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THE EFFECT OF PERCEIVED SECURITY, PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON DECISIONS TO USE QRIS (QR CODE INDONESIAN STANDARD) IN PALEMBANG CITY THROUGH SATISFACTION AS AN INTERVENING VARIABLE

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Abstract

This study aims to analyze the effect of perceived security, perceived usefulness, perceived ease of use on decisions to use QRIS in Palembang City through satisfaction as an intervening variable. This study uses a quantitative approach method, the population in this study were QRIS users in Palembang City with a sample size of 226 respondents. The data collection technique uses primary data in the form of distributing questionnaires using a Likert scale. The data analysis technique in this study uses Outer Model Analysis, Inner Model Analysis, Bootstrapping using the Smart-PLS 3.0 program. The results showed that: (1) Perceived Security has no direct effect on Usage Decisions, (2) Perceived Usefulness has a direct positive and significant effect on Usage Decisions, (3) Perceived Ease of Use has a direct positive and significant effect on Usage Decisions, (4) Perceived Security has a direct positive and significant effect on Satisfaction, (5) Perceived Usefulness has a direct positive and significant effect on Satisfaction, (6) Perceived Ease of Use has a direct positive and significant effect on Satisfaction, (7) Satisfaction has a direct positive and significant effect on Usage Decisions, (8) Perceived Security has an indirect effect on Usage Decisions through Satisfaction, (9) Perceived Usefulness has an indirect effect on Usage Decisions through Satisfaction, (10) Perceived Ease of use has an indirect effect on Usage Decisions through Satisfaction.

Keywords: Perceived Security, Perceived Usefulness, Perceived Ease of Use, Usage Decision, Satisfaction

1. INTRODUCTION

The rapid development of information technology has brought about major transformations in various aspects of life, including payment systems. Digitalization has become a key factor in economic and financial modernization, encouraging people to adapt to electronic payment methods. One of the significant innovations in the financial sector is the presence of financial technology (fintech), which offers convenience, efficiency, and security in various financial transactions. One of the rapidly growing digital payment methods is the use of Quick Response Code Indonesian Standard

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(QRIS), which allows for easier and more practical cashless transactions.(Harahap & Zoraya, 2024)

QRIS is a national standard for QR code-based payments developed by Bank Indonesia to unite various payment system service providers in one platform. This innovation aims to accelerate the adoption of digital payments, improve transaction efficiency, and support financial inclusion. The growing cashless society trend in Indonesia shows a significant increase in the use of QRIS, both in terms of the number of merchants and transaction volume. This is driven by high internet penetration and changes in people's consumption patterns that increasingly rely on digital technology in their daily lives.(Ade Indri Isra, n.d. 2024)

Digitalization of the payment system is able to create various conveniences in transactions not only in the conventional economy, but also in the Islamic economic sector. Based on KNEKS data, it will encourage and develop Digital Islamic Finance as a strategic step in developing the Islamic economy in Indonesia. In this case, KNEKS encourages fintech through sharia electronic money as a form of service in facilitating people's daily transactions, especially in the Islamic financial sector.(Abiba & Indrarini, 2021).

The presence of digital payment is a bridge to simplify the financial transaction mechanism. The financial transaction process becomes more practical, efficient, convenient, and economical. So it is not surprising that fintech has become a necessity along with changes in people's practical lifestyles. Digital payment is one of the common financial services and is widely used in various daily transactions. Digital payments provide a new perspective to the public regarding non-cash payments that are able to offer practicality, efficiency, and security in transactions.(Tusyanah et al., n.d. 2021).

Some factors that can influence QRIS usage decisions include perceived ease of use, perceived usefulness, and perceived security. Perceived ease of use plays an important role in increasing QRIS adoption, where the easier the system is to use, the higher the tendency of users to adopt it. In addition, the level of user satisfaction with digital payment services is also a mediating factor that can strengthen or weaken the influence between perceived ease of use, perceived usefulness, and perceived security and QRIS usage decisions.

