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## Determinants Influencing QRIS Adoption as a Digital Payment Tool in Ciledug, Tangerang City

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### ABSTRACT

This study aims to determine the effect of perceived usefulness, perceived trust, and community preferences on decisions to use QRIS in Ciledug sub-district, Tangerang City. This study uses quantitative methods with a causality approach, and the sampling technique is purposive sampling with a sample size of 100 people. The findings show, that the t-test results of perceived usefulness have a t-count value of 1.159 with Sig 0.249 > 0.05, which means there is no significant influence between perceived usefulness and the decision to use QRIS. Furthermore, perceived trust with a t-count value of 2.218 with Sig 0.029 < 0.05, means that there is a significant influence on trust preferences in using QRIS. Then people's preferences obtained a t-count value of 1.842 with Sig 0.069 > 0.05, which means there is no effect of people's preferences on using QRIS as a digital payment tool. While simultaneously there is a significant influence between perceived usefulness, perceived confidence, and community preferences on the decision to use QRIS. This means that the level of influence of each variable studied is still low. This research could become a reference for the Ciledug community, especially for local leaders and banks to increase public interest in to use of QRIS as a digital payment tool.

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## Introduction

The world of the digital industry continues to be attached to human needs, which are almost all digital, technological developments that exist in every field that make life easier today. Digital payments aim to assist the public in facilitating transactions and motivating related to the availability of access to digital financial products. The development of digital payments also has a positive impact, especially in the financial sector, namely innovations ranging from various types such as QRIS, E-Money, E-Wallet, and the like. Many experts have put forward, but in general, the author can conclude that QRIS in general is a QR code launched by the regulator in collaboration with ASPI (Indonesian Payment System Association), which has the goal of helping to launch digital payments for safer, encourage government movements, and help the development of digital financial inclusion (Kurniawati et al., 2021; Amelia et al., 2024).

In the fourth industrial revolution, digital payment products have developed rapidly thanks to the emergence of sophisticated digital technologies and AI, one of which is QRIS. QRIS is a superior product that already exists in every type of bank. QRIS can be used for various transactions, ranging from payments at merchants, fund transfers, cash withdrawals, and cash deposits at supporting places, by simply scanning the QR code everything can be done quickly and precisely (Natalina et al., 2021). This indirectly supports the government program to implement a cashless or non-cash payment system that has been promoted in the last 5 years. Moreover, by implementing technological digitalization, one of which is in banking, it is part of realizing economic growth in Indonesia that is advanced and competitive (Sekarsari et al., 2021; Sari et al., 2024).

Seeing this phenomenon, the author sees that there is no clear research to see the level of public interest and interest in using this digital product, especially QRIS as a payment medium. So, the researcher has traced through various literature turns out that perceived usefulness, perceived trust, and community preferences can be factors that determine a person's interest in using a product or service. This is not without reason, considering that currently, the information provided is confusing due to the technological resistance by people. There is an assumption that digital payments can lead to fraud under the guise of technology, but that is not entirely true and not entirely wrong. So, the task of academics here is to find clearer information through these three factors. So that it can become a recommendation material for banks and the government in making regulations.

The object of research was conducted in the community of Ciledug, Tangerang City which has suitable characteristics in this study. The community there has a good understanding of the daily use of QRIS as a digital-based payment medium. In addition, QRIS is the main choice for the people there considering the strong business growth starting from the existence of an increasingly vibrant trade and culinary industry. Also added by the existence of Ciledug close to the city center of Jakarta which is part of the urban community so that technology and the times are quickly accepted. This certainly affects the behavior patterns of consumers there, to be more literate in technology digitalization, especially in banking. In support of this reasoning, the author has conducted open interviews with several Ciledug residents on May 12, 2024. The results of interviews that have been conducted by researchers on five random respondents, obtained findings that the Ciledug community is accustomed to using QRIS as a means of payment such as when going shopping at modern shopping centers, when eating, and when buying goods have used QRIS both conventional bank QRIS and QRIS at Islamic banks.

