THE IMPACT OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND TRUST ON USER'S INTENTION TO USE QRIS ON BCA MOBILE IN SURABAYA

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Abstract

This study is based on technological advancement that have brought significant changes and contributions to various sectors, including finance. One such development is the adoption of financial technology, which integrates finance and technology to enhance efficiency and convenience for users. This research employs a quantitative method with an associative approach. The sampling technique used is purposive sampling, with a total of 150 respondents. Data were analyzed using the PLS-SEM (Partial Least Squares Structural Equation Modeling) method with the help of SmartPLS version 4.0.9.9. The results show that perceived ease of use has no significant effect on usage intention. Meanwhile, perceived usefulness and trust have a significant effect on the intention to use the QRIS feature in the BCA Mobile application in Surabaya.

Keywords: Perceived Ease of Use, Perceived Usefulness, Trust, Intention to Use, QRIS, BCA Mobile

INTRODUCTION

The rapid development of digital technology has brought significant changes across various sectors, especially in the financial industry through the emergence of financial technology (fintech). This innovation has transformed the way people access financial services and conduct payment transactions (Rangkuti, 2021).

One of the most popular trends is the use of mobile banking, with a survey by IDN Research Institute showing that around 60% of people have shifted to using mobile banking services, while others rely on e-wallets for their transactions. In Indonesia, BCA Mobile is one of the most favored mobile banking applications, chosen by approximately 40% of respondents due to its comprehensive features, ease of use, and security. Other popular mobile banking apps include BRImo and Livin by Mandiri, which also have significant user bases (Goodstats.id, 2024).

To support the convenience of digital payments, Bank Indonesia and the Indonesian Payment System Association (ASPI) developed QRIS (Quick Response Code Indonesian Standard). QRIS integrates various QR codes from multiple payment service providers, which were previously scattered and diverse, into a single national standard. This integration allows merchants to use just one QR code to accept payments from different services, thus improving transaction efficiency and convenience (Sabila, 2023).

To better understand the factors influencing the intention to use technologies like QRIS on the BCA Mobile application, the Technology Acceptance Model (TAM) introduced by Davis (1989) serves as the main theoretical foundation.

TAM explains technology acceptance through two main constructs: Perceived Ease of Use and Perceived Usefulness. However, considering the importance of trust in digital interactions, this study also adopts the trust variable from other theories outside of TAM. Trust reflects users' belief in the integrity and reliability of the service, which is believed to enhance their intention and effectiveness in using the technology (Kumala et al., 2020).

REVIEW OF LITERATURE

Technology Acceptance Model (TAM)

TAM, introduced by Fred Davis (1989), explains how individuals' beliefs, behaviors, and needs relate to the ease and benefits of using information systems. It highlights two main factors: perceived ease of use and perceived usefulness, which influence one's intention to use technology (Debora & Widiati, 2023).

Further research often adds other variables to strengthen the model according to specific contexts (Nugroho, 2024).

Financial Technology

Fintech refers to an emerging industry combining innovative financial services with advanced technology to transform traditional financial models (Wanda, 2023). It represents how technology drives new financial solutions.

In Indonesia, fintech quickly impacts society by simplifying financial activities such as payments, fund transfers, and fundraising, making the financial system more efficient and effective (Ariati et al., 2023).

Perceived Ease of Use

Perceived ease of use means an individual believes they can use a technology or system without much effort (Davis, 1989). It includes how easy it is to learn, understand, use, and operate smoothly (Kumala et al., 2020).

Indicators for this include easy to learn, easy to understand, easy to use, and effortless (Kurnia & Tandijaya, 2023).

Perceived Usefulness

Perceived usefulness is the user's belief that a technology improves their work performance and productivity (Kim & Davis, 1989). If a system is seen as helpful, people are more likely to use it (Kurnia & Tandijaya, 2023).

Common indicators are working faster, being useful, effective, improving performance, and making tasks easier (Kurnia & Tandijaya, 2023).