This research is in line with research conducted by Ni Made Yuuka Narita Putri, et al entitled "The Effect of Perceptions of Ease, Benefit, Security and Interest on QRIS Usage Decisions in Generation Z in Denpasar City" in the study that perceived ease, usefulness, security, interest have a significant positive effect on usage decisions (Made et al., n.d., 2025). Meanwhile, research conducted by Milla Minhatul Maula entitled "The Effect of Perceived Ease of Use, Behavior Intention, Security for Non-Cash Transactions on the Use of QRIS Through Mobile Banking Applications on Customer Satisfaction" the results of the analysis show that perceived ease of use and behavior intention have a significant positive effect on user satisfaction when using QRIS through mobile banking applications. In addition, the effect of perceived ease of use also has a significant positive effect on the security of non-cash transactions through QRIS through mobile banking applications (Maula, n.d. 2023).

The government has an agenda to realize a digital society in the transaction of buying and selling goods and services, or cashless society actively encourages the adoption of digital payments with the aim of increasing financial inclusion, transaction efficiency, and reducing the use of cash which is vulnerable to the risk of crime. This is in line with the availability of infrastructure and public facilities that have actively implemented payment options through QRIS as well as the support of contributions from city governments and communities to increase local economic transactions and support the development of small and medium enterprises (UKM) increasingly able to access digital markets that are accustomed to using technology.

Based on the economic report of Bank Indonesia, South Sumatra Province continues to encourage the use of electronic money in the second quarter of 2024, the total nominal value of electronic money transactions was recorded at Rp. 2.62 trillion while the volume of electronic money transactions was 26.22 million transactions, this is in line with the increase in the amount of electronic money based on the share of transactions using electronic money, shopping transactions have the largest share with a nominal value of Rp. 1.81 trillion (69.06%), followed by transfer transactions with a nominal value of Rp. 736.91 billion (28.13%) and cash withdrawal transactions with a nominal value of Rp. 73.56 billion (2.81%).

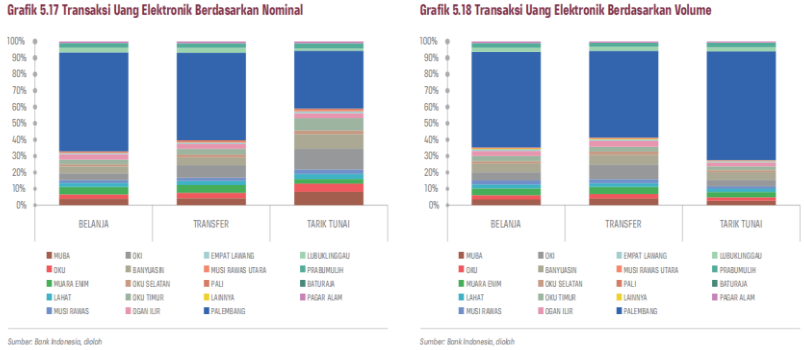

Figure 1. Electronic Money Transactions by Frequency
Source: Bank Indonesia, 2024

In an effort to encourage the use of non-cash payments, Bank Indonesia continues to encourage the use of digital payment channels based on QRIS (Quick Response Code Indonesian Standard). Until the second quarter of 2024, transactions through QRIS continued to record positive growth with the number of QRIS merchants 844 thousand and 1.35 million users in South Sumatra province, the majority of which were located in Palembang City, this figure experienced a growth of 25.98% lower than the previous quarter which grew by 30.39% with a share of 56.06% of the total. Palembang City is the area in South Sumatra with the highest electronic money usage transactions both in terms of nominal and volume, in total in the quarterly report transactions in Palembang City had the highest nominal proportion of 56.52% while the proportion of electronic money transaction volume was 62.44%.

Palembang City as the capital city of South Sumatra Province has experienced a significant digital transformation in recent years with increasing internet penetration and

smartphone usage, Palembang people are increasingly open to digital payment solutions including QRIS. Digital behavior related to QRIS in Palembang shows a positive trend in the adoption of this technology, the people of this city are increasingly using QRIS for daily transactions, both in the retail, culinary and public service sectors. This is driven by the ease of use and efficiency offered by QRIS which allows transactions without the need to carry cash or physical cards.

