Impact of perceived usefulness, ease of use, and privacy & security on QRIS adoption: mediating role of behavioral intention

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ARTICLE INFO	ABSTRACT
	This study aims to analyze the effect of Perceived Usefulness, Perceived Ease of Use, Privacy & Security on QRIS Use with Behavioral Intention as an Intervening Variable in State University Students in Padang City. The research focused on State University students residing in Padang City. A total of 220 respondents participated in the study, providing data via online questionnaires. Structural Equation Modeling (SEM) utilizing SmartPLS4 software was employed for data analysis. The findings revealed that: (1) Perceived Usefulness, Perceived Ease Of Use, Privacy & Security have a significant effect on Behavioural Intention to use QRIS on State University Students in Padang City. (2) Perceived Usefulness, Perceived Ease Of Use, Privacy & Security have a significant effect on QRIS Use on State University Students in Padang City. (3) Perceived Usefulness, Perceived Ease Of Use, Privacy & Security have a significant effect on QRIS Use with Behavioural Intention as an intervening variable for State University Students in Padang City. (3) Behavioural Intention has a significant effect on QRIS use on State University Students in Padang City.

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INTRODUCTION

Information technology has significantly impacted every aspect of life, transforming traditional social structures into a modern digital society. Technological advancements over the past few decades have changed the way people live and conduct business (Sardana & Singhania, 2018). With the widespread use of the internet via smartphones, server-based cashless payment tools are increasingly being used by the public. This era of digitalization forces continuous development and innovation in technology that facilitates, and even replaces, human tasks, including financial transactions. One crucial innovation is electronic money (e-money), which aims to provide ease and speed in transactions without the need to carry cash.

Technological advancements have enabled payments to be made electronically, with the use of e-money on the rise. According to Bank Indonesia Regulation No. 20/6/PBI/2018, e-money is defined as an electronic payment tool where the monetary value is stored in a specific electronic medium. Users must first deposit their money with the issuer, which is then stored electronically before it can be used for transactions. The number of e-money transactions continues to increase, reaching 782.86 million in September 2023, with a transaction value of IDR 158.59 trillion. This increase reflects the public's trust

in the convenience and efficiency offered by e-money, especially among the younger generation who are more accustomed to technology.

The increase in electronic money usage is also evident in transactions through QRIS (Quick Response Indonesian Standard), designed to facilitate payments using QR codes. QRIS, introduced by Bank Indonesia and the Indonesian Payment System Association in 2019, had reached 41.84 million users with a transaction value of IDR 56.92 trillion in the third quarter of 2023. The use of the QRIS payment system in Indonesia has increased significantly every year. Based on data from the official website of the Indonesian Payment System Association (ASPI), the transaction volume in 2023 showed an increase of 100.4% compared to the previous year. However, despite the sharp increase in QRIS payment volume, it is still far below other non-cash payment systems, such as debit cards. This shows that there is still a large gap between transactions using debit cards and QRIS, even though QRIS payments are closely related to information system technology in the business world.

With the expansion of information system technology, system security is currently a hot topic in Indonesia. Many cases of data leakage and hacking have involved information systems belonging to various leading agencies in the country. It is unfortunate that digital development in Indonesia is not accompanied by an adequate increase in digital security. Security is a vital component in an information system, especially if it is connected to the internet. Cloudmatika.co. states that security is a procedure to prevent data theft, unauthorised access, and damage to corporate information systems. This is important because every information system stores data that should only be accessed by authorised parties. Especially in payment information systems, security is crucial because it involves personal data and money. Therefore, the level of security of an information system is one of the main considerations for users.

Students as a representation of Generation Z show a higher level of activity in adopting digital payment technology than previous generations. This is attributed to the different perceptions of financial risk and data leakage between the generations. Previous generations tend to have concerns about the possibility of losing money and data security breaches in the use of digital payment technology. The existence of the phenomenon of transacting using QRIS will certainly provide questions related to what factors make students switch to using QRIS as a payment method.

