)	EASE1	0.896
	EASE2	0.870
	EASE3	0.847
	EASE4	0.847
	EASE5	0.893
	EASE6	0.812
Security (X3)	SEC1	0.805
	SEC2	0.902
	SEC3	0.892
	SEC4	0.881
	SEC5	0.886
	SEC6	0.814
Payment Decision (Y)	PAY1	0.922
	PAY2	0.888
	PAY3	0.891
	PAY4	0.887
	PAY5	0.874
	PAY6	0.430*)

Note: *) Removed

Source: Data Processed

As reported in Table 1, every indicator meets this criterion except USE6 and PAY6, whose loadings are below 0.50. Accordingly, USE6 and PAY6 were removed from the model, while all remaining indicators were retained for further analysis.

Composite Reliability (CR)

All constructs in this study meet that benchmark. Cronbach's α values exceed 0.90, confirming strong reliability, while the CR for Payment Decision ($\rho_c = 0.944$) remains safely beneath the 0.95 ceiling. The construct's alternative reliability estimate ($\rho_a = 0.822$) also surpasses the recommended threshold. Minor gaps between α and ρ_a—such as for Ease of Use (0.894 vs 0.788)—are expected: α tends to be optimistic because it assumes equal weights, whereas ρ a uses actual loadings; the discrepancy simply reflects variation in individual item contributions

and does not signal redundancy. Security (0.935) and Payment Decision (0.944) approach the upper limit yet still fall within the acceptable range.

Table 3. Composite Reliability (CR)

Constructs	Cronbach's Alpha	CR (rho_a)	CR (rho_c)
Usefulness	0.868	0.874	0.901
Ease of Use	0.894	0.788	0.841
Security	0.907	0.912	0.935
Payment Decision	0.921	0.822	0.944

Source: Data Processed

Convergent Validity (CV)

Table 4. Convergent Validity (CV)

Constructs	AVE
Usefulness	0.604
Ease of Use	0.580
Security	0.783
Payment Decision	0.808

Source: Data Processed

The results of the convergent validity assessment based on AVE statistics in Table 4 show that all constructs have an AVE value greater than 0.5. Therefore, a convergent validity is formed.

Discriminant Validity

HTMT (Heterotrait-Monotrait) Ratio

Table 5. HTMT (Heterotrait-Monotrait) Ratio

Inter-Construct Discriminant	HTMT
Usefulness ↔ Payment Decision	0.631
Ease of use ↔ Payment Decision	0.683
Security ↔ Payment Decision	0.751

Source: Data Processed

Table 5 shows all HTMT values < 0.85 which indicates constructs that are different from each other (strong discriminatory).

Formell-Larcker Criterion

Table 6. Forell-Larcker Criterion

	Payment Decision	Usefulness	Ease Of Use	Security
Payment Decision	0,880			
Usefulness	0,625	0,865		
Ease of use	0,715	0,637	0,856	
Security	0,608	0,774	0,641	0,856

Source: Data Processed

Table 6 shows that the Formell-Larcker value for each construct is greater than the other constructs diagonally. This means that these constructs are closely related to their respective indicators compared to other constructs.

Inner Model

Explained Variance (R^2)

Table 7. R-Square (R2)

	R-Square	R-Square Adjusted
Payment Decision	0.558	0.544

Source: Data Processed

Table 7 shows the endogenous construct Payment Decision attains an R^2 of 0.558 (adjusted R^2 = 0.544), which constitutes a moderate-to-substantial level of explanatory power in consumer-behaviour studies. This means that the model is table to account for about 55.8% of the variance of business performance and 55.8% of the variance of owner commitment.

Q-Square, Predictive Power (Q^2)

Table 8. Q-Square (Q2)

Construct		Q^2
Payment Decision	PAY1	0.291
	PAY2	0.256
	PAY3	0.269
	PAY4	0.253
	PAY5	0.202

Source: Data Processed

This average Q^2 of around 0.25 indicates moderate predictive relevance for the Payment Decision construct. In other words, this model is not only suitable for sample data, but also has predictive relevance for observations outside the sample.