With the phenomenon of increasing the use and volume of electronic money transactions based on QR Code scans and the program launched by Bank Indonesia, cashless transactions are growing rapidly. So the researcher intends to conduct research with the title "The Effect of Perceived Security, Perceived Usefulness and Perceived Ease of Use on Decisions to Use QRIS (QR Code Indonesian Standard) in Palembang City Through Satisfaction as an Intervening Variable".

2. RESEARCH METHODS

This research adopts a quantitative approach, where data is analyzed statistically with the aim of explaining or testing the hypothesis that has been formulated. Exogenous variables include Perceived Security, Perceived Usefulness, Perceived Ease of Use, while the endogenous variable is Usage Decision and the intervening variable is Satisfaction. The population studied was all QRIS users in Palembang City, totaling 1.35 million users. The sample determination in this study was calculated based on the Hair formula, et al. suggested a minimum size of 10 times the variable indicator there were 21 so that 210 respondents were obtained with the sampling technique, namely representative purposive sampling. The data used in this study are primary, collected through distributing questionnaires online through the Google Form platform. Likert scale is used to measure indicators on exogenous and endogenous, intervening variables with a value range of 1-5. The data analysis technique was carried out using the SmartPLS version 3.0 method.

3. RESULTS AND DISCUSSION

3.1. Research Results

3.1.1 Outer Model Analysis

A. Convergent Validity

Table 1. Convergent Validity Test Results

Variable	Indicator	Loading Factors	Description
Perceived Security (X1)	X1.1	0.807	Valid
	X1.2	0.762	Valid
	X1.4	0.790	Valid
	X1.5	0.802	Valid
Perceived Usefulness (X2)	X2.1	0.779	Valid
	X2.3	0.711	Valid
	X2.4	0.841	Valid
	X2.5	0.827	Valid
	X3.1	0.808	Valid

Variable	Indicator	Loading Factors	Description
Perceived Ease of Use (X3)	X3.2	0.840	Valid
	X3.3	0.794	Valid
	X3.5	0.792	Valid
Usage Decision (Y)	Y.1	0.780	Valid
	Y.2	0.751	Valid
	Y.3	0.812	Valid
	Y.4	0.758	Valid
	Y.5	0.720	Valid
Satisfaction (Z)	Z.1	0.812	Valid
	Z.2	0.795	Valid
	Z.3	0.830	Valid
	Z.4	0.784	Valid
	Z.5	0.776	Valid

Source: SmartPLS 3.0 Output, 2025

The results of processing using SmartPLS can be seen in table 1 the outer model value or correlation between constructs and variables has met convergent validity because it has a loading factor value >0.70, the conclusion is that the constructs for all variables can be used to test the hypothesis.

B. Discriminant Validity

Table 2. Cross Loading Value

	Perceived Security (X1)	Perceived Usefulness (X2)	Perceived Ease of Use (X3)	Usage Decision (Y)	Satisfaction (Z)
X1.1	**0,807**	0,471	0,485	0,510	0,541
X1.2	**0,762**	0,470	0,417	0,470	0,431
X1.4	**0,790**	0,483	0,397	0,469	0,452
X1.5	**0,802**	0,523	0,504	0,516	0,555
X2.1	0,446	**0,779**	0,538	0,513	0,496
X2.3	0,411	**0,711**	0,478	0,460	0,482
X2.4	0,536	**0,841**	0,551	0,565	0,520
X2.5	0,545	**0,827**	0,594	0,579	0,550
X3.1	0,537	0,637	**0,808**	0,621	0,545
X3.2	0,506	0,565	**0,840**	0,634	0,598
X3.3	0,375	0,475	**0,794**	0,527	0,529
X3.5	0,430	0,533	**0,792**	0,636	0,578
Y.1	0,502	0,573	0,610	**0,780**	0,590
Y.2	0,510	0,513	0,559	**0,751**	0,562
Y.3	0,502	0,472	0,604	**0,812**	0,615
Y.4	0,430	0,462	0,552	**0,758**	0,589
Y.5	0,435	0,547	0,542	**0,720**	0,633
Z.1	0,499	0,550	0,573	0,689	**0,812**
Z.2	0,418	0,478	0,497	0,594	**0,795**

Z.3	0,550	0,534	0,553	0,618	**0,830**
Z.4	0,481	0,443	0,563	0,624	**0,784**
Z.5	0,562	0,577	0,591	0,595	**0,776**

Source: SmartPLS 3.0 Output, 2025

Based on table 2, it shows that all indicators through the cross loading test (Discriminant Validity) are valid because they are >0.70 and greater than the value of other variables. While other methods for assessing Discriminant Validity with the square value of average variance extracted (AVE).