LITERATURE REVIEW

QRIS Use

Generally, decisions are made to solve problems. The decision-making process involves cognitive functions that integrate thinking, memory, information processing, and evaluative judgment. According to Peter & Olson, (2018), usage decisions are described as an integration process used to combine knowledge, evaluate two or more alternatives, and choose one. In a broader context, usage decisions refer to selecting one option from several available alternatives. This involves integrating knowledge and attitudes to evaluate two or more alternative behaviors, ultimately choosing one (Nugroho, 2003). QRIS is the standard QR Code for the payment system in Indonesia, developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). This standard uses QR Codes to facilitate payments through server-based electronic money applications, electronic wallets, or mobile banking services. QRIS was adopted to support interconnection and interoperability among providers, payment instruments, and countries, making it open and accessible as an open-source. QRIS's main advantage lies in its user-friendliness, allowing payments using QR codes at all merchants, regardless of the payment system provider used. Payments with QRIS are processed instantly, benefiting merchants by enabling them to accept payments using a single QR code.

Perceived Usefulness

Perceived usefulness refers to the degree to which an individual believes that employing a particular system can enhance their job performance (Jogiyanto, 2007). This is further supported by the assertion that perceived usefulness is the level of belief an individual holds that using a technology will enhance

their job performance (Davis, 1989). The more effective a medium is, the higher the level of perceived usefulness. Dimensions of information technology benefits include benefits and effectiveness (Wibowo, 2006). The benefits dimension includes simplifying tasks, providing benefits, and increasing productivity. Meanwhile, the effectiveness dimension includes improving effectiveness and enhancing job performance. From these various definitions, it can be concluded that an individual will use a technology if it provides benefits and improves their performance, thus increasing their productivity. Numerous prior investigations, including those by Venkatesh et al (2003), have consistently demonstrated in the extended Technology Acceptance Model (TAM) that perceived usefulness holds significant correlation with behavioral intention and stands out as one of the most influential factors in forecasting the intention to adopt a specific system. Similar findings were echoed in research conducted by Yi & Hwang (2003) which identified a positive and noteworthy association between perceived usefulness and behavioral intention.

Perceived ease of use
Perceived ease of use can be defined as the extent to which an individual believes that using a technology will be done without difficulty (Jogiyanto, 2007). This concept is also supported by Davis, (1989), who describes perceived ease of use as the belief that using information technology is an easy task and does not require excessive effort from the user. Individual perceptions related to ease of use include the belief that using a particular system will be free from errors. Studies by Venkatesh et al., (2003) reveal a positive and significant relationship between perceived ease of use and behavioral intention to use. The study conducted by Barry & Tahir Jan (2018) revealed a positive and significant impact of perceived ease of use on both perceived usefulness and the intention to utilize a specific system. This finding aligns with the four longitudinal fields extended by Venkatesh et al (2003), which indicate that perceived ease of use positively affects perceived usefulness and the intention to use.

Privacy & Security
Privacy refers to individuals' capacity to control their personal information (Cliquet et al., 2015). It is a significant concern influencing the use of e-wallets Soodan & Rana, (2020) where security and privacy are critical factors. Insufficient security can deter customers from engaging in transactions (Milberg et al., 2000). Those who are new to technology may have concerns about security, especially given the fast pace of technological advancements Mohamed et al, (2012) resulting in hesitancy to share financial information online.