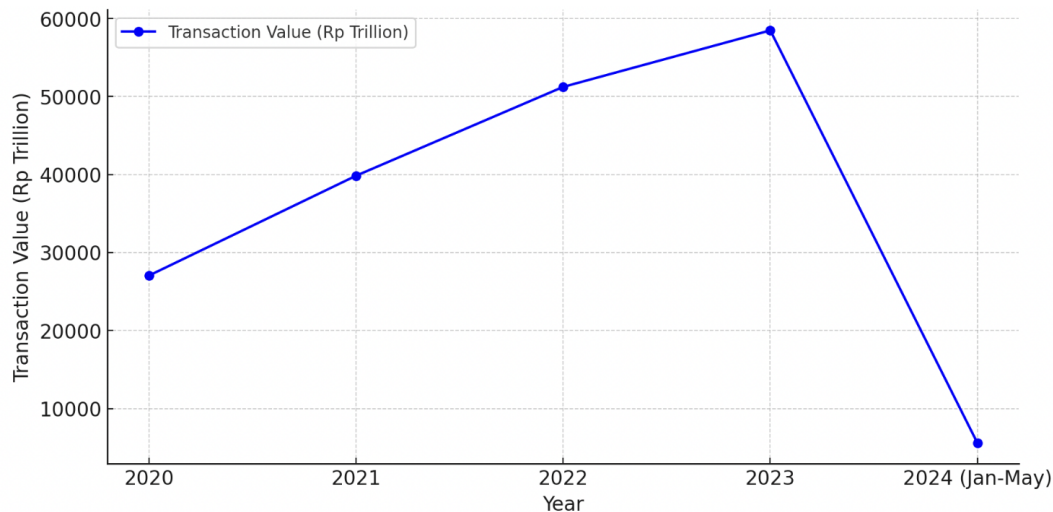
The main reason people choose to make payments using QRIS is because of the convenience provided, just scan then the payment has been made, no need to make cash. The community believes that using QRIS can minimize criminal acts and there is no need to carry a lot of cash. when asked what is the use of cash for? The community answered that it is only used to buy goods at stalls around the house, but

the surrounding stalls have also implemented QRIS as a means of payment. One respondent also gave the reason that started using QRIS during the early days of the COVID-19 pandemic. At that time it required payments to be made completely online. This is the fundamental reason for the increase in the use of QRIS at that time, until now the Ciledug Community is accustomed to and accepts the development of digital technology that occurs.

This phenomenon related to digital payments needs to be understood further, in order to motivate people to be confident in utilizing and using it in all transactions. It must be embedded in him that QRIS is not a problem, but can provide comfort, effective and efficient security. So that the development of QRIS will have a greater impact on the wider community. Moreover, at the beginning it was explained that the advancement of digital technology is one of the spearheads of realizing high economic growth in Indonesia and even the world (Yuldinawati, 2024; Pratiwi, 2022; Saripudin et al., 2023). So that this economic growth can be measured properly through the use of QRIS, researchers see perceived usefulness as a factor that can be further researched. In simple terms, perceived usefulness is a person's point of view in assessing a service that can have a good influence on its users (Pratiwi, 2022;). Furthermore, a factor that also contributes is the perception of trust, which can be interpreted as a sense of confidence in choosing a product because of the guarantee of comfort provided is a strong value for someone to use a product (Saripudin et al., 2023). In addition, people's preference to use QRIS as a digital payment tool generally refers to a person's pleasure in choosing products, services, and services that help daily needs, especially regarding transactions (Sekarsari et al., 2021).

From the results of data recorded in 2024 at the Central Statistics Agency of Tangerang City, there were 164,151 thousand people. The researcher conducted simple research again through a short or semi-structured interview on May 24, 2024, with 5 respondents representing the research object in the Ciledug District, Tangerang City community. The results showed that 4 respondents felt that the presence of QRIS as a digital payment tool was a valuable service in helping to accelerate daily transaction activities and expressed their liking to use the product because of the ease of the service features provided. Meanwhile, 1 respondent stated that there is a need to improve the quality of QRIS products to ensure the safety and trust of the public in using the product and provide more satisfaction to its users.

Seeing the high number of internet users that continues to grow every year, recorded as many as 205 million people in 2024, where 73.7% of the Indonesian population uses it, it is an element that moves people to use digital payments (Yuldinawati, 2024; Safitri et al., 2024). This payment trend is also triggered by the COVID-19 pandemic, which is evidenced by the results of a survey from networks that researched 1,000 respondents, which showed that as much as 44% of respondents used digital payments 4 times in one week. However, this figure is still relatively low compared to neighboring countries, where Indonesia is still far from the order of the most significant payment users in Asia (Rachman et al., 2024). This is also obtained from the results of the social survey daily social which revealed that the average result of people using this service because it is their need is 70.7% and 60% stated that it saves time and is reliable, and 50% say it is an alternative payment (Jusman & Fauziah, 2024), especially during the COVID-19 pandemic, which requires people to shift their payment systems to digital to meet their needs. This also provides for the growth in the use of digital payments. Based the results of research related to digital transaction users in 2024 which shows the development of the performance of digital transaction users (Safari et al., 2024; Septianda & Priantina, 2024). Like this picture:



**Figure 1. Digital Payment Transaction Performance in Indonesia (2020 - 2024)**

Source: Compiled by researchers (2024)

Based on Figure 1 above, which has been obtained by the author from the Bank Indonesia website, it can be seen that over the past 5 years digital payment transactions have increased significantly. Especially from the range of 2020 to 2023. 2021 experienced an increase of 47.36% compared to 2020, 2022 experienced an increase of 28.59% compared to 2021, 2023 experienced an increase of 14.14% compared to 2022. Furthermore, the drastic decrease in 2024 by -90.47% compared to 2023 occurred because the available data only covered the period from January to May. Therefore, the total transactions in 2024 cannot be fairly compared with previous years using full-year data.

If transaction trends remain stable or increase in the second half of 2024, the total value of digital transactions will likely be higher than the current figure. However, for further certainty, there are no official results from Bank Indonesia in 2024. However, it can be seen that over the last 5 years, the use of digital transactions has increased quite well. Digital payment transactions in Indonesia experienced significant growth from year to year, especially during the pre-pandemic, pandemic, and post-pandemic periods. This increase in growth is also due to the convenience of services and products that make people prefer to use digital payments and the right marketing strategy by providing promos from provider companies to create good value.

Seeing the limitations or shortcomings in previous studies, such as research from Ramadhan (2021), Windani & Awaliyah (2020), and Ichwan & Ghofur (2020) there is still no balanced randomization of statements between positive and negative statements, the characteristics of the sample are not complete in providing classification, previous researchers are still lacking in providing a choice of questions/statements and also data collection methods only from questionnaire answers so that these shortcomings affect the results of the study. The advantage of this study is the addition of research variables and the existence of a survey or initial study in the form of semi-structured interviews so that researchers can first find out the basic picture. The urgency of digital payments is a hope to develop the growth of digital payments as a form of economic improvement. Many people believe this is an update to the payment system towards the modern era, namely utilizing information technology that is more efficient and easier to do because using technology is easy for people to access without requiring more effort. Hence, people are more interested in digital than conventional payments (Ranjan, 2025). However, the various facilities provided certainly have

consequences in terms of services that must be prepared, starting from the amount of costs incurred by the company to achieve technical comfort.

Previous research is still broad or conventional in analyzing the factors that influence QRIS adoption, without specifically highlighting the few QRIS users. In addition, previous research has not comprehensively measured the low level of influence of each variable studied, especially in the context of the people of Ciledug district, Tangerang city. Therefore, this study focuses on a more in-depth analysis of factors such as perceived usefulness, perceived trust, and community preferences, with the aim of understanding the barriers and opportunities for increasing the use of QRIS as a digital payment tool. With this more specific approach, this research is expected to make a new contribution in identifying the main factors that influence people's decision to use QRIS and provide more appropriate recommendations for stakeholders, including the government and financial institutions, in increasing the adoption of QRIS in the area.

## **Literature Review**

### **Perceived usefulness**

According to Al-Fahim et al (2024), it is explained that perceived usefulness is the individual prospect of users being found using a particular service to facilitate activities from their work. This facilitated activity can provide significant benefits such as faster achievement results and provide maximum results. Meanwhile, according to Efendi et al (2024) and Al-shanableh et al (2024), explaining the perception of usefulness is the extent to which a person believes that using a technology can improve the performance of their activities. The explanation above regarding perceived usefulness can be concluded that someone will believe that the service is beneficial to him, so he will use it again, but when someone feels confident that the service is not useful, he will not use it again. This is felt when the extent to which a person believes that using the service will get definite uses or benefits when compared to other similar services. Perceived usefulness affects decision to use digital payment based on the theory of user behavior which has indicators tied to convenience and benefits, where belief is a form of attitude of trust which then gives someone the certainty to use it so that it can be useful. This is supported by previous research by (Alfani & Ariani, 2024); (N. F. Lestari & Ramadhan, 2024); and (Manupassa et al., 2025) which state that perceived usefulness affects the decision to use QRIS.

