

TRUST AND SATISFACTION: THE HIDDEN DRIVERS OF QRIS ADOPTION AND LONG-TERM USE AMONG GENERATION X IN INDONESIA



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Abstract

This study aims to examine the key factors influencing the continuance use intention of QR code-based payment systems (QRIS) among Generation X consumers in Indonesia, addressing the need for sustainable digital payment adoption. By extending the Technology Acceptance Model (TAM) and the Expectation-Confirmation Theory (ECT), the research explores how perceived ease of use, perceived usefulness, trust, and satisfaction affect continued engagement with QRIS. A quantitative approach was employed, with data collected from 217 respondents who have used QRIS within the past three months. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to assess the relationships among the constructs, utilizing bootstrapping to determine the significance of the path coefficients. The analysis revealed that perceived ease of use significantly influences both perceived usefulness and user satisfaction, which in turn positively impacts trust. Interestingly, while trust was a significant predictor of continuance intention, satisfaction and perceived usefulness did not directly lead to continued usage, challenging traditional assumptions in the literature. This highlights the complex interplay of factors that drive continued engagement with QRIS. This research contributes to the digital payment literature by integrating perceived ease of use, perceived usefulness, trust, and satisfaction into a comprehensive model of continuance intention. It offers both theoretical insights and practical guidance for stakeholders in the rapidly evolving digital payment industry, particularly within the context of QRIS adoption, especially among Generation X in Indonesia.

Keywords: Technology Acceptance Model (TAM), Continuance Use Intention, Trust, Satisfaction, Digital Payments, QRIS

INTRODUCTION

Recent research indicates that consumers, particularly from older generational cohorts, are increasingly engaging with financial technologies that enhance transactional speed and offer tangible benefits such as promotional incentives and discounts (Kamal et al., 2023). The growth of digital payments, intensified by the COVID-19 crisis, has driven wider adoption of QR code systems in emerging markets (Anggraeni et al., 2023). In Indonesia, where digital financial services are evolving at an unprecedented pace, understanding the continuance intention of Generation X consumers is vital for maintaining digital payment momentum and achieving a seamless transition toward a more efficient, cashless society (Sriyono et al., 2023).

The decision to continue using QR code payments is influenced by several cognitive and affective constructs that reflect users' evaluation of the technology. Core variables—including perceived ease of use, perceived usefulness, satisfaction, and trust—have been thoroughly investigated using theoretical frameworks, particularly the Technology Acceptance Model (TAM) and the Expectation-Confirmation Theory (ECT) (Bergmann et al., 2023; Duong et al., 2024). These factors are particularly relevant in the Indonesian context, where digital literacy and mobile access vary widely across demographic segments.

Perceived ease of use plays a critical role in sustaining user interaction with fintech services; systems that are simple to learn and use tend to enhance user satisfaction, thereby strengthening their intention to continue usage (Burhanudin et al., 2023). Ease of navigation also builds familiarity and reduces friction in repeated transactions, making it a crucial determinant of long-term usage.

Perceived usefulness—referring to users' belief that a technology improves their task efficiency—is a crucial determinant of continuance intention. For Generation X, who navigate both work and personal responsibilities, the practicality and ease offered by QR payments serve as compelling motivators for continued use (Franque et al., 2022). In parallel, trust serves as a moderating variable that mitigates perceived risks related to data privacy and transaction security, both of which are pivotal in encouraging repeated use (Wen et al., 2021).

Despite the growing interest in mobile payment technologies, limited scholarly attention has been given to Generation X, especially within Southeast Asian markets. This demographic holds a unique position as a transitional cohort—technologically adaptable yet grounded in conventional financial habits (Jia et al., 2023). As such, their behavioral responses to fintech innovations like QR code systems warrant deeper exploration.

Accordingly, this research seeks to identify the determinants of continued use of QR code payment systems among Indonesian Generation X users by analyzing the interplay between perceived ease of use, perceived usefulness, satisfaction, and trust. This study enhances the theoretical understanding of digital payment adoption models while offering actionable insights for financial institutions and policymakers within the regional context.

