PERSONAL INNOVATIVENESS, PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND TRUST AS DETERMINANTS OF MOBILE PAYMENT UTILIZATION

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Abstract: Due to technological advancements, the utilization of cash as a payment method began to transform and was ultimately substituted by digital payments. Quick Response Code Indonesian Standard (QRIS) is one of the digital payment methods developed in Indonesia. The goal of this study is to determine what factors influence people's intentions to use QRIS as a mobile payment in Indonesia, as measured by personal innovativeness, perceived usefulness, perceived ease of use, and trust. Respondents are bank customers who have QRIS access, selected through a non-probability sampling method. Researchers collected data from 241 respondents by distributing questionnaires online via Google Form. The measurement scale used in this study is a linear scale. SEM-PLS is used to process data. Based on the study's results, perceived usefulness, perceived ease of use, and trust have an impact on the intention to use QRIS. However, personal innovativeness has no significant effect. As per current research, there is a dearth of studies that solely focus on the escalation of QRIS transaction volume in Indonesia. Hence, this research intends to contribute to the progress of business and management science. The outcomes of the study encourage alternative strategies for mobile payment service providers in countries with analogous traits.

Keywords*: intention to use, QRIS, mobile payment; technology acceptance model

JEL Classification: M14, L22, L26

A. INTRODUCTION

Technology is one of the things that is inextricably linked to human life. Technology is an important factor that has an impact on the evolution of human

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life. Technological advancements in life begin with simple processes in everyday life and progress to the level of fulfilment of satisfaction as an individual and social creature (Danuri et al., 2019). Humans strive to create technology that is as efficient and effective as possible while using as little energy as possible. Because of technological advances in the field of payment systems that are more economical and efficient, the role of cash as a means of payment began to shift and was replaced by digital payments (Tarantang et al., 2019). The digital economy also demonstrates the growth and development of increasingly common and simple economic transactions via the internet in the process of collaboration and communication between individuals and businesses (Rahayu et al., 2023). On August 14, 2014, Bank Indonesia launched the National Non-Cash Movement (GNNT) in order to create an efficient, secure, and smooth payment system and realize a cashless society ecosystem (Bank Indonesia, 2023). An e-wallet is one type of cashless payment. E-wallets are a type of Fintech (Finance Technology) that can be used as an alternative payment method through the use of internet media (Nawawi, 2020). E-wallets popular in Indonesia include Gopay, OVO, Shopee Pay, Dana, and LinkAja.

E-wallets can be used to facilitate mobile payment transactions. Mobile payment transactions are classified into two types: remote payments and proximity payments (Labib &; Wibawa, 2019). Remote payment requires users to connect to a payment server via the internet in order to complete the payment process (use of Gopay, OVO, Shopee Pay), whereas proximity payment requires
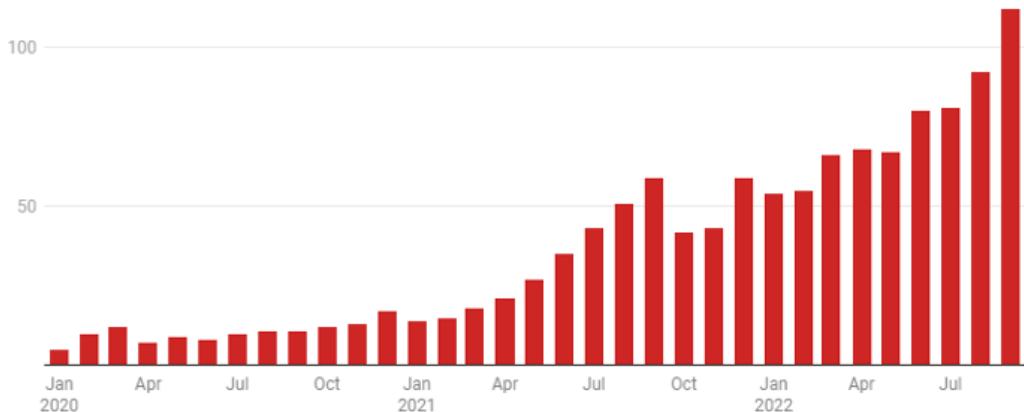
Figure 1 QRIS Transaction Volume in Indonesia (January 2020-September 2022)
Source: Indonesian Payment System Association, 2023