Trust

Trust is defined as an individual's willingness to be vulnerable to another party despite the potential risks. In technology adoption, trust is crucial from the beginning because users need assurance that the system is reliable and secure (Kumala et al., 2020). Building trust helps users feel confident in the technology, reducing uncertainty and encouraging usage.

Trust has three key dimensions: ability (competence of the system or provider), integrity (honesty and fairness), and goodwill (benevolent intentions) (Suh & Han, 2002; Kurnia & Tandijaya, 2023).

Intention to Use

Intention to use reflects the degree to which a person plans or is motivated to use a particular technology or system. It indicates the likelihood of actual usage and is driven by the user's goals or desires (Davis, 1989; Kurnia & Tandijaya, 2023).

Key indicators of intention include the willingness to use the system, the frequency of use, and the willingness to recommend it to others, showing strong behavioral intention (Lai & Li, 2005; Kurnia & Tandijaya, 2023).

RESEARCH METHOD

This study employs an associative research type with a quantitative approach. Associative research, according to Sugiyono (2017), aims to determine the relationship between two or more variables.

The quantitative approach is suitable because this research involves collecting and processing numerical data through questionnaires. The results are analyzed using SmartPLS version 4.0.9.9 to examine the relationships among variables.

Sampling Strategy

A sample is a portion of the population considered representative of the whole. This study uses non-probability sampling with a purposive sampling technique, where participants are selected based on specific criteria determined by the researcher (Priadana & Sunarsi, 2021:160).

The sample size follows Hair et al. (2014), who recommend a minimum of 100 to 150 respondents for SEM-PLS analysis. Considering the number of constructs, indicators, and model complexity, this study includes 150 respondents.

Questionnaire Structure

The measurement scale used in this study is the Likert scale, which is commonly applied to assess individuals' attitudes, opinions, or perceptions toward social phenomena (Sugiyono, 2017).

Indicators are used as the basis for designing questionnaire items, in the form of statements or questions. The questionnaire applies a Likert scale with five response options: strongly agree, agree, neutral, disagree, and strongly disagree. Each item is scored from 1 to 5 to reflect the respondent's level of agreement.

Justification for PLS

This study applies PLS-SEM (Partial Least Squares Structural Equation Modeling) because it fits well with models that have many variables and indicators. PLS-SEM is particularly helpful for research that focuses on predicting variable relationships and where the data may not follow a normal distribution.

It is also suitable for research with a moderate sample size, like this study which involves 150 respondents. Moreover, PLS-SEM allows researchers to test both indicator validity (measurement model) and hypothesis relationships (structural model) at the same time. For these reasons, PLS-SEM is considered appropriate and effective for analyzing the data in this study.

Measurement Validity and Reliability

This study tested the measurement model's validity and reliability. Convergent validity was confirmed through AVE and outer loading values that met the standard thresholds, while discriminant validity was evaluated using cross loading to ensure indicators were distinct across constructs. For reliability, Cronbach's Alpha and Composite Reliability values above 0.7 indicated good internal consistency. These results show that the questionnaire is both accurate and consistent in measuring the intended variables.

Structural Model Assessment and Hypothesis Testing

The structural model was assessed using R-square (R^2), path coefficients, and bootstrapping for hypothesis testing. The R-square value shows how much the independent variables explain the variance in the dependent variable, with higher values indicating better explanatory power. Path coefficients show the strength and direction of the relationships between variables. To test the hypotheses, the bootstrapping method was used to generate t-statistics and p-values. A path is considered significant if the t-value is above 1.96 and the p-value is below 0.05, meaning the relationship between variables is statistically supported.

RESULTS AND DISCUSSION

Respondent Profile

Table 1
Descriptive Analysis of Respondents and Variables

Category	Variable	Frequency	Percentage
Gender	Male	57	38%
	Female	93	62%
	Total	150	100%
Age	17 – 21	40	26,67%
	22 – 26	68	45,3%
	27 – 31	17	11,3%
	> 31	25	16,67%

	Total	150	100%

Source: Primary Data, 2025

The data reveals that a significant majority of respondents who use the QRIS feature on the BCA Mobile application in Surabaya are female, with 93 individuals representing 62% of the total sample. Meanwhile, male respondents account for 57 individuals or 38%. This indicates that women tend to use the QRIS service more frequently than men within this context.