REVIEW OF LITERATURE

Perceived Ease of Use

According to Nandru et al. (2023), effort expectancy is particularly important for the adoption of QRIS among marginalized groups, such as street vendors. This result is consistent with the work of Liébana-Cabanillas et al. (2015), who emphasize that ease of use has a direct influence on users' acceptance of QR code payments, indicating that intuitive

system interfaces foster greater user engagement. Widayat et al. (2023) further emphasize that consumer familiarity with digital transactions positively correlates with the intention to use such technologies in retail settings.

Various studies have highlighted that user satisfaction is positively influenced by perceived ease of use. Systems that are simple and intuitive tend to receive more favorable responses from users. Supporting this, Aditya and Ekyawan (2021) reported a significant association between ease of use perceptions and satisfaction levels in digital payment usage. For example, found a significant relationship between user perceptions of ease of use and their satisfaction with digital payment applications. Similarly, Tella and Olasina (2014) Emphasize that ease of use serves as a key determinant of user satisfaction, supporting the notion that users are more satisfied when a payment system is straightforward and effortless to operate. Handayati and Trisnawati (2023) also argue that enhanced user experiences, enabled by the perceived simplicity of a system, positively influence users' attitudes toward adopting technology and lead to increased satisfaction levels.

While users are more likely to trust mobile banking systems that are easy to use, Koenig-Lewis et al. (2010) did not find a direct effect of ease of use on adoption intention. Their findings indicated that perceived usefulness significantly affects mobile banking adoption, with ease of use having an indirect effect through overall user experience. Rahman et al. (2020) underscore the role of perceived privacy control in shaping users' trust in mobile banking, suggesting that security-related apprehensions may hinder service adoption, despite the study not specifically exploring the connection between ease of use and trust. In contrast, Özkan et al. (2010) emphasize the critical role of both perceived ease of use and perceived usefulness in the widespread adoption of e-payment systems. Zhang et al. (2018) validate the positive relationship among perceived ease of use, perceived usefulness, trust, and the intention to continue using mobile banking services, highlighting that ease of use plays a significant role in cultivating user trust.

H1: Perceived ease of use has positive effect on trust in QRIS usage.

H2: Perceived ease of use has positive effect on satisfaction with QRIS usage.

Perceived Usefulness

Djaniar et al. (2024) revealed that behavioral intention to adopt QR code payments is significantly influenced by perceived usefulness, trust, and ease of use. In line with this, Noer et al. (2023) noted that perceived usefulness contributes to more favorable user experiences, thereby encouraging continued usage. Furthermore, Djayapranata and Setyawan (2021) emphasize that perceived usefulness acts as a foundational element shaping other user decision-making factors in the adoption of QR payment systems.

There is a consistently recognized relationship between perceived usefulness and users' overall satisfaction with digital technologies. Sholihah and Ariyani (2023) observed that users who find payment platforms advantageous tend to report greater satisfaction, which supports continued usage. Similarly, Aditya and Ekyawan (2021) affirmed the positive impact of perceived usefulness on satisfaction levels. Beura et al. (2023) also emphasized that essential features—such as transaction speed, convenience, and functional efficiency—shape perceived usefulness and subsequently elevate user satisfaction. This view is reinforced by Nguyen et al. (2022), who demonstrated that strong perceptions of mobile banking utility are closely linked to higher satisfaction among consumers.

Research by Njenga and Ndlovu (2013) supports the idea that perceived benefits of mobile banking strengthen user trust in these platforms. Wessels and Drennan (2010) further demonstrate that individuals who perceive mobile banking as beneficial tend to be more inclined to adopt it, as perceived usefulness enhances their trust and confidence in the technology. While Alfani et al. (2023) and Rahman et al., (2020) explore related topics, the connection between perceived usefulness and trust is not explicitly examined in their study.

H3: Perceived usefulness has positive effect on trust in QRIS usage.

H4: Perceived usefulness has positive effect on satisfaction with QRIS usage.

H5: Perceived usefulness has positive effect on Continuance Use Intention of QRIS usage.

Satisfaction

Rudolf (2024) identified that greater perceptions of ease of use and usefulness contribute to increased user satisfaction, which subsequently affects the sustained utilization of QR payment systems. Rahayu and Aransyah (2023) similarly emphasized that user experience factors, such as efficiency and novelty, contribute significantly to overall satisfaction with QRIS. Additionally, a positive user experience can lead to increased trust, as Nawang and Ahd.Moess (2023) found that satisfaction directly influenced users' intentions to continue using QR payment methods.