C. Composite Reliability

Table 3. ***Composite Reliability Valie***

Variable	*Composite Reliability*	Criteria	Description
Perceived Security (X1)	0,898	>0,70	Reliabel
Perceived Usefulness (X2)	0,876	>0,70	Reliabel
Perceived Ease of Use (X3)	0,870	>0,70	Reliabel
Usage Decision (Y)	0,869	>0,70	Reliabel
Satisfaction (Z)	0,883	>0,70	Reliabel

Source: SmartPLS 3.0 Output, 2025

Based on table 3, it shows that all variables have a composite reliability value >0.70, these results indicate that each variable has met the composite reliability so that it can be concluded that all variables have a high level of reliability.

D. Cronbarch's Alpha

Table 4. ***Cronbarch's Alpha***

Variable	*Cronbach's Alpha*	Criteria	Description
Perceived Security (X1)	0,859	>0,70	Reliabel
Perceived Usefulness (X2)	0,822	>0,70	Reliabel
Perceived Ease of Use (X3)	0,800	>0,70	Reliabel
Usage Decision (Y)	0,799	>0,70	Reliabel
Satisfaction (Z)	0,824	>0,70	Reliabel

Source: SmartPLS 3.0 Output, 2025

Based on table 4, it shows that the Cronbach's Alpha value of each research variable gets a value >0.70, it can be concluded that each variable has a high level of reliability.

3.1.2 Inner Model Analysis

A. R-Square Testing (R^2)

Table 5. ***R-Square Value***

Variable	*R-Square*	*R-Square Adjusted*	Model Strength
Satisfaction (Z)	0,584	0,578	Moderate
Usage Decision (Y)	0,710	0,705	Strong

Source: SmartPLS 3.0 Output, 2025

Based on table 5 shows that the R-Square value of Satisfaction (Z) is 0.584. This value explains that it has a moderate coefficient of determination of 58% satisfaction can be explained by perceived security, perceived usefulness, perceived ease of use and usage decisions and the remaining 42% can be explained by other factors.

B. Effect Size (F-Square)

Table 6. Nilai *Effect Size* (F-square)

	Satisfaction (Z)	Usage Decision (Y)	Perceived Usefulness (X2)	Perceived Ease of Use (X3)
Satisfaction (Z)		0.251		
Usage Decision (Y)				
Perceived Security (X1)	0.105	0.019		
Perceived Usefulness (X2)	0.047	0.022		
Perceived Ease of Use (X3)	0.187	0.145		

Source: SmartPLS 3.0 Output, 2025

Then it can be concluded that the F-square value can be seen in table 6, the variable Perception of Security (X1) on Usage Decisions (Y) obtained 0.019 (medium), the variable Perception of Usefulness (X2) on Usage Decisions (Y) obtained 0.022 (medium), the variable Perception of Ease of Use (X3) on Usage Decisions (Y) obtained 0. 145 (large), variable Perceived Security (X1) on Satisfaction (Z) obtained 0.105 (large), variable Perceived Usefulness (X2) on Satisfaction (Z) obtained 0.047 (medium), variable Perceived Ease of Use (X3) on Satisfaction (Z) obtained 0.187 (large).