users to make payments via mobile phone at the location of the transaction (use of NFC, bluetooth, QR code). On August 17, 2019, Bank Indonesia activated the Quick Response Code Indonesian Standard (QRIS), which requires the use of QRIS on all cashless payments beginning January 1, 2020. QRIS is a QR Code standard developed by Bank Indonesia with the goal of providing digital payment options via server-based electronic money applications, electronic wallets, and mobile banking (Kurniawati et al., 2021).

Figure 1 depicts the increasing trend of QRIS usage from 2020 to 2022. In September 2022, QRIS transaction volume increased by approximately 89.83 percent over the previous year and 21.73 percent over the previous month. The growing number of MSME merchants who can use QRIS transactions is driving the increase in QRIS transaction volume. Bank Indonesia also stated that the target number of MSME merchants who will be able to use QRIS transactions by the end of 2023 is 45 million (Putri, 2023).

The authors found a need to identify what triggers people's intentions in using QRIS as a mobile payment in Indonesia. Numerous previous researchers have carried out comparable studies in a variety of fields and nations, but no one has yet applied the particular research model for Indonesian phenomena. By combining several research models from earlier journals, researchers attempt to create a specific research model that is appropriate for use in Indonesia. This model is chosen based on the phenomena that occur in Indonesia. Personal innovativeness, perceived usefulness, perceived ease of use, and trust are among the key ideas connected to the intention to use mobile payments that researchers have discovered and found to be suitable for use as research model variables.

B. LITERATURE REVIEW

1. Technological Acceptance Model Theory

The technology acceptance model (TAM) is a tool used to assess and predict the possibility of acceptance of a technology or information system in society (Joan &; Sitinjak, 2019). TAM recommends that the perceived usefulness and perceived ease of use of an individual are factors that determine their decision to adopt a technology (Davis, 1989; de Luna et al., 2019). The perception of perceived usefulness and perceived ease of use that a person has

towards a technology is influenced by several factors that are considered external variables (Joan &; Sitinjak, 2019). Perceived ease of use is one of the most powerful predictors of someone's intention to use information technology, according to research by Wang et al. (2022). Perceived utility was found to be one of the most crucial variables in Yan et al. study's from 2021, which examined the intention to use mobile payments. According to Liébana-Cabanillas et al. (2020), both of the TAM factors—perceived usability and perceived ease of use—have a significant impact on consumers' intentions to use mobile payments.

2. Personal Innovativeness

The desire to experiment with new information technologies without receiving any encouragement from the environment is known as personal innovation (Agarwal &; Prasad, 1998; Kalinic et al., 2019). Rahman (2020) asserts that an individual's capacity for innovation has a significant impact on how quickly a product is adopted. The adoption of using cashless payments in consumer payment transactions can be used to describe personal inventiveness in the context of mobile payments. One of the key factors in determining how someone views technology is innovativeness (Liébana-Cabanillas et al., 2020). According to Kalinic et al. (2019), intrinsic motivation becomes a dimension of a number of indicators that serve as a gauge of personal innovation factors, namely: (1) new discoveries; (2) be first; (3) willing to adopt; and (4) want to try.

a. Perceived Usefulness

The subjective evaluation of whether a technology can help users accomplish their goals is called perceived usefulness (de Luna et al., 2019). Consumer confidence in a technology's or system's potential to help them perform better and achieve their goals is measured by perceived usefulness (Daragmeh et al., 2021; Davis, 1989). The idea of perceived utility relates to consumer trust in the information system's contribution to their performance (Rijatullah et al., 2020). When it comes to mobile payments, perceived usefulness is determined by the advantages provided, such as seamless online transactions and mobile shopping that can assist consumers in gathering information and offering useful shopping

services (Daragmeh et al., 2021; Shankar & Datta, 2018). Indicators that serve as a gauge of perceived usefulness include: (1) useful; (2) save time; (3) facilitate payment; and (4) useful, according to Daragmeh et al. (2021).