**H1 : Perceived usefulness has a significant effect on the decision to use QRIS as a digital payment tool.**

### **Perception of Trust**

According to Sholihin et al (2024) perceived trust is a key variable in fostering a person's desire for quality products to last for the long term. that is what is narrowed down to get a sense of trust from someone to a service provider or company product. Therefore, consumers need to feel directly in order to feel the benefits, so that can feel the trust given. According to another theory, the perception of trust that is explained is a person's belief regarding the product provided by the provider or company. Trust is also a basic framework that can realize a person to be bound to use the product (Nurqamarani et al., 2024); (Nugrahaningrum & Raharja, 2024). The explanation above regarding perceived trust can be concluded that experience is the basis for creating trust. Trust is a seriousness that each person is bound and needs each other. Trust is also an attitude about one's beliefs that are based on ties from objects or people. Perceived trust has an effect on decision to use digital payment based on Theory of Planned Behavior which is used to determine a person's behavior and illustrates that trust can change a person to use of technology.

This is supported by previous research by Megaranto & Madi (2025); Nasih et al (2024); and DP & Kristian (2024) which state that perceived trust affects the decision to use QRIS.

**H2: Perceived trust has a significant effect on the decision to use QRIS as a digital payment tool.**

### **Community Preferences**

According to Pakkawaru & Moharom (2024) and Musriani & Sanaba (2024), community or consumer preferences are an individual's favorite choice in determining a product, service or service. Meanwhile, according to Prawitasari et al (2024) and Lestari & Jatmika (2024) explains that community preference is a person's determination in determining something that can be calculated with a measure of the usefulness of that product, meaning that everyone has the right to consider the product want to use by providing an assessment of their satisfaction. The explanation of community or consumer preferences above can be concluded that knowing consumer preferences is a very close thing because many behaviors encourage and tend to communicate with each other. This is because someone needs knowledge or information from the scope of other people who have done or used it first. So that this influence is the beginning of someone deciding on the product he wants to use . Community preferences affected the decision to use digital payment based on rational choice theory which provides a better understanding and lesson on how consumer preferences with the media are used to examine and develop the growth of consumer preferences. This is supported by previous research by Rohmawati & Disastra (2024); Agustia & Haryatiningsih (2024); and Aminda et al (2024) which states that community preferences affect the decision to use QRIS.

**H3: Community preferences have a significant effect on the decision to use QRIS as a digital payment tool.**

### **Decision to Use**

In general, many researchers provide an understanding of the decision to use, one of which is according to (Booyse & Scheepers, 2024) explaining that the decision to use is a person's behavior pattern influenced by facts received from various sources. Meanwhile, according to the theory of (Rafika et al., 2024), consumer decisions are attitudes that describe a person's use of a good or service. This usage decision is made solely to see the attitude of a person's behavior in deciding to use the product. The explanation of the decision to use above can be concluded that the decision to use is a decision from within humans who believe in the presence of technology and are also motivated by various kinds of influences such as beliefs, character, and usage goals. From this, we need to learn more so that the possibility of determining a decision requires confidence in ourselves.

Perceived usefulness, perceived trust, and community preferences affected Y based on the theory of user behavior which is bound by convenience and benefits, where belief is a form of trust attitude that then gives someone the certainty to use it to be useful. Theory of Planned Behavior is used to determine a person's behavior and illustrates that trust can change a person to use technology and rational choice theory which provides better lessons on consumer preferences with the media used. This is supported by previous research by Ramayanti (2024); Rahmawati & Merlinda (2024); and Hasibuan et al (2024) which state that perceived usefulness, perceived trust, and community preferences affect the decision to use QRIS as a digital payment tool.

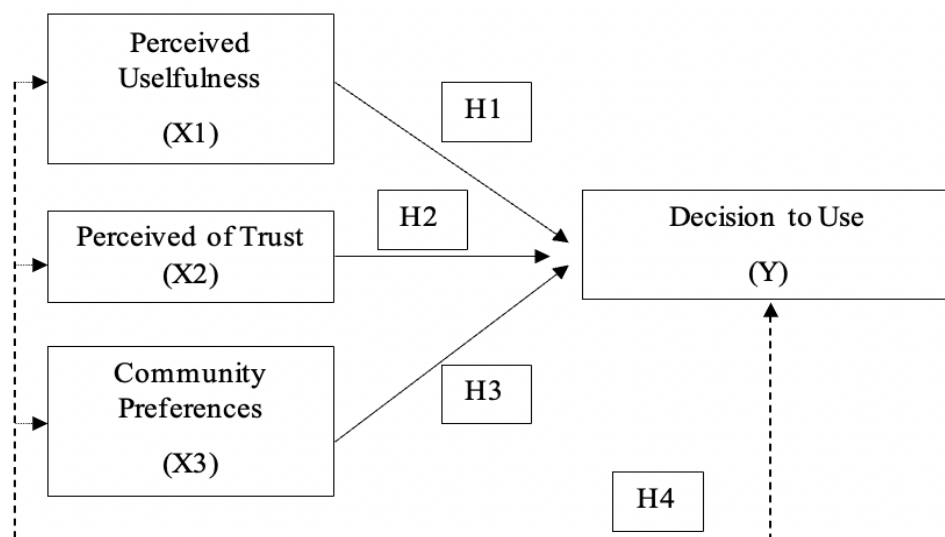
**H4: Perceived usefulness, perceived trust, and community preferences simultaneously and significantly influence the decision to use QRIS as a digital payment tool.**