3.1.3 Boostrapping

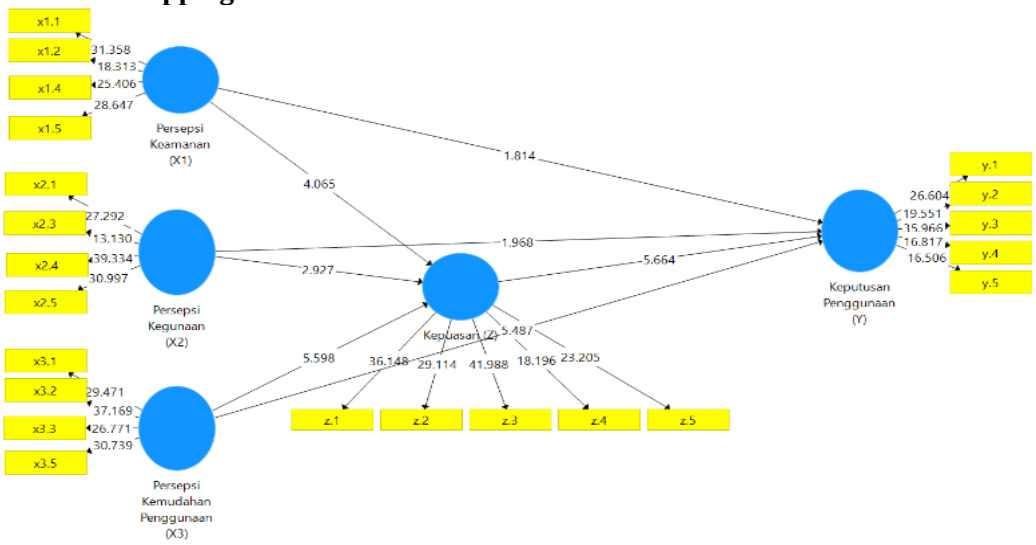

Figure 2. *Boostrapping Model*

Source: SmartPLS 3.0 Output, 2025

3.1.4 *Bootstrapping Direct Effect* (Path Coefficients)

Table 7. *Bootstrapping Direct Effcet* (Path Coefficients)

Variable Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Security (X1) > Usage Decision (Y)	0,103	0,103	0,057	1,814	**0,070**
Perceived Usefulness (X2) > Usage Decision (Y)	0,120	0,121	0,061	1,968	**0,050**
Perceived Ease of Use (X3) > Usage Decision (Y)	0,318	0,315	0,058	5,480	**0,000**
Perceived Security (X1) > Satisfaction (Z)	0,275	0,273	0,068	4,065	**0,000**
Perceived Usefulness (X2) > Satisfaction (Z)	0,206	0,211	0,070	2,927	**0,004**
Perceived Ease of Use (X3) > Satisfaction (Z)	0,397	0,396	0,071	5,598	**0,000**
Satisfaction (Z) > Usage Decision (Y)	0,418	0,418	0,074	5,664	**0,000**

Source: SmartPLS 3.0 Output, 2025

3.1.5 *Bootstrapping Specific Indirect Effects*

Table 8. *Bootstrapping Specific Indirect Effects*

Variable Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Security (X1) > Satisfaction (Z) > Usage Decision (Y)	0,115	0,115	0,037	3,095	**0,002**
Perceived Usefulness (X2) > Satisfaction (Z) > Usage Decision (Y)	0,086	0,088	0,034	2,562	**0,011**
Perceived Ease of Use (X3) >	0,166	0,165	0,039	4,250	**0,000**

Variable Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Satisfaction (Z) > Usage Decision (Y)					

Source: SmartPLS 3.0 Output, 2025

3.2. Discussion

3.2.1. The Effect of Perceived Security on Usage Decisions

Based on the test results that have been carried out, the t-statistic value is 1.814 < t table 1.96 and the p-values are 0.070 > 0.05. So it can be stated that the test results reject H1 and accept the proposed hypothesis H0, indicating that perceived security does not have a significant effect on the decision to use QRIS in Palembang City.

The results of this study indicate that perceived security do not have a significant effect on usage decisions, meaning that security perceptions cannot directly increase the decision to use QRIS in Palembang City because basically the decision to use QRIS is more influenced by trust in the QRIS system itself such as encryption management of strong data security authorities to protect transaction information from theft and misuse, QRIS transaction validation that is fast, accurate and secure in real time, clear transaction confirmation will increase user confidence with a system that can prevent double transactions, input errors and personal data protection with a clear privacy policy in maintaining protection against unauthorized access will increase the credibility of the QRIS system. The results of this study are relevant to research conducted by Kartika Sukmawati and Dionysia Kowanda which states that perceived security has no effect on usage decisions. Kartika & Dionsyia,2022

3.2.2 The Effect of Perceived Usefulness on Usage Decisions

Based on the test results that have been carried out, the t-statistic value is 1.968 > t table 1.96 and the p-values are 0.050 < 0.05. So it can be stated that the test results reject H0 and accept the proposed hypothesis H2, indicating that perceived usefulness has a positive and significant effect on the decision to use QRIS in Palembang City.