A substantial body of research supports the idea that higher levels of satisfaction lead to greater continuance intention among users of financial technologies. Sholihah and Ariyani (2023) argue that user satisfaction is fundamental to fostering sustained engagement with digital payment services, highlighting the need for developers to maintain innovation and quality service. Halilović and Čičić (2013) revealed that satisfaction with information systems exerts a greater influence on users' continuance intention compared to perceived usefulness, a conclusion that is consistent with Bhattacharjee's research on online banking behavior. Sleiman et al. (2022) provide further evidence that satisfaction plays a pivotal role in shaping users' future intentions regarding mobile payment usage. Likewise, Purohit et al. (2022) indicate that continued use of mobile payment services is more likely when users find them advantageous and feel satisfied with the value they receive.

H6: Satisfaction has positive effect on Continuance Use Intention of QRIS usage.

Trust

Zhang and Kang (2019) illustrate that trust acts as a mediating factor between perceived usefulness and behavioral intention, highlighting its critical function in influencing users' readiness to engage with and adopt novel payment technologies. Trust fosters feelings of safety and assurance among users, as Ayuningtyas et al. (2024) noted that perceived risks associated with QR code payments could lead to hesitation unless users develop sufficient trust in the technology.

Kaewkitipong et al. (2022) demonstrate that trust, together with human-computer interaction factors, significantly influences users' continued use of mobile payment services, emphasizing the strong connection between trust and continuance intention. Similarly, Cao et al. (2018) apply trust transfer theory to show how trust built in online settings increases users' intention to persist with mobile payment services, positioning trust as a key mediator in shaping the user experience. Zhou et al. (2018) also support this notion, emphasizing trust's role in users' continuance intention but acknowledging that trust can have a complex relationship with satisfaction and may serve as a moderating factor rather than a straightforward antecedent. Additionally, Rabbani et al. (2023) highlight the crucial role of

trust, particularly in relation to security concerns within digital payment applications, although their focus is more on security issues than on the broader concept of continuance intention.

H7: Trust has positive effect on Continuance Use Intention of QRIS usage.

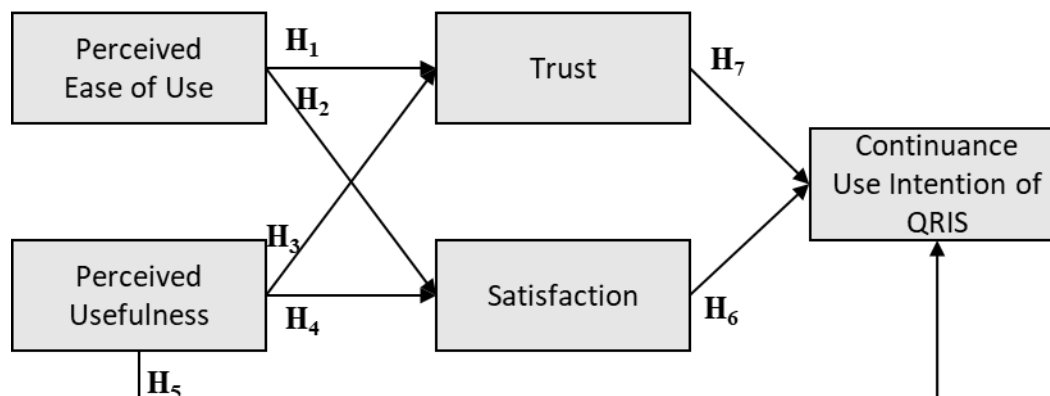


Figure 1
Research Framework Adopted from Bergmann et al. (2023)

RESEARCH METHOD

Measurement

This study adopts the framework proposed by Bergmann et al. (2023), using measurement items derived from previously validated constructs to examine the factors influencing the continuance intention of QRIS among Generation X in Indonesia. A quantitative methodology was applied, utilizing a structured questionnaire to assess several constructs, including perceived ease of use, perceived usefulness, satisfaction, trust, and their respective effects on continuance intention.