In terms of age distribution, the highest number of users falls within the 22–26 age group, comprising 45.3% of the total respondents. This is followed by the 17–21 age group at 26.67%, the over-31 age group at 16.67%, and lastly, the 27–31 age group at 11.3%. These figures suggest that QRIS usage on the BCA Mobile app is most prevalent among young adults, particularly those in their early to mid-twenties.

This demographic insight is valuable for understanding user behavior and could help in shaping marketing or promotional strategies. Specifically, efforts to increase user engagement and adoption might benefit from targeting young female consumers, who appear to be the primary users of this service in Surabaya.

Table 2
Descriptive Analysis of Variables

Variable	Code	Item	Mean
Perceived Ease Of Use	PEOU1	Used because it's easy to learn	4.6
	PEOU2	Easily learn the features	4.34
	PEOU3	Understand how to use it	4.36
	PEOU4	Understand the services	4.4
	PEOU5	Easy transactions	4.57
	PEOU6	The app and service are easy to use	4.3
Perceived Usefulness	PU1	Fast payment transactions	4.26
	PU2	Speeds up the work	4.28
	PU3	Useful for online transactions	4.38
	PU4	Supports transaction needs	4.28
	PU5	Effective payment transactions	4.34
	PU6	Smoothens transactions	4.26
	PU7	Makes usage easier	4.39
	PU8	Improves transactions performance easily	4.26
Trust	T1	Confident it can be relied on	4.22
	T2	Confident it is used properly & trustworthy	4.24
	T3	Confident that information will't be leaked	4.05
	T4	Trusted service provider	4.19
	T5	Helpful customer service	4.24
	T6	Confident it prioritizes user trust	4.26
Intention To Use	Y1	Will use it in the future	4.32
	Y2	Interested in using it again	4.32
	Y3	Confident it will be used regularly	4.16
	Y4	Interested in choosing for transactions	4.2
	Y5	Will recommend it to others	4.19
	Y6	Will share the experience with others	4.24

Source: Primary Data, 2025

The results of the study show that perceived ease of use (X1) received the highest average score (mean = 4.43), indicating that most respondents agree that the QRIS BCA service is easy to use and operate. However, despite this high perception, the hypothesis testing reveals that perceived ease of use does not have a significant influence on the intention to use. This suggests that while users appreciate the simplicity of the system, ease alone is not a determining factor in their decision to adopt or continue using QRIS BCA.

On the other hand, perceived usefulness (X2) shows a high mean value (mean = 4.31) and is found to have a significant positive effect on intention to use. This indicates that users are more likely to adopt the service when they perceive it as beneficial and effective in facilitating their transactions.

Trust (X3), with a mean of 4.20, also demonstrates a significant influence on intention to use. Although slightly lower in average perception compared to the other variables, trust plays a crucial role in shaping user behavior, especially in the context of digital financial services where security and reliability are key concerns.

The dependent variable, intention to use (Y), scored a relatively high average (mean = 4.24), showing that respondents generally have a strong willingness to use QRIS BCA. This intention is mainly driven by perceived usefulness and trust, rather than ease of use alone.

In summary, the findings emphasize that while users find QRIS BCA easy to use, their actual intention to use the service is more strongly influenced by how useful they perceive it to be and the level of trust they place in it.

Data Analysis

Data analysis is a procedure used to process and evaluate the collected data. In this study, the researcher employed a quantitative analysis approach, which involves handling a large amount of data that is subsequently classified and interpreted numerically (Jaya, 2020:208). Specifically, the researcher utilized the Partial Least Squares (PLS) analysis model, supported by the SmartPLS software version 4.0.9.9. PLS is a statistical technique designed to predict complex models that include multiple and potentially collinear variables. SmartPLS facilitates the analysis of relationships among constructs and the validation of research hypotheses by examining the associations between latent variables.