The results of this study indicate that perceived usefulness has a significant effect on usage decisions, meaning that perceived usefulness directly increases the decision to use QRIS in Palembang City. This shows that the higher the perceived usefulness of QRIS, the more likely users are to choose it as the main payment method in their daily lives where it is supported by the wider adoption of QRIS in various merchant sectors, from small traders to large stores, and the flexibility for QRIS users to be connected to various digital wallets and bank accounts that offer many promos, cashback or discounts for users from various service providers so that this factor increases the attractiveness and benefits of the direct usability value of using QRIS encouraging user decisions to use it. The results of this study are relevant to research conducted by Moh Chairil Fitrah, et al, which states that perceived usefulness shows a positive and significant influence.(Moh Chairil Fitrah, n.d. 2024)

3.2.3 The Effect of Perceived Ease of Use on Usage Decisions

Based on the test results that have been carried out, the t-statistic value is 5.487 > t table 1.96 and the p-values are 0.000 < 0.05. So it can be stated that the test results reject H0 and accept the proposed hypothesis H3, indicating that perceived ease of use has a positive and significant effect on the decision to use QRIS in Palembang City.

The results of this study indicate that perceived ease of use has a significant effect on usage decisions, meaning that perceived ease of use directly increases the decision to use QRIS in Palembang City. This is because users are more likely to choose simple, practical technology as QRIS is designed to be easy to use, fast and provide experience for users from a fast transaction process, a simple interface of various ages and backgrounds can easily understand how to use it, does not require additional devices, wide accessibility and automatic transaction recording to drive user decisions to choose QRIS as a payment method. The results of this study are relevant to the research researched by Mirva Rahyana and Heri Abrianto. The effect of perceived ease of use on usage decisions shows a significant effect. (Rahyana & Abrianto, 2024)

3.2.4 The Effect of Perceived Security on Satisfaction

Based on the test results that have been carried out, the t-statistic value is 4.065 > t table 1.96 and the p-values are 0.000 < 0.05. So it can be stated that the test results reject H0 and accept the proposed hypothesis H4, indicating that perceived security has a positive and significant effect on satisfaction with the use of QRIS in Palembang City.

The results of this study indicate that perceived security has a significant effect on QRIS usage satisfaction, meaning that perceived security directly increases QRIS usage satisfaction in Palembang City. As an important factor in determining the level of QRIS user satisfaction because users want a payment system that is safe, protected from the risk of cybercrime and has a clear protection mechanism When users feel safe in transactions they will be more satisfied and tend to use QRIS on an ongoing basis which is supported by responsive customer service, encryption systems and strong data protection so that their personal information is not easily misused. The results of this study are relevant to research conducted by Annisa Tri Kirana and Bambang Waluyo, which states that security perceptions affect satisfaction.(Kirana & Waluyo, 2023)

3.2.5 The Effect of Perceived Usefulness on Satisfaction

Based on the test results that have been carried out, the t-statistic value is 2.927 > t table 1.96 and the p-value is 0.004 < 0.05. So it can be stated that the test results reject H0 and accept H5 the proposed hypothesis, indicating that perceived usefulness has a positive and significant effect on satisfaction with the use of QRIS in Palembang City.