## Digital of Payment

Money is an asset that can be used as a means of payment in transactions. Money itself has a function that is used as a basis for means of exchange and savings (Nasution et al., 2024); (Trianto et al., 2025). According to Bank Indonesia regulation No. 16/08 / PBI / 2014 related to the amendment to Bank Indonesia regulation No. 11/12 / PBI / 2009 related to the explanation of digital payment instruments or electronic money in article 1 number 3 digital payment instruments or electronic money are payment instruments that have the first item launched based on the amount of money deposited in advance to the dealer or creator of digital payment instruments or electronic money, second based on the amount of money stored electronically in a server, third based on the intended use, namely for transaction tools, and fourth the amount of money deposited with the issuer is not a deposit as in banking (Fathi & Wandebori, 2024).

## Conceptual Framework

In the research under study, the authors include the variable decision to use QRIS as a digital payment tool that affects perceived usefulness, perceived trust and community preferences. Based on the theoretical basis and research results, the research design model can be described through the following framework:



**Figure 2. Research Model**

Source: Author (2024)

## Methodology

Quantitative with a causality approach is the type of research used in this article. This quantitative method is a form of research based on positivism as a scientific method because it has succeeded in completing scientific phenomena, namely empirical, rational, and systematic (Sugiyono, 2017). The population in this study is the people of Ciledug Subdistrict, Tangerang City, which amounted to 164,151 thousand people in 2023 obtained from the Central Statistics Agency (BPS) of Tangerang city. In determining the number of samples to be used in this study, the sampling method used purposive sampling technique. Definitive purposive sampling is the determination of samples based on criteria that have been determined by a researcher (Hair et al., 2022). So that in this study the criteria set are: a) the age of the respondent is in the range of 17-50 years, b) people who understand and are accustomed to using QRIS,

and c) people who come from Ciledug sub-district, Tangerang city, other than these people are not involved in the research. Then for the sampling technique using the Slovin formula and obtained the number of samples ready for research was as many as  $n = 99.93$  or rounded up to 100 samples or respondents.

Data collection using primary data by distributing questionnaires to 100 respondents who have been calculated. Following this calculation, the distribution was carried out and more than 120 respondents were obtained outside the calculation, but after that the cleaning process obtained 110 respondents and the finalization process was carried out, the remaining 100 respondents were eligible for statistical processing. In addition, researchers also conducted open interviews to support the initial study that has been told in the introduction. Furthermore, this research involves 2 variables, namely independent variables (perceived usefulness, perceived trust, and community preferences) and dependent variables (decision to use). Then in supporting this research to be better, the data analysis technique uses multiple linear regression and involves several statistical tests such as the classical assumption test (normality test, multicollinearity, and heteroscedasticity test, as well as a partial test (t-test) and simultaneous test (F-test), and determination test (R-Square). This processing uses Google Forms, Microsoft Excel, and SPSS applications.

## Results and Discussion

### Result

#### 1. Classical Assumption Test

##### Normality Test Results

**Table 1. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
	N	Unstandardized Residual
		100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,83333469
Most Extreme Differences	Absolute	0,085
	Positive	0,081
	Negative	-0,085
	Test Statistic	0,085
	Asymp. Sig. (2-tailed)	0,072 <sup>c</sup>

Source: Data processed (2024)

From Table 1 above, this normality test shows a Kolmogorov-Smirnov value (test statistic) of 0.085 with a significance level of 0.072. These results can be concluded that the research to be carried out is normally distributed, which means that the respondent's data is suitable for further analysis which will later see the level of significance between variables.