The PLS analysis model consists of two main components: the Outer Model (also known as the measurement model) and the Inner Model (or the structural model). The Outer Model evaluates the reliability and validity of the indicators used to measure each latent variable through tests such as convergent and discriminant validity, as well as reliability tests. On the other hand, the Inner Model assesses the structural relationships between constructs, including the coefficient of determination (R^2) and path coefficients, which are used to test the proposed hypotheses and explain the strength and direction of the relationships between variables (Priadana & Sunarsi, 2021:60).

By using this analytical approach, the researcher aimed to obtain a comprehensive understanding of how the constructs are interconnected and to determine the extent to which the independent variables influence the dependent variable.

Outer Model Evaluation or Measurement Model

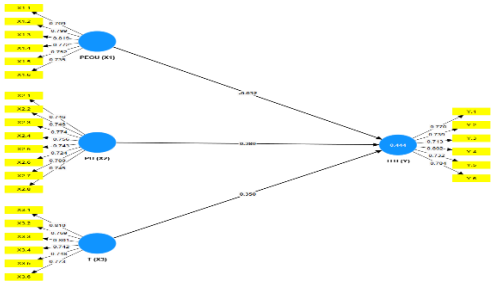

Figure 1
Outer Model

Validity Test

Convergent Validity

Table 3
Outer Loading Value

	PEOU (X1)	PU (X2)	T (X3)	ITU (Y)
X1.1	0.709			
X1.2	0.799			
X1.3	0.819			
X1.4	0.772			
X1.5	0.752			
X1.6	0.735			
X2.1		0.746		
X2.2		0.746		
X2.3		0.774		
X2.4		0.756		
X2.5		0.743		
X2.6		0.724		
X2.7		0.780		
X2.8		0.745		
X3.1			0.810	
X3.2			0.769	
X3.3			0.801	
X3.4			0.742	
X3.5			0.748	
X3.6			0.773	
Y.1				0.770
Y.2				0.739
Y.3				0.713
Y.4				0.802
Y.5				0.732
Y.6				0.784

Source: Primary Data, 2025

Convergent validity testing is conducted to evaluate the degree of correlation among indicators that are intended to measure the same construct or variable. This type of validity is considered satisfactory when the Average Variance Extracted (AVE) value is at least 0.5 and the outer loading values of the indicators are at least 0.7 (Hair et al., 2021:78). The purpose of this validity test is to assess how well the respondents understand the constructs being measured and to ensure that the indicators accurately reflect the theoretical variables they are intended to capture.

Based on the results of the convergent validity test in this study, all indicator items for each variable were declared valid. This is because they all achieved outer loading values greater than 0.7, which meets the recommended threshold. These results indicate that the indicators used in the model effectively measure the intended latent constructs, ensuring that the measurement model has strong internal consistency and construct validity.

Table 4
AVE

Discriminant Validity	AVE	Description
PEOU	0.586	Valid
PU	0.565	Valid
T	0.600	Valid
ITU	0.574	Valid

Source: Primary Data: 2025

The AVE value represents the average amount of variance that a latent variable explains in its indicators relative to the amount due to measurement error. In simpler terms, it reflects the level to which a construct accounts for the variance of its associated indicators. An AVE score above 0.5 indicates that more than half of the variance in the indicators is captured by the construct, which is an acceptable level of convergent validity.

In this study, the results of the convergent validity test show that all indicator items across all variables are valid, as each has an outer loading value above 0.7. Furthermore, the AVE values for each construct also exceed the minimum threshold of 0.5, confirming that the measurement model possesses strong convergent validity. This means the constructs are well represented by their indicators and that the indicators accurately reflect the underlying variables being measured.

The next step in the validity assessment is the discriminant validity test. This test is used to evaluate the extent to which a construct is truly distinct from other constructs within the model. In other words, discriminant validity ensures that each variable measures a unique concept that is not represented by other constructs in the structural model. Discriminant validity is considered acceptable when the cross-loading value of each indicator is higher for its associated construct than for any other constructs in the model (Hair et al., 2021).