F-Square, Effect Size (F^2)

Table 9. F-Square (F2)

	PAY
Payment Decision	
Usefulness	0.208
Ease of Use	0.178
Security	0.267

Source: Data Processed

Based on Table 9, Cohen's f^2 values show medium practical importance for Security (0.267), Usefulness (0.208), and Ease of Use (0.178). This means that the three exogenous constructs contribute relatively dominant in explaining variance Payment decision.

Fit (Model Fit - SRMR, NFI)

Table 10. SRMR-NFI

	Saturated Model	Estimated Model
SRMR	0.078	0.078
NFI	1.801	1.801

Source: Data Processed

The combination of SRMR <0.08 and NFI ~0.80 indicates that the research model has an acceptable fit with the data. In other words, the model successfully explains the influence of the variables Usefulness, Ease of use, and Security simultaneously toward the decision to make payments using QRIS at Fore Coffee Manado.

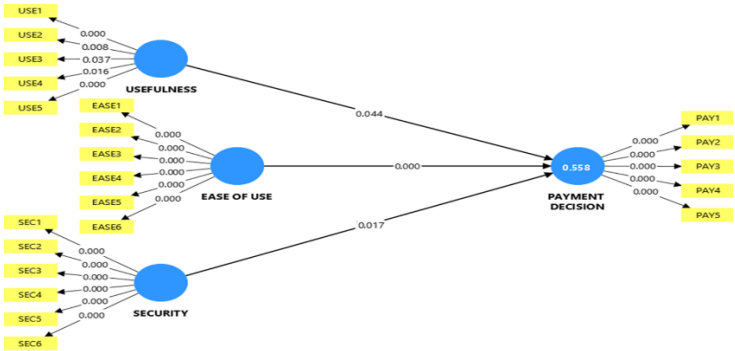

Figure 2. QRIS Structural Model

Source: Data Processed

Figure 2 presents the QRIS Structural Model showing the significance levels (p-values) for each indicator and structural path in the model. It complements the previous model (Figure 2) by indicating which relationships are statistically significant.

Inner VIF

Table 11. Inner VIF

	VIF
Usefulness → Payment Decision	1,854
Ease of Use → Payment Decision	1,949
Security → Payment Decision	2,738

Source: Data Processed

Table 11 shows that all inner-VIF values for the causal links—Usefulness → Payment Decision (1.854), Ease of Use → Payment Decision (1.949), and Security → Payment Decision (2.738)—are well below the conservative threshold of 5, indicating the absence of multicollinearity problems.

Hypothesis Test

Direct Path Coefficient

Table 12. Direct Path Coefficient

Hypothesis	Path Coefficient	T Statistics	P Values	Conclusion
Usefulness → Payment Decision (H1)	0.296	4.435	0.044	Supported
Ease of Use → Payment Decision (H2)	0.363	8.704	0.000	Supported
Security → Payment Decision (H3)	0.548	6.270	0,017	Supported

Source: Data Processed

All three latent predictors exert positive, statistically significant effects on Payment Decision. Security exhibits the strongest effect, followed by Ease of Use and Usefulness. Thus, the research hypothesis is proven, as follows:

1. Usefulness ($\beta = 0.296$; $p = 0.044$), which means H1 supported or Usefulness has a significant positive effect on the decision to make payments using QRIS at Fore Coffee Manado.
2. Ease of Use ($\beta = 0.363$; $p < 0.001$), which means that H2 supported or Ease of use has a significant positive effect on the decision to make payments using QRIS at Fore Coffee Manado
3. Security ($\beta = 0.548$; $p = 0.017$) which means that H2 supported or Security has a significant positive effect on the decision to make payments using QRIS at Fore Coffee Manado.

Discussion

The Influence of Usefulness On Payment Decision

Usefulness represents the degree to which users perceive that utilizing a system enhances their transactional effectiveness. According to Davis (1989) in the Technology Acceptance Model (TAM), perceived usefulness is a key determinant influencing the adoption of new technologies. In the context of digital payment systems such as QRIS, usefulness is demonstrated through features that simplify payments, save time, and support financial organization. Psychologically, usefulness operates through rational evaluation. Consumers assess whether a system aligns with their needs, increases convenience, or integrates well into daily routines. In digital ecosystems, this perception is often formed by prior user experiences, social influence, and the system's ability to resolve common transactional pain points.