b. Perceived Ease of Use

Consumer perception of how easy or difficult it is to use a technology is referred to as perceived ease of use (Türker et al., 2022). Consumer confidence in technology can be gauged by how simple they perceive a product to be to use and how much convenience it will bring them without putting in too much effort (Davis, 1989; Susilo et al., 2019). Another journal says, Perceived ease of use is a measure of a person's comfort and confidence level when trying to learn and use technology (Daragmeh et al., 2021; Hu et al., 2019). The perceived level of usability will rise as a person prepares to use a good or service (J. Lee et al., 2019). Self-confidence is referred to as a dimension of a number of indicators that serve as a measure of perceived ease of use, namely: (1) easy to use; (2) the procedure is easy to understand; and (3) Easy to master, according to Daragmeh et al. (2021).

c. Trust

Trust, as defined by Liébana-Cabanillas et al. (2020), Mayer et al. (1995), and Shankar & Datta (2018), is the capacity of one party to place their confidence in the deeds of another party in the expectation that they will act favorably for the trustee. Due to their perceived emotional state, which is based on the satisfaction it brings, a person is more likely to trust others (Singh &; Sinha, 2020). Indicators that help measure trust factors include: (1) trustworthy; (2) safe; (3) protected against viruses; (4) in accordance with personal information; and (5) security of personal data, according to Liébana-Cabanillas et al (2020).

3. The Relationship *of* Personal Innovativeness with Intention to Use

According to Rahman et al. (2020), innovation is one of the factors influencing consumers' decisions to use cashless payments. According to Yan et

al. research from 2021, personal innovation influences how consumers use mobile payments. The more eager a person is to experiment with new information technology, the more motivated they will be to use it. The author suggests that the following is the study's hypothesis based on the findings of previous research:

H1: Personal innovativeness affects the intention of use.

4. The Relationship of Perceived Usefulness with Intent to Use

According to Kalinic et al. (2019), perceived utility is the main factor influencing consumers' intentions to use mobile payments. Perceived usefulness is a factor that affects the intention to use mobile payment services, according to Liébana-Cabanillas et al. (2020). According to a different study by Daragmeh et al. (2021), perceived usefulness is one of the elements that has a big impact on gen xers' intentions to use mobile payments in Hungary. According to Yan et al. research's from 2021, consumer behavior in using mobile payments is influenced by the usefulness of mobile devices. Perceived usefulness is one of the factors that influences the intention to use mobile payments, according to research by Türker et al. (2022). According to Saputri's research (2020), consumer intentions to use QRIS are significantly influenced by their perception of expediency. The more one values the contribution that information technology makes, the more inclined they are to use it. The author suggests that the following is the study's hypothesis based on the findings of previous research:

H2: Perceived usefulness affects intention to use

5. The Relationship of Perceived Ease of Use with Intention to Use

According to Yan et al. research from 2021, consumer behavior when using mobile payments is influenced by how easy a device is to use. The perception of convenience has an impact on one's intention to use electronic money, according to research by Umaningsih and Wardani (2020). A technology's ability to provide greater levels of convenience increases the likelihood that someone will use it. The author suggests that the following is the study's hypothesis based on the findings of previous research:

H3: Perceived ease of use affects the intention to use.

6. The Relationship of Trust with Intention to Use

Trust is a factor that influences the intention to use mobile payment services, according to Liébana-Cabanillas et al. (2020). Perceived trust was identified by research by Türker et al. (2022) as one of the key variables influencing the intention to use mobile payments. According to Umaningsih & Wardani's research from 2020, security has an impact on users' intentions to use e-money. A person is more inclined to use a party's product or service if they have a higher level of trust in that party. The author suggests that the following is the study's hypothesis based on the findings of previous research:

H4: Trust affects the intention to use.
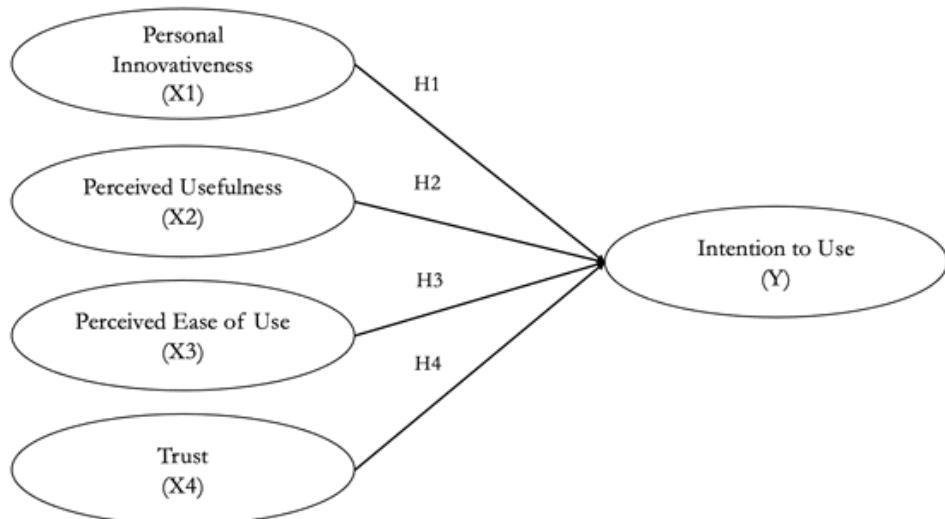
Figure 2 Analysis Model

C. RESEARCH METHODS

Quantitative techniques are employed in this kind of research. With the aid of statistical analysis, the quantitative research method uses numbers as data that can be measured objectively (Balaka, 2022). Sources from primary data sources were used in this study. In this study, the population consists of people in Indonesia who can access the internet, have smartphones, and mobile payment accounts. Purposive sampling, which has as a criterion people who are actively

using mobile payments, was the sampling technique that the researchers decided to use. 241 respondents were included in the final sample.

Table 1 Definition of Variables and Indicators

Variable	Variable Definition	Indicator	Source
Personal Innovativeness (X_1)	The desire of an individual to try new information technology without any encouragement from the surrounding environment.	1. New discoveries 2.Be the first 3. Willing to adopt 4. Want to try	Kalinic et al. (2019)
Perceived Usefulness (X_2)	Consumer confidence whether adopting or using a technology or system can improve their perform-ance in achieving their goals	1. Helpful 2. Save time 3. Make payments easier 4. Useful	Daragmeh et al. (2021)
Perceived Ease of Use (X_3)	A consumer's confidence in technology that uses a certain system will give them convenience without excessive effort	1. Easy to use 2. The procedure is easy to understand 3. Easy to master	Daragmeh et al. (2021)
Trust (X_4)	A party's willingness to trust another party's activities based on a positive expectation that that party will provide actions that benefit the trustee without monitoring or controlling the other party	1. Trustworthy 2. Secure 3. Protected from viruses 4. Compliance with personal information 5. Security of personal data	Liébana-Cabanillas et al. (2020)
Intention to Use (Y)	The opportunity given to consumers to try something within a certain period of time	1. Intention to use 2. Plan to use 3. Try using	Kalinic et al. (2019)

Researchers process data using a structural equation model as their analysis strategy (Structural Equation Modelling). The Partial Least Squares (PLS) method was applied to this investigation using Smart-PLS 3.0. PLS is employed to clarify the connections between latent variables and validate a theory. In order to refer to the latent variable estimating approach as a linear combination of indicators, PLS can presume that all variance measures are already-explained variants.