This study applied a 5-point Likert scale to measure participants' agreement levels, ranging from 1 (strongly disagree) to 5 (strongly agree). This measurement scale enables respondents to express varying degrees of agreement, allowing researchers to capture subtle differences in attitudes and perceptions (Joshi et al., 2015; Thomas et al., 2013). The 5-point scale has been widely recognized for its clarity, simplicity, and suitability in behavioral and social sciences research, offering an efficient structure for statistical analysis and interpretation (Rokeman and Roselidyawaty, 2024). A pre-test was performed to evaluate the clarity and comprehensibility of the instrument, with minor revisions made based on the feedback received.

The items were originally developed in Bahasa Indonesia to suit the local context and target respondents, who are Indonesian residents. No translation process was needed as the target population naturally communicates in the national language. Table 1 provides a comprehensive list of the constructs, indicators, and their corresponding sources. The constructs examined in this study and their measurement sources are outlined as follows. Perceived Usefulness (PU) and Perceived Ease of Use (PEU) were assessed based on the TAM framework by Davis (1989) and Venkatesh and Davis (2000), with five indicators each assessing the extent to which QRIS enhances transactional efficiency and ease. Satisfaction was assessed using four indicators reflecting user affective responses, drawn from Locke

(1976) and Bhattacharjee (2001). Trust (TRU) was evaluated through three items adapted from Patil et al. (2020) and Pal et al. (2020), assessing users' perceived security and reliability. Finally, Continuance Intention (CI) was measured with four items that refers to Alraimi et al. (2015) and (Halim et al. (2022)), evaluating the intention to continue using QRIS as a preferred digital payment method.

Table 1
Measurement of Items

No	Variable	Code	Indicator	Reference
1	Perceived Usefulness (PU)	PU1	QRIS enables me to conduct payment transactions faster.	Venkatesh and Davis (2000)
		PU2	QRIS makes payment transactions easier.	
		PU3	QRIS increases the effectiveness of my payment transactions.	
		PU4	QRIS shortens the time needed for making payments.	
		PU5	QRIS is very useful for my payment transactions.	
2	Perceived Ease of Use (PEU)	PEU1	I find QRIS easy to learn as a payment tool.	Venkatesh and Davis (2000)
		PEU2	I find QRIS easy to use.	
		PEU3	Using QRIS for transactions does not require a lot of effort.	
		PEU4	QRIS as a payment method is clear and understandable.	
		PEU5	I feel payment transactions can be done easily using QRIS.	
3	Satisfaction (SAT)	SAT1	QRIS functions well and I feel satisfied with the service.	Bhattacharjee (2001a)
		SAT2	QRIS makes my transactions more practical, and I feel happy about it.	
		SAT3	QRIS fulfills my needs well, and I am satisfied without complaints.	
		SAT4	My experience using QRIS was excellent and I feel very pleased with the result.	
4	Trust (TRU)	TRU1	I continue using QRIS because it meets my expectations.	Pal et al. (2020); Patil et al. (2020)
		TRU2	I continue using QRIS because my needs are fulfilled by the QRIS provider.	
		TRU3	I continue using QRIS because the service provider guarantees the reliability of my transactions.	
5	Continuance Intention (CI)	CI1	I intend to continue using QRIS as a payment method in the future.	Alraimi et al. (2015); Halim et al. (2022)
		CI2	I will continue using QRIS as my payment method going forward.	

No	Variable	Code	Indicator	Reference
		CI3	I highly recommend others to use QRIS as a payment method.	
		CI4	I will continue using QRIS just as I do now.	

Sample and Data Collection

Since the total population of QRIS users in Indonesia is not publicly available, non-probability sampling was used, with purposive sampling chosen to select respondents who met the criteria. Respondents were eligible if they had used QRIS as a payment method within the last three months and were Indonesian residents among Generation X (1965-1980). Data were gathered through an online survey via Google Forms, conducted from December 2024 until the desired sample size was reached. In accordance with the recommendations of Kock and Hadaya (2018), the minimum sample size should be ten times the number of measurement indicators; with 21 indicators in this study, the required eligible sample size was 105-210 respondents.

The survey link was distributed through multiple social media platforms, including WhatsApp, Instagram, X, LinkedIn, Facebook, and TikTok. Convenience sampling was used to ensure sufficient participation across different demographic groups.