Behavioral Intention to Use
Intent can be defined as an action desired by an individual (Zhao & Othman, 2011). Behavioral intention is the subjective probability of an individual to achieve a goal within a certain period (Ajzen, 2005), referring to how one will act in the future (Fishbein et al., 1977). The intention to use behavior reflects an individual's interest or desire to perform an action. It is considered a reliable indicator of current technology or system usage and the tendency to reuse it in the future (Aditya & Wardhana, 2016). When someone has shown interest in using technology, it is highly likely, if not certain, that they will use it. Several researchers have discovered a positive and notable correlation between behavioral intention (BI) and the adoption of new technology (Barry & Tahir Jan, 2018); (Faqih & Jaradat, 2015). Yi & Hwang, (2003) assert that behavioral intention (BI) substantially and positively impacts actual use (AU). Supporting the Technology Acceptance Model with four variables, Venkatesh et al (2003) reveal from their findings that the intention to use technology significantly and positively influences actual usage behavior.
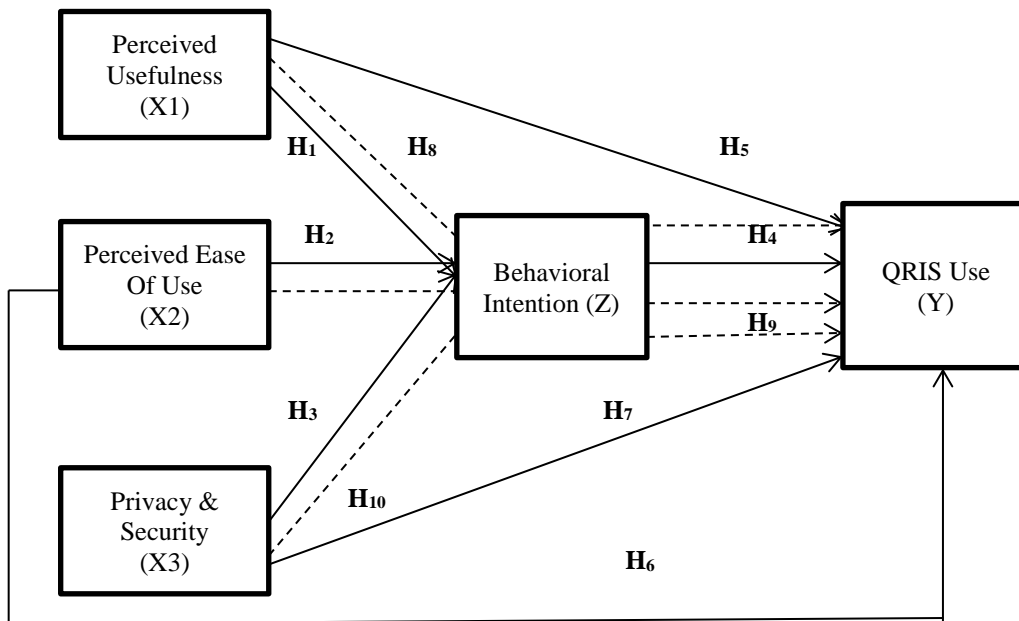
Figure 1. Conceptual Framework

H1 : Perceived usefulness has a significant effect on behavioural intention to use QRIS on public university students in Padang City.

H2 : Perceived ease of use has a significant effect on behavioural intention to use QRIS on State University students in Padang City.

H3 : Privacy and security has a significant effect on behavioural intention to use QRIS on State University students in Padang City.

H4 : Behavioural intention to use QRIS will have a significant influence on QRIS use on State University students in Padang City.

H5 : Perceived usefulness has a significant effect on QRIS Use on State University students in Padang City.

H6 : Perceived ease of use has a significant effect on QRIS Use on State University students in Padang City.

H7 : Privacy and security have a significant effect on QRIS Use on State University students in Padang City.

H8 : Perceived usefulness has a significant effect on QRIS Use with Behavioural Intention as an intervening variable for State University students in Padang City.

H9 : Perceived ease of use has a significant effect on QRIS Use with Behavioural Intention as an intervening variable for State University students in Padang City.

H10 : Privacy and security has a significant effect on QRIS Use with Behavioural Intention as an intervening variable for State University students in Padang City.

METHOD

The research design utilized in this study is descriptive quantitative. According to Sugiyono (2017) quantitative research, based on the positivist philosophy, is employed to examine specific populations or samples. The population under scrutiny consists of an unspecified number of Universitas Negeri students utilizing QRIS in Padang City. Non-probability sampling was employed as the sampling method, with purposive sampling as the chosen technique. As per Sugiyono, (2017), purposive sampling is a method that selects samples based on specific considerations, and the sampling criteria for this research are. The sampling criteria are:

1. Students from public universities in Padang City (UNP, UNAND, UIN IB).
2. Possess an application with QRIS features on their personal gadgets.
3. Have been using QRIS for at least 6 months.
4. Use QRIS at least 4 times a month.

In this study, the population size is unknown (infinite population). The minimum sample size is determined using the following formula (Hair et al., 2013). Based on the calculations, the sample size for this study is 190 respondents. Data will be collected through the distribution of questionnaires.