D. RESULT

1. Data Analysis

The correlation between the indicator score and the construct score, which shows the findings of convergent validity measurement (loading factor). With the exception of the INNOV4 indication (desire to adopt), all loading factor values are more than 0.7, making all of the aforementioned indicators credible. The

Table 2 Loading Factor

Variable	Indicator	Loading Factor	Description
Personal Innovativeness (X1)	INNOV1	0,882	Valid
	INNOV2	0,852	Valid
	INNOV3	0,893	Valid
	INNOV4	0,384	Not valid
Perceived Usefulness (X2)	USEFUL1	0,857	Valid
	USEFUL1	0,938	Valid
	USEFUL3	0,944	Valid
	USEFUL4	0,940	Valid
Perceived Ease of Use (X3)	EASE1	0,954	Valid
	EASE2	0,946	Valid
	EASE3	0,915	Valid
Trust (X4)	TRUST1	0,851	Valid
	TRUST2	0,878	Valid
	TRUST3	0,899	Valid
	TRUST4	0,893	Valid
	TRUST5	0,910	Valid
Intention to Use (Y)	INTEN1	0,957	Valid
	INTEN2	0,849	Valid
	INTEN3	0,950	Valid

INNOV4 indicator won't be used in the second run because there are other indicators that aren't important. After the second run, the total number of indicators employed was decreased from 19 to 18, and it was evident that the loading factor value overall had now risen above 0.7. This suggests that all of the aforementioned indicators are trustworthy. The final PLS algorithm path diagram's findings are as Figure 3.

When comparing the crossloading value of the intended construct with the crossloading value of another construct, discriminant validity may be seen. If the intended construct has a higher crossloading value, the discriminant is considered to be appropriate. According to Table 3, each latent construct above predicts the indicators in its block more accurately than the indicators in other blocks, ensuring that each of the above constructs has enough discrimination. This is because all crossloading values in the intended construct are greater than the crossloading values in other constructs.

The HTMT value for each construct is less than 0.90, as shown in Table 5. All constructs are considered valid and in compliance with discriminant
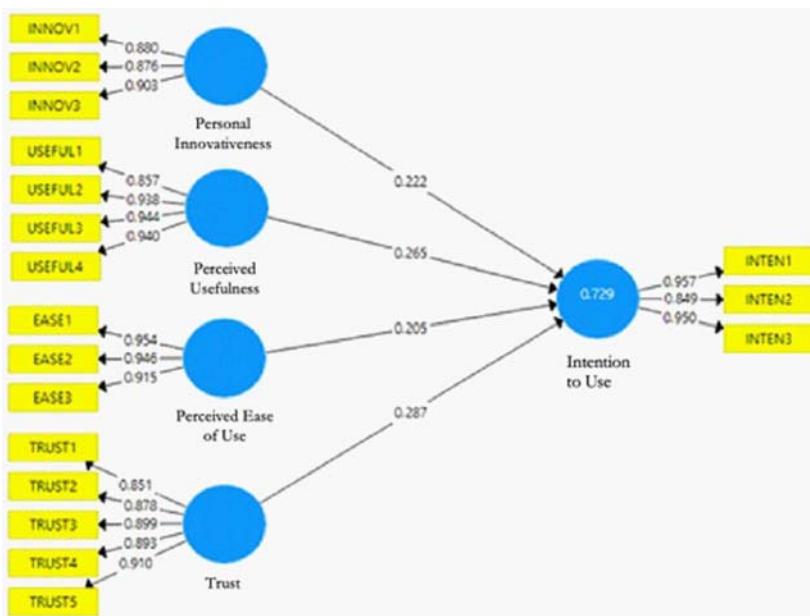
Figure 3 Final PLS Algorithm Results Path Diagram

Table 3 Cross Loading

	Intention to Use	Perceived Ease of Use	Perceived Usefulness	Personal Innovativeness	Trust
EASE1	0,673	0,954	0,703	0,561	0,623
EASE2	0,691	0,946	0,688	0,546	0,627
EASE3	0,702	0,915	0,745	0,593	0,645
INNOV1	0,718	0,628	0,600	0,880	0,603
INNOV2	0,549	0,451	0,533	0,876	0,557
INNOV3	0,563	0,500	0,531	0,903	0,552
INTEN1	0,957	0,724	0,759	0,695	0,748
INTEN2	0,849	0,567	0,620	0,541	0,612
INTEN3	0,950	0,723	0,738	0,682	0,735
TRUST1	0,588	0,535	0,562	0,538	0,851
TRUST2	0,626	0,563	0,574	0,572	0,878
TRUST3	0,679	0,591	0,661	0,577	0,899
TRUST4	0,738	0,648	0,734	0,617	0,893
TRUST5	0,727	0,634	0,670	0,560	0,910
USEFUL1	0,640	0,599	0,857	0,509	0,609
USEFUL2	0,753	0,711	0,938	0,599	0,688
USEFUL3	0,705	0,733	0,944	0,608	0,683
USEFUL4	0,732	0,743	0,940	0,600	0,694