RESULTS AND DISCUSSION

Prior to the main analysis, initial tests for validity and reliability were performed to confirm the robustness of the measurement model. A total of 217 respondents participated in the survey, all of whom satisfied the eligibility criteria defined for the study. The sample was carefully selected to ensure compliance with the predefined inclusion criteria. Prior to completing the demographic section, respondents underwent an initial screening to confirm their suitability for the research profile, which included being residents of Indonesia, Generation X, and having used QRIS as a payment method within the past three months. Table 2 provides a summary of the initial screening results. Among the participants, 53.9% reported using QRIS as their primary payment method almost always, 32.7% used it occasionally when debit/credit cards were unavailable, and 13.4% used it rarely. Regarding the frequency of QRIS usage in the past week, 40.6% of participants used it less than 5 times, 24.0% used it between 5 and 10 times, 17.5% used it between 10 and 15 times, and 18.0% used it more than 15 times. In terms of platform preferences for QRIS payments, mobile banking was the most commonly used channel at 65.4%, followed by e-wallets at 34.1%, and digital banks at 21.2%.

Table 2
Screening Questions

No	Screening Question	Option	Frequency	%
1	Primary Use of QRIS	Rarely	29	13,4%
		Occasionally, when debit/credit card is unavailable	71	32,7%
		Yes, almost always	117	53,9%

2	Usage Frequency in Past Week	< 5 times	88	40,6%
		5–10 times	52	24,0%
		10–15 times	38	17,5%
		> 15 times	39	18,0%
3	Most Frequently Used Platform	Mobile Banking	142	65,4%
		Digital Bank	46	21,2%
		E-Wallet	74	34,1%

Following the screening process, participants were requested to complete a demographic questionnaire, which included inquiries regarding their gender, marital status, occupation, highest level of education, residence, average monthly income, and monthly expenses.

Table 3
Demographics of Respondents

Category	Detail	Frequency	%
Gender	Male	124	57,1%
	Female	93	42,9%
Marital Status	Single	14	6,5%
	Married	199	91,7%
	Previously Married	4	1,8%
Occupation	Housewife	16	7,4%
	Professional	1	0,5%
	Employee	152	70,0%
	Entrepreneur	42	19,4%
	Retired	1	0,5%
	Freelancer	5	2,3%
Education Level	High School or Below	51	23,5%
	Bachelor/Diploma	129	59,4%
	Master's Degree	34	15,7%
	Doctoral Degree	3	1,4%
Region	Greater Jakarta (Jabodetabek)	74	34,1%
	Java (excluding Jabodetabek)	40	18,4%
	Sumatra	36	16,6%
	Kalimantan	34	15,7%
	Bali–Nusa Tenggara	32	14,7%
	Sulawesi–Maluku	1	0,5%
	Papua	0	0,0%

Category	Detail	Frequency	%
Monthly Income	< IDR 1 million	3	1,4%
	IDR 1 Mil – < IDR 5 Mil	65	30,0%
	IDR 5 Mil – < IDR 10 Mil	61	28,1%
	IDR 10 Mil – < IDR 15 Mil	23	10,6%
	IDR 15 Mil – < IDR 20 Mil	25	11,5%
	IDR 20 Mil – < IDR 25 Mil	18	8,3%
	IDR 25 Mil – < IDR 50 Mil	17	7,8%
	> IDR 50 Mil	5	2,3%
Monthly Spending	< IDR 1 Mil	16	7,4%
	IDR 1 Mil – < IDR 5 Mil	99	45,6%
	IDR 5 Mil – < IDR 10 Mil	60	27,6%
	IDR 10 Mil – < IDR 15 Mil	27	12,4%
	IDR 15 Mil – < IDR 20 Mil	8	3,7%
	IDR 20 Mil – < IDR 25 Mil	6	2,8%
	IDR 25 Mil – < IDR 50 Mil	1	0,5%

The respondent composition was predominantly male (57.1%), with a significant portion from married individuals (91.7%). In terms of occupation, the majority of respondents were employed (70.0%), followed by entrepreneurs (19.4%). Education-wise, the largest group held a bachelor's degree or diploma (59.4%). Geographically, most respondents were from the Greater Jakarta area (34.1%), followed by participants from Java (excluding Jabodetabek) at 18.4%.