The results of this study indicate that perceived usefulness has a significant effect on QRIS User Satisfaction, meaning that perceived usefulness directly increases QRIS User Satisfaction in Palembang City. Because users assess that QRIS provides various real benefits such as ease of transactions, time efficiency, flexibility, wide integration, support for a cashless lifestyle, easy tracking of financial transactions and benefits from promos, therefore the higher the perceived benefits, the more satisfied users are in using

QRIS. The results of this study are relevant to research conducted by Rendy Amy Saputra, which states that perceived usefulness affects satisfaction. (Rendy Amy Saputra, 2022)

3.2.6 The Effect of Perceived Ease of Use on Satisfaction

Based on the test results that have been carried out, the t-statistic value is 5.598 > t table 1.96 and the p-values are 0.000 < 0.05. So it can be stated that the test results reject H0 and accept H6 the proposed hypothesis, indicating that the perceived ease of use has a positive and significant effect on satisfaction with the use of QRIS in Palembang City.

The results of this study indicate that perceived ease of use has a significant effect on QRIS usage satisfaction, meaning that perceived ease of use directly increases QRIS usage satisfaction in Palembang City. This is because users are more likely to choose simple, practical technology as QRIS is designed to be easy to use, fast and provide experience for users from a fast transaction process, a simple interface of various ages and backgrounds can easily understand how to use it, does not require additional devices, wide accessibility and automatic transaction recording are some of the ease of use factors that affect the satisfaction of using QRIS as a payment method. The results of this study are relevant to research conducted by Milla Minhatul Maula, which states that perceived ease of use affects satisfaction.(Milla Mintahul Maula, 2023)

3.2.7 The Effect of Satisfaction on Usage Decisions

Based on the test results that have been carried out, the t-statistic value is 5.664 > t table 1.96 and the p-values are 0.000 < 0.05. So it can be stated that the test results reject H0 and accept H7 the proposed hypothesis, indicating that satisfaction has a positive and significant effect on the decision to use QRIS in Palembang City.

The results of this study indicate that Satisfaction has a significant effect on the QRIS Usage Decision, meaning that Usage Satisfaction directly increases QRIS Usage Satisfaction in Palembang City because users who are satisfied with the positive experience of using QRIS they will be more confident to make it a transaction payment method and the availability of QRIS will be more confident to continue using it so that satisfaction creates trust and loyalty which ultimately strengthens user decisions. The results of this study are relevant to research conducted by Wildan Adinata, et al, which states that satisfaction affects the decision to use QRIS. (Wildan Adinata et al., 2023)

3.2.8 Satisfaction Mediates the Effect of Perceived Security on Usage Decisions

Based on the test results that have been carried out, Security Perceptions on Usage Decisions through Satisfaction get a t-statistic value of 3.095 > t table 1.96 and a p-value of 0.002 (significant). So it can be stated that the test results reject H0 and accept H8. The proposed hypothesis shows that the Satisfaction variable “plays a role” in mediating the effect of Security Perceptions on Usage Decisions. This means that indirectly perceived security through satisfaction is able to influence the decision to use QRIS in Palembang City.

The results of this study indicate that the Satisfaction variable "plays a role" in mediating the effect of perceived security on usage decisions in Palembang City, meaning that the higher the perceived sense of security, the more satisfied users are and the more likely they are to decide to use QRIS on an ongoing basis. The results of this study are relevant to the research researched by Mirva Rahyana and Heri Abrianto, which shows that Security Perceptions on Usage Decisions have a significant effect.(Rahyana & Abrianto, 2024).

3.2.9 Satisfaction Mediates the Effect of Perceived Usefulness on Usage Decisions

Based on the test results that have been carried out, perceived usefulness on usage decisions through satisfaction obtained a t-statistic value of 2.562 > t table 1.96 and a p-value of 0.011 (significant). So it can be stated that the test results reject H0 and accept H9. The proposed hypothesis shows that the Satisfaction variable "plays a role" in mediating the effect of perceived usefulness on usage decisions. This means that indirectly perceived usefulness through satisfaction is able to influence the decision to use QRIS in Palembang City.