Table 1 Operational Variabel

No	Variabel	Definisi Operasional	Indikator
1	QRIS Use (Y)	Frequency of QRIS usage as a payment method within a specific time period	1) I use QRIS for every transaction whenever there is an opportunity 2) My transaction value with QRIS tends to be higher. 3) I actively adopt the use of QRIS in my daily life. 4) I am very satisfied with my experience of using QRIS for transactions. 5) I return to using the e-wallet consistently after my initial usage
2	Behavioral Intention to Use (Z)	Level of awareness indicates a concrete intention to use the QRIS payment method in practical situations	1) Intention to use QRIS. 2) Estimate of using QRIS in daily transactions. 3) Plans to recommend others to use QRIS. 4) Predict to use the system in the future
3	Perceived Usefulness (X1)	Level of awareness that using QRIS as a payment method will provide significant benefits in completing financial transactions	1) Payment using QRIS can be successfully completed. 2) QRIS makes it possible to make payments effectively and efficiently. 3) QRIS helps in work
4	Perceived ease of use (X2)	Level of awareness that using QRIS as a payment method is considered easy to use	1) QRIS is easy to understand and access 2) Does not require much effort in using the system 3) QRIS system is very flexible 4) QRIS system is easy to understand 5) Payment with QRIS is very easy 6) Comfortable doing transactions with QRIS

| 5 | Privacy and Security (X3) | Level of awareness, trust, and comfort of students regarding the security of personal information and the security system of QRIS technology to protect their financial data during the payment process | 1) Personal information is protected when transacting with QRIS. 2) Security of personal data when transacting with QRIS. 3) Financial data is protected when transacting with QRIS. 4) QRIS has adequate security features and can prevent the risk of financial data leakage and misuse |

RESULT AND DISCUSSION

The characteristics users' traits according to gender, age, and employment type. Below summarizes the user traits revealed in this investigation.

Table 2 Characteristic of Respondents

Characteristics	Category	Amount	Percentage
Gender	Male	68	30,91%
	Female	152	69,09%
Age	<18	20	9,09%
	18 – 25	199	90,45%
	26 – 30	1	0,46%
University	Universitas Negeri Padang	108	49,09%
	Universitas Andalas	79	35,91%
	Universitas Islam Negeri Imam Bonjol	33	15%

Source : Primary Data, 2024

The data collected from respondents via questionnaires must be tested to ensure validity and reliability. Validity is achieved when the collected data accurately reflects the reality of the research object, indicating that the instrument effectively measures the intended variables. Convergent validity of a measurement model with reflective indicators is assessed by the correlation between indicator scores and construct scores. Reflective indicators with a correlation higher than 0.70 with their constructs are deemed to have good validity (Ghozali, 2012).
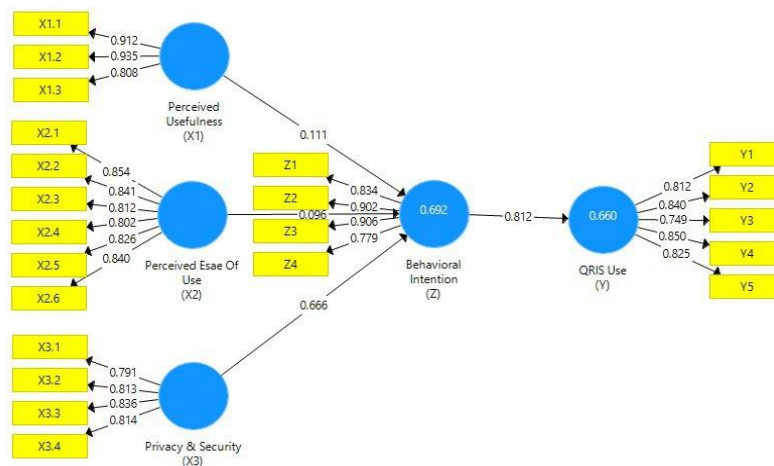
Figure 2. Path Analysis, Outer Loading, and R Square