Income distribution showed that a large portion of respondents earned between IDR 1 million and IDR 5 million monthly (30.0%), while monthly spending was mostly concentrated in the range of IDR 1 million to IDR 5 million (45.6%). The data reflects a varied distribution across different income and spending brackets, with a smaller proportion in higher income and expenditure ranges.

A key evaluation in the measurement model validation involved assessing indicator reliability by examining their outer loading values. All indicators showed loading scores exceeding the 0.70 threshold, confirming their statistical reliability and suitability for further analysis, especially for evaluating internal consistency reliability. To further assess the internal consistency of each construct, two important metrics were used: Cronbach's Alpha and Composite Reliability (pc). The results of these reliability tests for all constructs are presented in Table 4.

Table 4
Reliability Test

Variable	AVE	Cronbach's Alpha	Composite Reliability	Result
Perceived Usefulness	0,752	0,917	0,921	Valid & Reliable
Perceived Ease of use	0,706	0,896	0,903	Valid & Reliable

Satisfaction	0,808	0,921	0,921	Valid & Reliable
Trust	0,874	0,928	0,929	Valid & Reliable
Continuance Use Intention	0,564	0,761	0,787	Valid & Reliable

As presented in Table 4, the results of the data analysis show that all constructs had Average Variance Extracted (AVE) values above the recommended threshold of 0.50. Additionally, all constructs exhibited Cronbach's Alpha and Composite Reliability values surpassing the minimum acceptable threshold of 0.70 (Hair et al., 2019). These results confirm that the criteria for convergent validity have been fulfilled and that the measurement model displays adequate reliability. Consequently, the analysis can now proceed to the evaluation of discriminant validity.

Table 5
HTMT Results

	CI	PEU	PU	SAT	TRU
CI					
PEU	0,110				
PU	0,086	0,830			
SAT	0,063	0,849	0,840		
TRU	0,117	0,723	0,732	0,848	

Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT), with all values falling below the 0.90 threshold (Henseler et al., 2015), confirming that each construct is empirically distinct and valid.

Hypothesis Testing

Hypothesis testing was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4, utilizing a bootstrapping method with 5,000 resamples to assess the significance of the path coefficients. A one-tailed test was applied with a 5% significance level ($t\text{-value} > 1.96$ and $p\text{-value} < 0.05$), in accordance with the guidelines provided by Hair and Alamer (2022). As shown in Table 6, several variables exhibited significant relationships.

Table 6
Path Coefficient Results

Hypothesis	Path	Original Sample (β)	T-Statistic	P-Value	Conclusion
H1	PEU -> TRU	0.375	4.574	0,000	Supported
H2	PEU -> SAT	0.482	7.689	0,000	Supported
H3	PU -> TRU	0.390	4.821	0,000	Supported
H4	PU -> SAT	0.409	5.780	0,000	Supported
H5	PU -> CI	-0.037	0,220	0,826	Not Supported
H6	SAT -> CI	-0.215	1.121	0,262	Not Supported
H7	TRU -> CI	0.288	2.454	0,014	Supported

The hypothesis testing results presented in this study offer valuable insights into the factors influencing the continuance intention to use QRIS in digital payments, shedding light on the intricate relationships between perceived ease of use (PEU), perceived usefulness (PU), trust (TRU), satisfaction (SAT), and continuance intention (CI).

A key finding from this study is the strong and the significant relationship between perceived ease of use and trust ($H1: \beta = 0.375, t = 4.574, p < 0.001$) further highlights the importance of a seamless user experience in fostering a trustful relationship between users and QRIS. Alzaidi and Agag (2022) argue that perceived ease of use is a crucial factor in building customer trust, noting that when users find a system easy to navigate, their confidence in its reliability and security grows. Similarly, Faturohman et al. (2021) emphasize that perceived ease of use plays a significant role in fostering trust by mitigating perceived risks associated with technology adoption. In line with these perspectives, Nguyen (2020) highlights the importance of user experience, asserting that systems perceived as user-friendly promote a sense of security and trust, which in turn encourages greater engagement with digital payment methods.

Moreover, perceived ease of use positively impacts user satisfaction ($\beta = 0.482, t = 7.689, p < 0.001$), reinforcing the notion that improving ease of use enhances user satisfaction and supports continued usage of QR payment systems. Moreover, findings from Patil et al. (2020) further emphasize that constructs like effort expectancy, similar to perceived ease of use, predict positive user attitudes toward mobile payment systems, thereby promoting the continued use of QRIS in Indonesia.