The Influence of Ease of Use On Payment Decision

Ease of use refers to the degree to which a system can be operated with minimal effort or technical skill. According to the Technology Acceptance Model (TAM), a system perceived as easy to use is more likely to be adopted because it reduces psychological and operational barriers for the user. Cognitively, ease of use functions by lowering mental load. When a system is intuitive, fast, and predictable, it promotes user confidence and convenience. In the context of digital payments like QRIS, this is reflected in streamlined scanning processes, quick transaction times, and instant confirmation notifications—all of which contribute to a frictionless user experience.

The Influence Of Security On Payment Decision

Security is perhaps the most fundamental requirement for the adoption of digital financial technologies. It encompasses the consumer's belief that the system will protect personal data, ensure transaction accuracy, and prevent fraud. Trust, as Pavlou (2003) posits, is a prerequisite for any digital exchange, and security is a primary mechanism through which trust is established. Emotionally, perceived security addresses user anxiety. Systems that provide real-time transaction updates, authentication mechanisms, and visible regulatory endorsements reduce fear and foster confidence. For QRIS, features such as automated receipts and e-wallet integration contribute to a sense of control and reassurance during payment.

The Influence Of Usefulness, Ease of Use, and Security On Payment Decision (Simultaneously)

Consumer decisions regarding technology adoption are typically shaped by the combined influence of multiple factors. In this study, usefulness, ease of use, and security were analyzed collectively to assess their simultaneous impact on QRIS payment decisions at Fore Coffee Manado. Theoretically, this reflects an expanded interpretation of the Technology Acceptance Model (TAM), integrating emotional trust factors alongside functional evaluations. While usefulness provides rational justification, ease of use minimizes technical barriers, and security reinforces emotional confidence. Together, these variables generate a holistic behavioral intention to use the system.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Usefulness has a influence on QRIS payment decisions at Fore Coffee Manado. Respondents believe that QRIS helps them complete transactions faster, simplifies the payment process, and enhances efficiency, making it a practical choice for daily purchases.
2. Ease of Use also plays a crucial role in influencing payment decisions. The majority of respondents agree that QRIS is simple to use, easy to understand, and user-friendly. This supports the assumption from the Technology Acceptance Model (TAM) that a system perceived as easy will increase user intention.
3. Security influences respondents' decisions to use QRIS. The trust in data protection, secure authentication, and QRIS being regulated by an official institution (OJK) strengthens users' confidence in using the system for financial transactions.
4. Simultaneously, usefulness, ease of use, and security have a positive impact on QRIS payment decisions. These three variables work together to encourage consumer adoption of QRIS as a primary payment method at Fore Coffee Manado.

Recommendation

1. Fore Coffee Manado Management is advised to actively educate customers on the benefits of using QRIS, particularly regarding transaction efficiency and security. This can be done through cashier posters, official social media platforms, or by encouraging baristas to suggest QRIS during the payment process. In addition, providing special incentives, such as discounts or cashback for QRIS users, can directly boost its adoption.
2. Bank Indonesia as the Regulator and QRIS Provider to expand the dissemination and public education of QRIS, especially targeting MSMEs and younger consumers in the Manado area. Activities such as workshops, social media campaigns, and collaboration with merchants are strongly recommended to enhance public understanding of QRIS advantages. Furthermore, the strengthening of security features and regular system updates are essential to maintain public trust in the digital payment system.
3. For Customers Who Have Not Yet Used QRIS and still rely on cash transactions are encouraged to start using QRIS as a digital payment method. QRIS offers fast and secure transactions with no additional fees for users. Adopting QRIS not only enhances convenience but also supports the national movement towards a cashless society.
4. Future Research is recommended to include additional variables such as subjective norms, trust, and user experience to gain a deeper understanding of the psychological factors that influence consumers' decisions in adopting QRIS. Moreover, future studies may consider comparing QRIS usage across different business sectors or geographic locations to provide a broader perspective on digital payment adoption behavior in Indonesia.

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