This means that an indicator should correlate more strongly with the construct it is intended to measure than with any other latent variables, confirming that the constructs are empirically distinct. This step is essential in validating the measurement model because it confirms that the indicators are not only measuring the correct construct (convergent validity) but also not measuring unrelated constructs, thereby reducing the risk of multicollinearity and improving the overall precision of the model, with the following results for each indicator:

Table 5

Cross Loading

	PEOU (X1)	PU (X2)	T (X3)	ITU (Y)
X1.1	0.709	0.675	0.530	0.318
X1.2	0.799	0.663	0.567	0.510
X1.3	0.819	0.647	0.596	0.437
X1.4	0.772	0.603	0.546	0.446
X1.5	0.752	0.603	0.524	0.276
X1.6	0.735	0.622	0.520	0.377
X2.1	0.646	0.746	0.657	0.546
X2.2	0.621	0.746	0.615	0.521
X2.3	0.603	0.774	0.636	0.497
X2.4	0.589	0.756	0.627	0.417
X2.5	0.579	0.743	0.602	0.454
X2.6	0.637	0.724	0.544	0.419
X2.7	0.635	0.780	0.563	0.472
X2.8	0.661	0.745	0.535	0.449
X3.1	0.615	0.675	0.810	0.562
X3.2	0.547	0.618	0.769	0.454
X3.3	0.598	0.624	0.801	0.470
X3.4	0.540	0.543	0.742	0.422
X3.5	0.469	0.563	0.748	0.476
X3.6	0.548	0.663	0.773	0.524
Y.1	0.356	0.470	0.479	0.770
Y.2	0.425	0.478	0.483	0.739
Y.3	0.388	0.432	0.466	0.713
Y.4	0.423	0.524	0.528	0.802
Y.5	0.440	0.471	0.431	0.732
Y.6	0.391	0.495	0.472	0.784

Source: Primary Data, 2025

Based on the results of the discriminant validity test presented in the table above, all four constructs used in this study—Perceived Ease of Use, Perceived Usefulness, Trust, and Intention to Use—are confirmed to be valid. This conclusion is drawn from the fact that each indicator demonstrates a higher cross-loading value on its corresponding construct compared to its loadings on other constructs. This finding indicates that each indicator uniquely represents its intended variable and does not overlap significantly with other constructs in the model. Therefore, the measurement model meets the discriminant validity criterion,

ensuring that the latent constructs are empirically distinct and that the model can reliably differentiate between different theoretical concepts.

Reliability Test

Composite Reliability

Table 6
Composite Reliability

	Composite Reliability (rho_c)	Description
PEOU	0.894	Reliable
PU	0.912	Reliable
T	0.900	Reliable
ITU	0.890	Reliable

Source: Primary Data, 2025

Based on the table above, it can be concluded that PEOU is 0.894, PU is 0.912, T is 0.900, and ITU is 0.890. The data shows that the Composite Reliability value of each variable is > 0.70, so it can be concluded that the variables above are reliable.

Cronbach's Alpha

Table 7
Cronbach's Alpha Value

	Cronbach's alpha	**Description**
PEOU	0.860	Reliable
PU	0.890	Reliable
T	0.866	Reliable
ITU	0.851	Reliable

Source: Primary Data, 2025

Based on the table, it can be concluded that PEOU is 0.860, PU is 0.890, T is 0.866, and ITU is 0.851. From the above data, it shows that it has a value greater than 0.70, so the variables are reliable.

Multicollinearity Test

Table 8
Multicollinearity

	VIF
PEOU -> ITU	3.524
PU -> ITU	4.362
T -> ITU	2.821

Source: Primary Data, 2025

According to the table above, the results of Collinearity Statistics (VIF) show that each variable has a cut value of >0.1 or a VIF value of <5. Thus, this does not violate the multicollinearity test.