Table 4 Fornell Lacker

	Intention to Use	Perceived Ease of Use	Perceived Usefulness	Personal Innovativeness	Trust
Intention to Use	0,920				
Perceived Ease of Use	0,734	0,939			
Perceived Usefulness	0,770	0,759	0,921		
Personal Innovativeness	0,700	0,604	0,631	0,887	
Trust	0,762	0,673	0,727	0,647	0,886

validity if their combined value is less than 0.90. You may also examine the comparison of AVE square root values to see discriminant validity. All of the above-mentioned constructs can be stated to meet the requirements for discriminant validity because Table 6 demonstrates that the AVE square root value of each construct is bigger than the correlation value between constructs.

Tabel 5 Heterotrait-Monotrait Ratio

	Intention to Use	Perceived Ease of Use	Perceived Usefulness	Personal Innovativeness	Trust
Intention to Use					
Perceived Ease of Use	0,793				
Perceived Usefulness	0,829	0,809			
Personal Innovativeness	0,770	0,659	0,692		
Trust	0,820	0,719	0,771	0,715	

Tabel 6 Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Intention to Use	0,909	0,924	0,943	0,847
Perceived Ease of Use	0,932	0,932	0,957	0,881
Perceived Usefulness	0,940	0,944	0,957	0,848
Personal Innovativeness	0,865	0,882	0,917	0,786
Trust	0,932	0,937	0,948	0,786

If the AVE value of the construct reaches >0.5, the validity test of each construct may be observed through the AVE value. Each construct's AVE value is greater than 0.5, as shown in Table 6, indicating that the value is good. A Cronbach alpha value of >0.7 and a composite reliability rating are required for the reliability test. Table 6 demonstrates that each construct's Cronbach alpha

value and composite reliability value are both over 0.7 (meet the criteria), indicating that this construct has a respectable level of reliability.

2. Structural Model Evaluation (Inner Model)
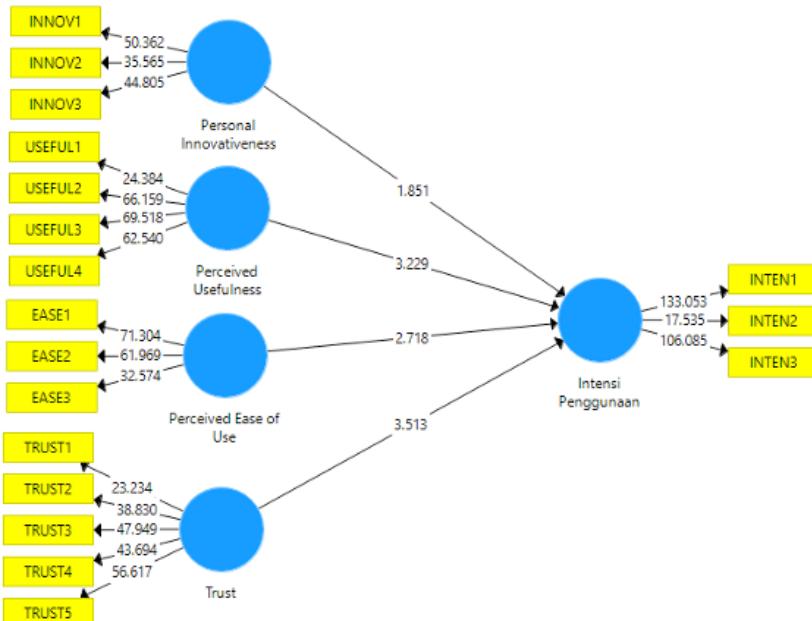
Figure 4 Inner Model with Bootstrapping

Table 7 R-Square Value

Variable	R Square	R Square Adjusted
Intention to Use	0,729	0,725

Latent variable correlations are predicted via inner model analysis. Through R-Squares, f2 values, and Q2 values, or predictive relevance, the inner model's prediction ability can be observed. The R-square value for the mobile payment intention model is 0.729, which can be translated to mean that 72.9 percent of the intention of use construct variables can be explained by the construct variables personal inventiveness, perceived usefulness, perceived ease of use, and trust, while 27.1 percent can be explained by other variables outside the scope of the study.