The results of this study indicate that the Satisfaction variable "plays a role" in mediating the effect of perceived usefulness on usage decisions in Palembang City, meaning that the higher the benefits perceived by users, the more satisfied they are with the positive experience of using QRIS and the more likely they are to decide to use QRIS on an ongoing basis. The results of this study are relevant to research conducted by Moh Chairil Fitrah, et al, which states that perceived usefulness shows a positive and significant influence.(Moh Chairil Fitrah, n.d. 2024)

3.2.10 Satisfaction Mediates the Effect of Perceived Ease of Use on Usage Decisions

Based on the test results that have been carried out, the Ease of Use Perception on Usage Decisions through Satisfaction obtained a t-statistic value of 4,250 > t table 1.96 and a p-value of 0.000 (significant). So it can be stated that the test results reject H0 and accept H10. The proposed hypothesis shows that the Satisfaction variable "plays a role" in mediating the effect of perceived ease of use on usage decisions. This means that indirectly the perceived ease of use through satisfaction is able to influence the decision to use QRIS in Palembang City.

The results of this study indicate that the Satisfaction variable "plays a role" in mediating the Ease of Use Perception on Usage Decisions in Palembang City, meaning that the easier QRIS is used, the more satisfied users are, and this satisfaction ultimately encourages them to continue using QRIS. The results of this study are relevant to the research researched by Mirva Rahyana and Heri Abrianto The effect of perceived ease of use on usage decisions shows a significant effect. (Rahyana & Abrianto, 2024)

4. CONCLUSION AND SUGGESTION

4.1 Conclusion

1) Perceived Security (X1) has no significant effect on QRIS Use Decision (Y), this

is obtained by the t-statistic value of 1.814 < t table 1.96 and the p-values of 0.070 > 0.05.

2) Perceived Usefulness (X2) has a positive and significant effect on the QRIS Use Decision (Y), this is obtained by the t-statistic value of 1.968 > t table 1.96 and the p-values of 0.050 < 0.05.
3) Perceived Ease of Use (X3) has a positive and significant effect on the QRIS Use Decision (Y), this is obtained by the t-statistic value of 5.487 > t table 1.96 and the p-values of 0.000 < 0.05.
4) Perceived Security (X1) has a positive and significant effect on QRIS Satisfaction (Z), this is obtained by the t-statistic value of 4.065 > t table 1.96 and the p-values of 0.000 < 0.05.
5) Perceived Usefulness (X2) has a positive and significant effect on QRIS Satisfaction (Z), this is obtained by the t-statistic value of 2.927 > t table 1.96 and the p-values of 0.004 < 0.05.
6) Perceived Ease of Use (X3) has a positive and significant effect on QRIS Satisfaction (Z), this is obtained by the t-statistic value of 5.598 > t table 1.96 and a p-value of 0.000 < 0.05.
7) Satisfaction (Z) has a significant effect on QRIS Use Decision (Y) Based on the test results that have been carried out, the t-statistic value is 5.664 > t table 1.96 and the p-values are 0.000 < 0.05.
8) Satisfaction (Z) mediates the relationship between Security Perceptions (X1) and Usage Decisions (Y), meaning that security perceptions are able to indirectly influence QRIS usage decisions.
9) Satisfaction (Z) mediates the relationship between perceived usefulness (X2) and usage decisions (Y), meaning that the perception of usefulness is able to indirectly influence the decision to use QRIS.
10) Satisfaction (Z) mediates the relationship between Perceived Ease of Use (X3) on Usage Decisions (Y), meaning that the perceived ease of use is able to indirectly influence the decision to use QRIS.

4.2 Suggestion

Based on the results of the research, discussion and conclusions obtained, the authors provide the following suggestions:

1) For further researchers, they can use other variables because this research is only limited to variables of perceived security, perceived usefulness, perceived ease of use, usage decisions and satisfaction. Future researchers can develop concepts and instruments regarding the factors that influence the decision to use QRIS.
2) For Micro, Small and Medium Enterprises (UMKM), it is very important to contribute to encouraging the community in non-cash transaction activities (cashless), where QRIS services contribute to making it happen. Therefore, for Micro, Small and Medium Enterprises (UMKM) that accept transactions through the QRIS service, it is hoped that they can encourage buyers to transact through cashless payments so that later buyers will know that using QRIS can facilitate transactions.

3) For the Government and Regulator of Bank Indonesia of South Sumatra Province in order to optimize the implementation of QRIS to users, there is a need for education in increasing the socialization of QRIS to the public and optimizing the governance of various transactions, information technology systems so that users feel safe and trust the protection of user data.

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