Additionally, the results reveal a significant relationship between perceived usefulness and trust, with a β of 0.390 and a t-value of 4.821 ($p < 0.001$). This aligns with Franque et al. (2021), who highlighted the critical role of perceived usefulness in building trust, suggesting that when users see the benefits of QR payment systems, their trust in the technology increases.

Interestingly, the analysis indicates that perceived usefulness is significantly linked to user satisfaction, with a standardized β of 0.409 and a t-value of 5.780 ($p < 0.001$). This finding supports the conclusions of Wilson et al., (2021), who observed that perceived usefulness has a strong positive effect on customer satisfaction, serving as a key factor in creating a fulfilling user experience.

The hypothesis suggesting that perceived usefulness (PU) significantly influences the continuance use intention (CI) for QR payments among Generation X in Indonesia was not supported by the findings of this study. The analysis revealed a path coefficient of $\beta = -0.037$, a t-value of 0.220, and a p-value of 0.826, indicating that perceived usefulness does not have a statistically significant effect on users' intention to continue using QR payments. This result aligns with a body of research that presents mixed views on the role of perceived usefulness in sustaining technology usage. While some studies highlight the strong influence of perceived usefulness in driving continuance intention in mobile payment systems (Hewawasam et al., 2023; Laksamana et al., 2022), others suggest that its impact may be weakened when moderated by other factors, such as trust and user satisfaction (Franque et al., 2021; Ifada and Abidin, 2023; Santosa et al., 2021).

Moreover, the importance of factors like perceived ease of use and enjoyment in influencing user behavior has been emphasized in several studies (Musyaffi et al., 2021;

Wardhani et al., 2023), suggesting that these factors may have a more significant role in shaping users' engagement with QR payment systems.

Another surprising finding emerged in the relationship between satisfaction and continuance intention (H6: $\beta = -0.215$, $t = 1.121$, $p = 0.262$), where satisfaction alone did not significantly predict users' intention to continue using the platform. This negative relationship is surprising, as previous studies have typically found a positive correlation between satisfaction and continuance intention (Sreelakshmi and Prathap, 2020). The findings suggest that even though users report high satisfaction levels, this does not necessarily lead to a stronger intention to continue using QR payment systems. The discrepancy between satisfaction and continuance intention calls for further research, particularly to examine potential moderating factors that could influence this relationship among Generation X users in Indonesia and suggests that additional constructs—such as trust—are likely necessary to reinforce the intention to maintain engagement with QRIS.

The most significant finding from the analysis is the substantial impact of trust on continuance intention (H7: $\beta = 0.288$, $t = 2.454$, $p = 0.014$). This result highlights the essential role trust plays in users' decisions to continue using QR payment systems, particularly among Generation X in Indonesia. Trust has long been recognized as a crucial factor in technology adoption and sustained use, as noted by Ouimet et al. (2020), who identify trust as a key driver of patients' intentions to continue using teleconsultation services after crises. Similarly, Kumar et al. (2018) emphasize that trust, along with factors such as perceived security, plays a significant role in predicting the continuance intention towards mobile wallets, further reinforcing the relationship between trust and ongoing usage.

Discussions

This study offers valuable insights into the factors influencing the continued use of QRIS among Generation X in Indonesia. The findings highlight the critical role that trust plays in shaping the decision of Generation X users to continue using QR payment systems. Trust has long been recognized as a fundamental determinant in technology adoption and sustained use (Kumar et al., 2018; Ouimet et al., 2020). For Generation X, who may have more traditional financial habits, the assurance of reliability and security is paramount for encouraging long-term engagement with digital payment systems. The importance of trust in fostering continued use aligns with the notion that, for this demographic, the perceived safety and reliability of a payment system can significantly impact their willingness to rely on it for everyday transactions.