##### Multicollinearity Test Results

**Table 2. Multicollinearity Test Results**

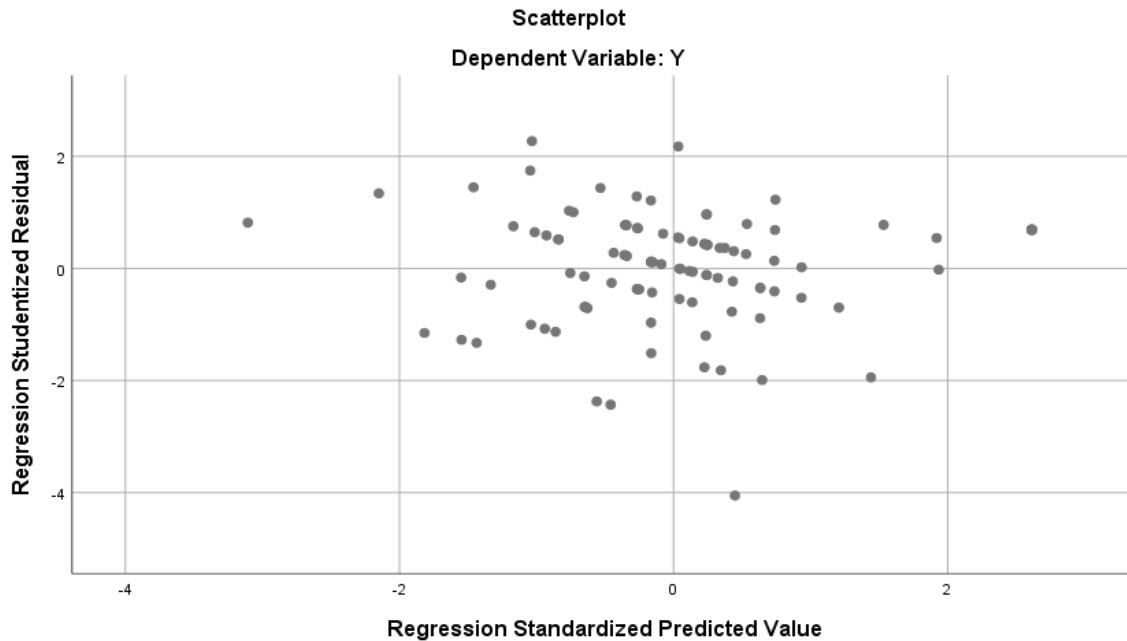
Variable	Tolerance	VIF	Information
Perceived of Usefulness (X1)	0,599	1,670	No Multicollinearity
Perceived of Trust (X2)	0,569	1,757	No Multicollinearity
Community Preferences (X3)	0,615	1,625	No Multicollinearity



Source: Data processed 2024

From Table 2 above, it can be seen that the tolerance is  $> 0.10$ . This means that there is no correlation between independent variables, but because the VIF value is  $< 10$ , it can be concluded that these variables represent perception, perception of usefulness. Public trust and preferences were found to be non-multicollinearity between independent variables.

### Heterocedasticity Test



**Figure 2 Heterocedasticity Test Results**

Source: Data processed (2024)

From the figure above, it shows that there are no samples or data points scattered above or below or around zero, then it can be said that there are no symptoms.

## 2. Multiple Linear Regression Analysis Results

**Table 3 Multiple Regression Analysis Results**

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,784	3,905		2,249	0,027
	Perceived of Usefulness (X1)	0,111	0,096	0,132	1,159	0,249
	Perceived of Trust (X2)	0,213	0,096	0,259	2,218	0,029
	Community Preferences (X3)	0,103	0,056	0,207	1,842	0,069

a. Dependent Variable: Decision to use QRIS

Source: Data processed (2024)

Based on the results of the multiple regression analysis in the table above, it is found that:

- Constant value (Y) of 8.784

- b) The regression coefficient value of X1 (Perceived of usefulness) from the multiple linear calculation obtained a *coefficients value* of 0.111. This means that every time there is an increase in the perceived of usefulness (X1) of 1 unit, the decision to use QRIS (Y) will decrease by 0.111 units assuming that the variables of perception of trust (X2) and public preference (X3) are constant.
- c) The value of the regression coefficient X2 (perception of confidence) from the multiple linear calculation obtained a *coefficients value* of 0.213. This means that every time there is an increase in the perceived of trust (X2) by 1 unit, the decision to use QRIS (Y) will decrease by 0.213 units assuming that the variables of perceived of usefulness (X1) and community preference (X3) are constant.
- d) The value of the regression coefficient X3 from the multiple linear calculation obtained a *coefficients value* of 0.103. This means that every time there is an increase in public preference (X3) 1 unit, the decision to use QRIS (Y) will decrease by 0.103 units assuming that the variables of perceived of usefulness (X1) and perceived of trust (X2) are constant