Table 8 f² Value

Relationship	f Square	Effect Size
Perceived Ease of Use → Intention to Use	0,059	Small
Perceived Usefulness → Intention to Use	0,085	Small
Personal Innovativeness → Intention to Use	0,094	Small
Trust → Intention to Use	0,120	Small

According to Table 8, the variable of use intention has a value below 0.15, which indicates that the variables perceived ease of use, perceived utility, personal inventiveness, and trust have a tiny influence size on it.

Table 9 Q² Value

Variable	Q Square
Intention to Use	0,598

The requirement for the Q² value to be said to have predictive relevance is more than 0. The Q² value of the Usage Intention variable is 0.598 which indicates that the model has predictive relevance.

Table 10 Hypothesis Testing

Hypothesis	Paths of Influence	T Statistic	P Values
H1	Personal Innovativeness → Intention to Use	1,861	0,063
H2	Perceived Usefulness → Intention to Use	3,264	0,001
H3	Perceived Ease of Use → Intention to Use	2,783	0,006
H4	Trust → Intention to Use	3,751	0,000

The parameter coefficients in Table 10 exhibit positive values, which means that the constructs of perceived usability, perceived usefulness, persona innovation, and trust have a positive impact on the construct of intention of use. Trust, Perceived Ease of Use, and Perceived Usefulness all have statistical t-values above 1.96 and p-values under 0.05, indicating that they are significant; however, Personal Innovativeness has a statistical t-value below 1.96 and p-value above 0.05, indicating that it is inconsequential.

E. DISCUSSION

The first hypothesis (H1), which states that a person's level of innovation influences their use intentions, is disproved. This might be because those who participated in the study as research respondents lacked intrinsic drive. Personal innovation, as defined by Kalinic et al. (2019), is the urge an individual has to experiment with information technology on their own, without any support from others. The plan to use QRIS as a mobile payment will not materialize if someone does not have the necessary motivation to test it out. The capacity of responders to use mobile payment technologies has been high from the start, which may also be the reason for this. As previous owners and users of mobile payment technology, those surveyed in this study are not required to learn how to use QRIS from scratch because they already have access to it. The findings of this study are consistent with research (Kalinic et al., 2019), which claims that a person's personal inventiveness has no bearing on whether they intend to use mobile payments. Contrary to studies (Rahman et al., 2020), personal ingenuity does not positively influence the utilization of cashless transactions in Malaysia.

The second hypothesis (H2) that says that perceived usefulness affects the intention of use is accepted. The findings of this study are consistent with the hypothesis of the Technology Acceptance Model (TAM), which states that an individual's decision to accept a technology is influenced by their perceptions of the technology's perceived utility and ease of use (Davis, 1989; de Luna et al., 2019). An individual's subjective evaluation of the advantages that technology offers in supporting him or her in reaching his or her goals is referred to as perceived usefulness. Given the importance of H2, it is possible to draw the conclusion that using QRIS as a mobile payment is thought to offer enough advantages to assist people in reaching their objectives. The findings of this study are also consistent with previous studies (Liébana-Cabanillas et al., 2020; Kalinic et al., 2019a; Daragmeh et al., 2021; Türker et al., 2022b) that came to the conclusion that perceived usefulness has a considerable impact on the intention to use mobile payments.

The third hypothesis (H3) that states that perceived ease of use affects use intentions is accepted. The findings of this study are consistent with the Technology Acceptance Model (TAM) theory, which also contends that perceived ease of use is a factor in a person's decision to embrace a technology. Consumers'

perception of how easy a technology will be to use affects whether they believe it will be convenient or not (Davis, 1989; Susilo et al., 2019). The usage of QRIS as a mobile payment is simple to use and simple to understand, according to the significance demonstrated by H3. The findings of this study are also consistent with research (Umaningsih & Wardani, 2020), which claims that perceived ease of use influences the intention to utilize e-money. According to studies by (Türker et al., 2022b; Yan et al., 2021) perceived ease of use does not significantly influence the propensity to utilize mobile payments.

