

ABSTRACT

The development of digital payment systems in Indonesia has encouraged the increasing adoption of Quick Response Code Indonesian Standard (QRIS) as a practical, fast, secure, and integrated non-cash transaction method, including among merchants. Although the number of QRIS merchants continues to increase, there is still a phenomenon in which some merchants have not yet adopted QRIS as their primary payment method in business activities. This condition highlights the importance of understanding the factors influencing merchants continuance intention to use QRIS. This study aims to analyze the effect of perceived usefulness, confirmation, and perceived trust, mediated by satisfaction, on continuance intention among QRIS merchants in Indonesia. This study employed a quantitative approach by adopting the Expectation Confirmation Model (ECM) developed by Bhattacharjee (2001) and incorporating perceived trust as an extension of the research model. Data were collected through online questionnaire distribution to QRIS merchants in Indonesia using a non-probability sampling technique with a purposive sampling method. The research data were analyzed using the Partial Least Square–Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS software. The findings reveal that perceived trust has a positive and significant effect on continuance intention through the mediation of satisfaction, while satisfaction also has a positive and significant effect on continuance intention. Furthermore, perceived trust has a positive effect on satisfaction. In contrast, perceived usefulness and confirmation do not significantly affect continuance intention through the mediation of satisfaction, nor do they significantly affect satisfaction. The findings indicate that merchants' trust in the security, reliability, and credibility of the QRIS system is a key factor in enhancing satisfaction and encouraging the sustained use of QRIS in business activities.

Keywords: QRIS, Merchant QRIS, ECM, Perceived Usefulness, Confirmation, Perceived Trust, Satisfaction, Continuance Intention

ABSTRAK

Perkembangan sistem pembayaran digital di Indonesia mendorong peningkatan penggunaan *Quick Response Code Indonesian Standard* (QRIS) sebagai metode transaksi non-tunai yang praktis, cepat, aman, dan terintegrasi, termasuk pada kalangan merchant. Meskipun jumlah merchant QRIS terus mengalami peningkatan, masih ditemukan fenomena bahwa sebagian merchant belum menjadikan QRIS sebagai metode pembayaran utama dalam aktivitas usahanya, sehingga penting untuk memahami faktor-faktor yang memengaruhi niat penggunaan berkelanjutan (*continuance intention*) pada merchant QRIS. Penelitian ini bertujuan untuk menganalisis pengaruh *perceived usefulness*, *confirmation*, dan *perceived trust* yang dimediasi oleh *satisfaction* terhadap *continuance intention* pada *merchant QRIS* di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif dengan mengadopsi *Expectation Confirmation Model* (ECM) yang dikembangkan oleh Bhattacharjee (2001) serta menambahkan variabel *perceived trust* sebagai pengembangan model penelitian. Pengumpulan data dilakukan melalui penyebaran kuesioner secara daring kepada merchant QRIS di Indonesia menggunakan teknik *non probability sampling* dengan metode *purposive sampling*. Data penelitian dianalisis menggunakan metode *Partial Least Square–Structural Equation Modeling* (PLS-SEM) dengan bantuan perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa *perceived trust* berpengaruh positif dan signifikan terhadap *continuance intention* melalui mediasi *satisfaction*, serta *satisfaction* berpengaruh positif dan signifikan terhadap *continuance intention*. Selain itu, *perceived trust* juga berpengaruh positif terhadap *satisfaction*. Sebaliknya, *perceived usefulness* dan *confirmation* tidak berpengaruh signifikan terhadap *continuance intention* melalui mediasi *satisfaction*, serta tidak berpengaruh signifikan terhadap *satisfaction*. Temuan penelitian menunjukkan bahwa tingkat kepercayaan *merchant* terhadap keamanan, keandalan, dan kredibilitas sistem QRIS menjadi faktor utama dalam meningkatkan kepuasan serta mendorong penggunaan QRIS secara berkelanjutan pada aktivitas usaha.

Kata kunci: QRIS, Merchant QRIS, ECM, Perceived Usefulness, Confirmation, Perceived Trust, Satisfaction, Continuance Intention