## Uji F

**Table 4. Results of Test Analysis F (Simultaneous)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	114,371	3	38,124	11,041	0,000 <sup>b</sup>
	Residual	331,469	96	3,453		
	Total	445,840	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Data processed 2024

Based on the test results in the table above, it can be seen that the F value is 11.041 and the significance value is 0.000b. Therefore, it can be said that the significance value is less than 0.05. Ho was later rejected and Ha was accepted. The decision to choose QRIS (Y) *Fintech* Syariah QRIS as the digital payment method used has significant implications between the perception of usefulness (X1), the perception of trust (X2), and the preference of the community (X3).

## Uji t

**Table 5. Results of t-Test Analysis (Partial)**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,784	3,905		2,249	0,027
	Perceived of Usefulness (X1)	0,111	0,096	0,132	1,159	0,249
	Perceived of Trust (X2)	0,213	0,096	0,259	2,218	0,029
	Community Preferences (X3)	0,103	0,056	0,207	1,842	0,069

a. Dependent Variable: Decision to use QRIS

Source: Data processed (2024)

Based on the results of the analysis of the t-test above, it can be seen that the t-test for the variable perceived of usefulness (X1) obtained a t-calculated result of 1.159 with a significance value ( $0.249 > 0.05$ ),

so  $H_a$  is rejected and  $H_o$  is accepted, meaning that there is no significant influence of the perceived of usefulness on the decision to use QRIS. The trust perception variable (X2) was obtained with a t-calculation result of 2.218 with a significance value ( $0.029 < 0.05$ ). Thus, hypothesis ( $H_a$ ) was accepted and  $H_o$  was rejected. It means there was a significant influence between the perceived trust on the decision to use QRIS and the community preference variable (X3) obtained the result of a t-calculation score of 1.842 with a significance value ( $0.069 > 0.05$ ). As a result,  $H_a$  was rejected and  $H_o$  was accepted, meaning that there was no significant influence between public preferences on the decision to use QRIS.

### Determination Test (R-Square)

**Table 6. Determination Coefficient Test Results**

Model	Model Summary			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,506 <sup>a</sup>	0,257	0,233	1,858

a. Predictors: (Constant), X3, X1, X2

Source: Data processed (2024)

The test results show that the coefficient of determination is at the R-squared estimate value of 0.233. This shows that the variation of the change in changes in the decision to use QRIS as a digital payment can be explained by independent variables inside these studies on the percentage of 23%. The other factors that caused the changes in the decision to use QRIS as a digital payment in Ciledug community were influenced by 76.7% of external factors outside this study. This factor can be carried out in other studies using variables such as risk management. The results of this coefficient of determination obtained only 23.3% have an effect, meaning that the research conducted does not affect the use of QRIS among the Ciledug community significantly. This does not show the ugliness of the statistical results, but rather an evaluation material for the local government that to increase public interest in using digitalization of technology in everyday life, in this case, QRIS, it is necessary to increase the perception of usefulness and increase community preferences.

### Discussion

#### The Influence of The Perceived Usefulness on The Decision to Use QRIS

From the statistical test, it was found that the variable of perceived usefulness (X1) did not affect the decision to use QRIS, this was shown by a significance value greater than 0.05 ( $0.249 > 0.05$ ) with a positive t-count result of 1.159. The study shows that H1 the perceived usefulness does not have a significant effect on the decision to use QRIS, so it can be said that the second hypothesis is rejected. This shows that the perceived usefulness cannot be used as a tool to make decisions using QRIS. However, this is due to temporary conjectures or insignificant hypotheses, such as unbalanced data distribution between the variables tested. So, these results cannot prove the hypothesis. The cause of these results is as stated by previous research that belief is an attitude of trust that makes a person confident to use technology, and that technology has indicators related to ease and benefits (Ichwan & Ghofur, 2020). This finding contradicts Ambarwati's research, which found that the variable of benefit perception affect the decision to use digital payments (Ambarawati, 2019). However, another study that is consistent with these findings is Khofsoh's study, the variable of benefit perceived does not have a significant impact on the decision to use QRIS related to digital payments (Siti Khofsoh, 2020).