Table 3 Validity Test

No	Variable	Indicator	Outer Loading (>0.7)	Validity Result
1	Perceived Usefulness	X1.1		Valid
		X1.2	0,912	Valid
		X1.3	0,935	Valid
			0,808	
2	Perceived Ease Of Use	X2.1	0,854	Valid
		X2.2	0,841	Valid
		X2.3	0,812	Valid
		X2.4	0,802	Valid
		X2.6	0,826	Valid
		X2.6	0,840	Valid
3	Privacy & Security	X3.1		Valid
		X3.2	0,791	Valid
		X3.3	0,813	Valid
		X3.4	0,836	Valid
			0,814	
4	Behavioral Intention	Z1		Valid
		Z2	0,834	Valid
		Z3	0,902	Valid
		Z4	0,906	Valid
			0,779	
5	QRIS Use	Y1	0,812	Valid
		Y2	0,840	Valid
		Y3	0,749	Valid
		Y4	0,850	Valid
		Y5	0,825	Valid

Source: Result of data processing, 2024

Based on Table 3 and the figure above, each statement of the variable demonstrates adequate validity as the convergent validity value is greater than 0.70 (>0.70).

Research reliability is considered fulfilled if there is data consistency over different time periods. To test the reliability of the instrument, attention is given to the composite reliability value of the indicator block measuring a construct, as well as the Cronbach's Alpha value (Sugiyono, 2017). According to a general guideline, the composite reliability value should be above 0.7, though a value of 0.6 is also considered acceptable (Hair et al., 2013).

Table 4 Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Behavioral Intention (Z)	0,878	0,888	0,917	0,734
Perceived Ease Of Use (X2)	0,909	0,862	0,930	0,688
Perceived Usefulness (X1)	0,861	0,832	0,916	0,786
Privacy & Security (X3)	0,832	0,921	0,887	0,662
QRIS Use (Y)	0,875	0,792	0,909	0,666

Source: Result of data processing, 2024

Based on the data presented in Table 4, it is evident that both the composite reliability and Cronbach's Alpha values for each construct surpass 0.7. Following the practical guideline that values exceeding 0.7 indicate good reliability, the data in the table can be deemed reliable.

After ensuring that the estimated model meets the criteria for discriminant validity, the next step is to test the structural model (inner model). This testing is done by examining the R-square value, which is an indicator of good model fit.

Table 5 R-Square

	R Square	R Square Adjusted
Behavioral Intention	0,692	0,511
QRIS Use	0,660	0,638

Source: Result of data processing, 2024

From the table 5, it can be seen that the R-square value for the variable Behavioral Intention (Z) is 0.692. This indicates that Perceived Usefulness, Perceived Ease Of Use, Privacy & Security contribute 69,2% to Behavioral Intention. The R-square for the variable QRIS Use (Y) is 0.660. This indicates that Behavioral Intention contributes 66% to QRIS Use. This signifies that the influence is quite strong.

The proposed hypotheses can be examined by assessing the magnitude of the T-statistic value. Since Partial Least Squares (PLS) does not presume normality or specific data distributions, it employs a non-parametric test to ascertain the significance level of the path coefficient. The T-statistic value is derived through the bootstrapping procedure utilizing SmartPLS 3 software. Its main function is to determine whether the proposed hypothesis can be accepted or not. The T-statistic value must exceed 1.64 for a one-tailed hypothesis test at a 5% significance level and 80% power (Hair et al., 2013).

Table 6 Hyphotesis Direct Effect

Hyphotesis			Original Sampel (O)	T Statistik (|O/STDEV|)	P Values	Information
H1	*Perceived Usefulness* → *Behavioral Intention*		0,419	6,116	0,000	Accepted
H2	*Perceived Ease Of Use* → *Behavioral Intention*		0,165	2,657	0,004	Accepted
H3	*Privacy & Security* → *Behavioral Intention*		0,224	3,435	0,000	Accepted
H4	*Behavioral Intention* →*QRIS Use*		0,730	18,081	0,000	Accepted
H5	*Perceived Usefulness* → *QRIS Use*		0,306	2,620	0,004	Accepted
H6	*Perceived Ease Of Use* → *QRIS Use*		0,121	5,529	0,000	Accepted
H7	*Privacy & Security* → *QRIS Use*		0,164	3,371	0,000	Accepted

Source: Result of data processing, 2024

Based on the hypothesis testing results in Table 6, it can be concluded that all hypotheses are accepted because the calculated T-value is greater than the T-statistic value (1.64) and the significance value is 0.000, which is less than 0.05.