Additionally, perceived ease of use has a strong influence on user satisfaction and trust, especially among Generation X users, who may value systems that are easy to navigate and do not require significant effort to adopt. For this generation, who may not be as digitally native as younger cohorts, a seamless and intuitive user experience is essential for maintaining engagement. As highlighted in the study, when QRIS is perceived as easy to use, it not only enhances user satisfaction but also builds trust, leading to higher levels of continued usage. This suggests that, for Generation X, the ease with which they can use the technology contributes significantly to their confidence in it, further reinforcing the importance of user-friendly interfaces and straightforward transactions (Alzaidi and Agag, 2022; Faturohman et al., 2021; NGUYEN, 2020).

Interestingly, perceived usefulness, while traditionally seen as a key driver of technology adoption, did not directly influence continuance intention in this study. This

finding is particularly relevant for Generation X users, who may prioritize ease of use and trust over perceived benefits in the case of QRIS adoption. Despite recognizing the usefulness of QRIS, factors such as security, ease of use, and overall user experience seem to play a more significant role in shaping their decision to continue using the system (Franque et al., 2021; Ifada and Abidin, 2023). This suggests that for Generation X, the perceived value of the system must be reinforced by factors that build trust and reduce perceived risks associated with digital payments.

Moreover, satisfaction, despite being an important aspect of user experience, did not directly lead to a stronger intention to continue using QRIS. This unexpected finding suggests that satisfaction alone is not enough to drive sustained engagement among Generation X users. It points to the complexity of their behavior, where other factors—such as trust and security concerns—may have a stronger influence on their long-term engagement with QRIS. Generation X may be more influenced by the reassurance that their financial data is secure and that the system is reliable, rather than simply being satisfied with the technology itself (Sreelakshmi and Prathap, 2020; Susanto et al., 2016).

These findings highlight the intricate interplay of perceived ease of use, trust, satisfaction, and perceived usefulness in shaping the continuance intention of Generation X users. The results suggest that for this demographic, trust and a seamless user experience are paramount in encouraging long-term use of QRIS, while the role of perceived usefulness may be less impactful than traditionally assumed. Future research should delve deeper into the unique factors that influence the engagement of Generation X with digital payment systems, particularly in the context of emerging markets like Indonesia, where digital literacy and mobile access vary across different age groups (Laksamana et al., 2022; Santosa et al., 2021).

CONCLUSION

This study provides insights into the factors influencing the adoption of QRIS (Quick Response Code Indonesian Standard) among Generation X users in Indonesia. By integrating key constructs from technology acceptance theories—such as trust, perceived ease of use, and attitude—this research identifies critical drivers that influence user behavior and offers practical implications for managers and stakeholders.

One of the main findings is that trust plays a vital role in shaping users' perception of the system's usefulness and their overall attitude toward using QRIS. However, trust alone does not directly lead to purchase intention, indicating the need for additional support mechanisms. Perceived ease of use also emerged as a key factor, significantly affecting both perceived usefulness and user satisfaction. These results suggest that designing a user-friendly interface and ensuring system transparency are essential for increasing engagement, particularly among Generation X, who may have lower digital literacy compared to younger generations.

The study also highlights that satisfaction alone does not guarantee continued usage, and should be reinforced by continuous improvements in system performance and user experience. Marketing strategies should focus more on security and usability, rather than just emphasizing usefulness. Stakeholders are advised to implement regular feedback systems and community-based engagement strategies, such as peer referral incentives, to enhance long-term usage intentions.

Collaborations with local businesses and influencers can further strengthen QRIS credibility and expand its reach. These partnerships help build a trusted network, which is crucial in the competitive digital payment landscape.

Despite its contributions, this study has some limitations. It focuses only on Generation X in Indonesia, so the findings may not apply to other demographics or regions. The data is based on self-reported responses, which may introduce bias. Additionally, the study did not fully explore external factors such as income level, access to technology, or digital literacy programs, which could also affect payment behaviors.

For future research, it is recommended to investigate how QRIS adoption differs across age groups, especially between Generation X and younger generations like Millennials or Gen Z. Studies should also consider the impact of economic conditions, technological changes, and digital education programs on user behavior. Longitudinal studies tracking user adaptation over time and comparative studies across different regions would provide deeper insights and support the development of targeted marketing strategies.

In conclusion, improving trust, enhancing ease of use, and building community support are key to increasing QRIS adoption. Continuous research and adaptive strategies are essential to meet the evolving needs of users in Indonesia's dynamic digital payment environment.

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