Inner Model

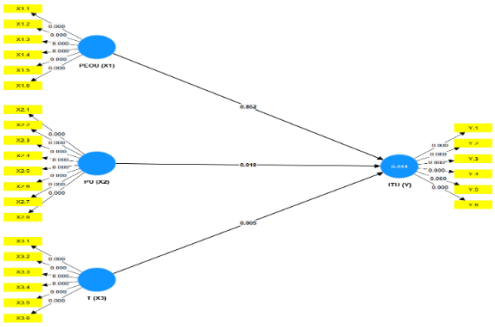

Figure 2
Inner Model
Source: Primary Data, 2025

Coefficient Determination (R2)

Table 9. Coefficient Determination

	R-square	R-square adjusted
ITU	0.444	0.433

Source: Primary Data, 2025

Based on the data above, the value of R2 on ITU is 0.433 or 43.3%.

Hypothesis Test

Direct Effect

Table 10
Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	
PEOU -> ITU	-0.032	-0.008	0.183	0.173	0.862	Not Significant
PU-> ITU	0.380	0.384	0.160	2.369	0.018	Significant
T -> ITU	0.350	0.357	0.124	2.834	0.005	Significant

Source: Primary Data, 2025

In the table above, we can see that there are variables that are not significant, namely PEOU->ITU, because the original sample is negative and the P value is > 0.05. While PU -> ITU, and T -> ITU have a positive and significant effect because the original sample is positive, and the P value is < 0.05.

The Effect of Perceived Ease of Use on Intention to Use

The analysis shows that Perceived Ease of Use does not significantly influence Intention to Use. The hypothesis test resulted in a t-statistic of 0.173 (below the critical value of 1.96) and a p-value of 0.862 (above 0.05), indicating no statistical significance.

This finding contradicts Davis (1989), who stated that ease of use affects technology adoption. However, it supports David Ricardo (2021), who found that users may still use an application if they perceive it as beneficial, even if it's not easy to use.

This may be explained by the fact that most respondents—students and employees—are regular digital users. For them, ease of use is no longer a major concern. Instead, they focus more on the usefulness of the application, which is confirmed by the significant influence of Perceived Usefulness on Intention to Use.

The Effect of Perceived Usefulness on Intention to Use

The analysis shows that Perceived Usefulness has a significant positive effect on Intention to Use. The hypothesis testing produced a t-statistic of 2.369 (greater than the critical value of 1.96) and a p-value of 0.018 (less than 0.05), indicating a statistically significant relationship.

This result aligns with Davis' (1989) Technology Acceptance Model (TAM), which identifies Perceived Usefulness as a key factor influencing users' willingness to adopt technology. It is also supported by Savino (2024), who found that Perceived Usefulness significantly impacts the use of payment applications.

These findings suggest that users perceive digital payment services as beneficial, helping to improve productivity, efficiency, and overall performance. As a result, they are more likely to continue using the application.

The Effect of Trust on Intention to Use

The results indicate that Trust has a significant positive effect on Intention to Use. The hypothesis test produced a t-statistic of 2.834 (greater than the critical value of 1.96) and a p-value of 0.005 (less than 0.05), confirming statistical significance.

This finding supports Savino (2024), who also found that trust significantly influences users' willingness to use payment applications. It suggests that users are more likely to adopt and continue using digital payment services when they trust the service provider to handle their personal and financial information securely. When companies prioritize data protection and user privacy, it builds user confidence and strengthens their intention to keep using the platform.

CONCLUSION

Based on the results and discussion, it can be concluded that Perceived Ease of Use does not have a significant influence on users' Intention to Use the QRIS feature on the BCA Mobile application in Surabaya. This suggests that ease of use is not a determining factor for users when deciding to adopt the service. Users—who are mostly familiar with digital platforms—may no longer consider ease of use as a primary concern, especially when other factors provide stronger motivation. In contrast, Perceived Usefulness and Trust both show a significant positive effect on Intention to Use. This implies that users are more motivated to use QRIS when they see clear benefits, such as increased efficiency and convenience, and when they trust the application to protect their personal and financial information. Therefore, service providers should prioritize enhancing the perceived usefulness and building user trust to increase adoption and continued use of digital payment features.

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