Table 7 Hyphotesis Indirect Effect

Hyphotesis		Original Sampel	T Statistik (|O/STDEV|)	P Values	Information
H8	*Perceived Esae Of Use* → *Behavioral Intention* → *QRIS Use*	0,306	5,529	0,000	Accepted
H9	*Perceived Usefulness* → *Behavioral Intention* → *QRIS Use*	0,121	2,620	0,004	Accepted
H10	*Privacy & Security* →*Behavioral Intention* → *QRIS Use*	0,164	3,371	0,000	Accepted

Source: Result of data processing, 2024

Based on the hypothesis testing results in Table 7, it can be concluded that all hypotheses are accepted because the calculated T-value is greater than the T-statistic value (1.64) and the significance value is 0.000, which is less than 0.05.

DISCUSSION

The influence of Perceived Usefulness on Behavioral Intention among students of the State University in Padang City.

Based on the hypothesis testing, Perceived Usefulness has a positive and significant effect on Behavioral Intention among State University students in Padang City. This is indicated by the calculated T-value (6.116) being greater than the T-statistic value (1.64) and the significance value of 0.000 being less than 0.05. Therefore, H2 is accepted. This means that the higher the perceived usefulness, the stronger the intention to use. The research findings show that when students perceive a technology as useful, they tend to have a stronger intention to use that technology. This is consistent with research conducted by Karim et al., (2020) which states that Perceived Usefulness has a positive and significant effect on Behavioral Intention among young people in Malaysia.

The influence of Perceived Ease of Use on Behavioral Intention among students of the State University in Padang City.

Based on the hypothesis testing, Perceived Ease of Use has a positive and significant effect on Behavioral Intention among State University students in Padang City. This is indicated by the calculated T-value (2.657) being greater than the T-statistic value (1.64) and the significance value of 0.004 being less than 0.05. Therefore, H3 is accepted. This means that the better the Perceived Ease of Use, the higher the Behavioral Intention to use QRIS among students. Students who find the technology easy to use tend to have a higher intention to use the technology. This is consistent with research conducted by Karim et al., (2020)which states that Perceived Ease of Use has a positive and significant effect on Behavioral Intention.

The influence of Privacy & Security on Behavioral Intention among students of the State University in Padang City.

Based on the hypothesis testing, Privacy & Security has a positive and significant effect on Behavioral Intention among State University students in Padang City. This is indicated by the calculated T-value (3.435) being greater than the T-statistic value (1.64) and the significance value of 0.000 being less than 0.05. Therefore, H4 is accepted. This indicates that the higher the students' awareness of security and privacy in using information technology, the higher the tendency to act according to the expected behavioral intention. Thus, Privacy & Security influences how students will continue to use QRIS as a payment transaction tool. This is consistent with research conducted by Karim et al., (2020) which states that Privacy & Security has a positive and significant effect on Behavioral Intention to use e-wallets.

The influence of Behavioral Intention to use QRIS on QRIS use among students of the State University in Padang City.

Based on the analysis results, it is found that the hypothesis testing shows Behavioral Intention has a positive and significant effect on QRIS Use among students of the State University in Padang City. This is indicated by the calculated T-value (18.081) being greater than the T-statistic value (1.64) and the significance value of 0.000 being less than 0.05. Therefore, H1 is accepted. This result means that the better the Behavioral Intention of the students, the higher the QRIS Use among State University students in Padang City in using payment technology, especially digital payment technology using QRIS. This finding is supported by previous research conducted by Gunawan et al (2023) which states that Use Behavior is positively and significantly influenced by Behavioral Intention.

Perceived Usefulness has a significant effect on QRIS Use on State University students in Padang City

Based on the Perceived Usefulness hypothesis test, it has a positive and significant effect on QRIS Use on State University Students in Padang City, this is because the T-count value (5.529)> t-statistic value (1.64) and a significant value of 0.004 <0.05. Then H5 is accepted. This means that the higher the perceived benefits, the higher the increase in the use of QRIS. The research findings show that when students perceive a technology as useful, students tend to have stronger actions to use the technology. This finding is supported by previous research conducted by Rohman et al (2023) on the use of the Technology Acceptance Model which shows that perceived usefulness has a positive impact on the actual use of the system.