H1. Perceived Usefulness has not significant on Decision to Use

## **The Influence of Trust Perceived on The Decision to Use QRIS**

It was found that the trust perceived variable (X2) partially had a significant influence on the decision to use QRIS. This is shown by a value smaller than 0.05 ( $0.029 < 0.05$ ) and the t of 2.218 shows a positive influence. The results of this finding show that perceived trust affects the decision to use QRIS positively. This positive influence means that if the perceived trust increases, the decision to use QRIS will also increase, and vice versa. These findings were contrary to the result of the previous study conducted by Ramadan that shows that the perception of trust does not affect decisions to Use Digital payments significantly (Ramadhan, 2021). On the contrary, the results of Himawati and Firdaus' research consistent that Perceived Beliefs are positive and Influential significant to the decision taken to use QRIS (Himawati & Firdaus, 2021) (Ambarwati, 2019), this shows that perceived trust can influence the decision to use digital payments, because the higher a person's trust, the more confident they are to use digital payments with QRIS.

H2. Perceived of Trust has significant on Decision to Use

## **The Influence of Community Preferences on The Decision to Use QRIS**

The results showed that community preference (X3) did not affect the decision to use QRIS significantly. The p-value was  $>0.05$ . This can be caused by several factors, such as unbalanced data distribution or irrelevant temporary assumptions, which lead to failure to prove the hypothesis. Nevertheless, the variables of perceived usefulness, perceived trust, and public preference simultaneously have a significant positive effect on the decision to use QRIS, which indicates that these factors are more instrumental in influencing people's decisions to use this digital payment system. This is due to several things, according to Windani and Awaliyah. Rational choice theory says that setting one's goals and desires for performance (functionality) that is tied to usage is the first step to knowing consumer preferences (Windani & Awaliyah, 2020). Rational choice theory also reviews the consequences of actions taken. In addition, people have to think first. The results are different from the research of Novitasari and Taufik, which found that the variable of public preference is suspected to have a positive impact on people's decisions to use digital payment products (Novitasari & Taufiq, 2020).

H3. Community Preferences has not significant on Decision to Use

## **Conclusion**

Based on research on the influence of perceived usefulness, perceived trust, and community preferences on decisions to use QRIS as a digital payment tool in the Ciledug sub-district community, Tangerang city, the researcher can draw the following conclusions: Firstly, the results of data processing show that the perceived usefulness variable does not affect the decision to use QRIS. This is certainly contrary to the hypothesis where the author found influential results. Even though it has no effect, it means that this finding is a treasure and uniqueness of every research conducted related to the usefulness of QRIS in becoming a digital payment. The Ciledug community sees QRIS as something ordinary and indeed a daily necessity rather than seeing it as a benefit. Secondly, the results show that perceived trust has a significant positive effect on the decision to use QRIS.

This means that these findings support the hypothesis and the Ciledung community believes that the existence of QRIS is an inseparable part of everyday life. Thirdly, the processing results show that community preferences do not affect the decision to use QRIS. These findings contradict the hypothesis

which shows a positive and significant influence. Even so, this result is a finding for researchers that not always the preferences that exist in society are the impetus for people to be able to choose QRIS as a digital payment. Finally, the results simultaneously show that perceived usefulness, perceived trust, and community preferences affect the decision to use QRIS. This means that when viewed as a whole it has a significant influence in using QRIS where QRIS in today's globalized world has become a necessity, especially for the people of Ciledug who are close to downtown Jakarta.

The research that has been done is inseparable from limitations. The main limitation is that the variables involved in this study are limited to the dependent and independent variables. In the future, in-depth research is needed in involving independent variables whose results can have a significant effect on the dependent, as well as intervening variables and moderating variables so that it becomes more interesting and the level of usefulness of the article becomes higher. Further limitations of this research should limit the scope of the study area to the Ciledug community in Tangerang City. In the future, it should involve a wider scale of research, for example, the people of Tangerang City. This could have a big impact, especially for banks and the government in making decisions beneficial to the community. Finally, this study still uses the SPSS application in processing, which is often used in regression research.

### **Author's Contribution**

The final manuscript was completed with contributions from all authors. Andi Amri was involved in data collection, hypothesis testing, and manuscript drafting. Rahmi Fitria Malik and Muhammad Kemal Fachrandi created the theoretical framework for research and analyzing the data. The researcher had discussions to gather information and work together to complete the final manuscript.

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