The fourth hypothesis (H4) that trusts affect usage intentions is accepted. According to research by Liébana-Cabanillas et al. (2020), trust is founded on a person's optimistic expectations of a party that the party can take constructive action. With regard to H4, it may be deduced that a person's expectations of the QRIS system have an impact on their decision to use QRIS as a mobile payment. According to research by Kalinic et al. (2019), Liébana-Cabanillas et al. (2020), and Türker et al. (2022), trust has a substantial association with the intention to use mobile payments.

The findings demonstrated that personal inventiveness had no discernible influence on the intention to use QRIS as a mobile payment. This indicates that a person's willingness to try QRIS is not much influenced by their own innovativeness. All research participants have embraced and used mobile payment technology before, therefore QRIS just applies as an extra feature and doesn't include anything new, in line with the characteristics of the respondents. Because their technology is being used to a good extent in this community, businesses do not need to run market education programs for them. For other communities, the company must raise public awareness of the principles, benefits, or advantages of QRIS in order to arouse intrinsic community drive. They will be more likely to use QRIS as a mobile payment as a result.

The findings of this study also show that the intention to utilize QRIS as a mobile payment method is significantly influenced by perceived utility. This implies that one's level of intention increases with their perception of expediency. By actively educating potential consumers about the advantages and benefits of utilizing QRIS, businesses may raise the value they offer. This can be accomplished through marketing initiatives, campaigns, or regular interactions with prospective customers. To boost consumers' impression of the advantages of

QRIS and encourage them to utilize it as a mobile payment option, businesses must constantly develop and execute a variety of new technologies.

Additionally, it may be explained that the intention to use QRIS as a mobile payment depends heavily on perceived simplicity of use. This implies that an individual's level of intention will increase along with their impression of ease. It is important for businesses that use QRIS as a payment method to consider the convenience they can provide. Businesses must pay close attention to their systems and make sure that people can easily use, understand, and master them. In order to communicate some of the advantages and conveniences that businesses can provide if they use payments through QRIS, businesses must also run numerous commercials. To support the degree of consumer intent in attempting to use QRIS, this is necessary.

Finally, the intention to use QRIS as a mobile payment significantly depends on trust. Businesses may always maintain and enhance their security measures to ensure that fraud, malware, and consumer data leaks are never present throughout the transaction process. Several security agencies and authorities that can help businesses reduce transaction risks can be used to increase security. This keeps QRIS usage secure and dependable.

F. CONCLUSION

It is possible to draw the following conclusions from the analysis and discussion of the research data: (1) Personal innovativeness has no bearing on the intention to use QRIS as a mobile payment. (2) The intention to use QRIS as a mobile payment is influenced by perceived usefulness. (3) The intention to use QRIS as a mobile payment is influenced by perceived ease of use. (4) The desire to use QRIS as a mobile payment is influenced by trust.

The authors would offer a few points to take into consideration based on the analysis done in this study, such as:(1) Running various campaigns or spreading awareness among Indonesians. The objective is to increase potential consumers' awareness of QRIS so that they are aware of its advantages, applications, and features before purchasing. This might make prospective clients decide to use QRIS in the future. (2) Adding or updating new innovations that continue to offer consumers a wide range of benefits in accordance with their

needs in order to pique their interest and improve their propensity to test QRIS. (3) Always keep their security system up to date and improve it to prevent viruses, data leaks, and fraud. Potential consumers' intentions to use QRIS will be positively impacted if they believe it to be highly secure. (4) In an attempt to assist technological advancements in the area of mobile payments and the expansion of the use of QRIS, business owners and MSME players can use QRIS as a medium for mobile payment transactions. Personal innovativeness, a non-significant study variable, can then be further examined and put to the test with a number of Indonesian mobile payment service providers.

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