Perceived Ease Of Use has a significant effect on WRIS Use on State University students in Padang City.

Based on hypothesis testing Perceived Ease Of Use has a positive and significant effect on QRIS Use on State University Students in Padang City, this is because the T-count value (5.529)> t-statistic value

(1.64) and a significant value of 0.000 <0.05. Then H6 is accepted. This means that the better the Perceived Ease Of Use, the more the use of QRIS in students will increase. Students who feel that the use of technology in this context is easy tend to have higher actions to use the technology. This finding is supported by research conducted by Cahya et al (2016) on the people of Denpasar City who found a positive effect of perceived ease of use on actual use.

Privacy & Security has a significant effect on QRIS Use on State University students in Padang City.

Based on the Privacy & Security hypothesis test, it has a positive and significant effect on QRIS Use on State University Students in Padang City, this is because the T-count value (3.371)> t-statistic value (1.64) and a significant value of 0.000 <0.05. Then H7 is accepted. This shows that the higher the level of student awareness of security and privacy in using information technology, the higher the tendency to take action to use QRIS. So Privacy & Security has an influence on how students will continue to use QRIS as a payment transaction tool during transactions. This finding is supported by Hidayat et al (2023) in their research on public acceptance of fintech, it was found that privacy & security has a positive influence on the acceptance of the system.

Perceived Usefulness has a significant effect on QRIS Use with Behavioural Intention as an Intervening Variable for State University students in Padang City.

Based on the analysis results, it is obtained that Perceived Usefulness has a significant effect on QRIS Use with Behavioural Intention as an Intervening Variable for State University students in Padang City, this is because the T-count value (5.529) < t-statistic value (1.64) and a significant value of 0.000> 0.05. Then H4 is accepted. This is in accordance with research conducted by (Mulyaa & Mulyati, 2023) which shows that perceived usefulness indirectly has a positive and significant effect on attitude towards using as an intervening variable where there is mediation between variables.

Perceived Ease Of Use has a significant effect on QRIS Use with Behavioural Intention as an Intervening Variable for State University students in Padang City.

Based on the results of the analysis, it is obtained that Perceived Ease Of use has a positive and significant effect on QRIS Use with Behavioural Intention as an Intervening Variable for State University students in Padang City, this is because the T-count value (2.620) < t-statistic value (1.64) and a significant value of 0.004> 0.05. Then H5 is accepted. This finding is supported by previous research conducted by Aditya & Wardhana (2016) which states that the mediating effect between the perceived ease of use variable and the actual use variable on the TAM technology system shows that there is mediation. This is due to the perceived ease of use which has a significant effect on actual use.

Privacy & Security has a significant effect on QRIS Use with Behavioural Intention as an Intervening Variable for State University students in Padang City.

Based on the results of the analysis, it is obtained that Privacy & Security has a significant effect on QRIS Use with Behavioural Intention as an Intervening Variable for State University students in Padang City, this is because the T-count value (3.371)> t-statistic value (1.64) and a significant value of 0.000 < 0.05. Then H6 is accepted. This finding is supported by previous research conducted by Fitrian (2023) which states that the mediating influence between the variable perceived security on actual usage on the QRIS payment system is full mediation. This is because perceived security affects actual usage indirectly through behavioural intention, where privacy & security has a positive and significant effect.

CONCLUSSION

This research aims to examine the influence of Perceived Usefulness, Perceived Ease of Use, and Privacy & Security on QRIS Use with Behavioral Intention as an intervening variable among students of the State University in Padang City. This study uses path analysis techniques with SmartPLS 3 software. The results of the analysis proved that all hypotheses were accepted, leading to the conclusion that: (1) Perceived Usefulness, Perceived Ease Of Use, Privacy & Security have a significant effect on Behavioural Intention to use QRIS on State University Students in Padang City. (2) Perceived Usefulness, Perceived Ease Of Use, Privacy & Security have a significant effect on QRIS Use on State University Students in Padang City. (3) Perceived Usefulness, Perceived Ease Of Use, Privacy & Security have a significant effect on QRIS Use with Behavioural Intention as an intervening variable for State University Students in Padang City. (3) Behavioural Intention has a significant effect on QRIS use on State University Students in Padang City.

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