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The interplay of perceived usefulness, security, and lifestyle in shaping gen z's QRIS usage intention: a path towards a cashless Padang

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ARTICLE INFO	ABSTRACT
	This study aims to examine the effects of Perceived Benefits and Perceived Security on the Continuance Usage Intention of QRIS among Gen Z in the context of a Cashless Society, with Lifestyle as a Moderating Variable. The research employs an associative methodology to identify relationships between multiple independent variables and the dependent variable. The study population comprises Gen Z individuals in Padang City, with a sample of 150 QRIS users selected through purposive sampling within a non-probability sampling framework. Data were collected via questionnaires using a Likert Scale and analyzed using SmartPLS software. The findings reveal that: (1) Perceived Benefits have a positive and significant effect on Continuance Usage Intention; (2) Perceived Security has a positive but non-significant effect on Continuance Usage Intention; (3) Lifestyle does not moderate the effect of Perceived Benefits on Continuance Usage Intention; and (4) Lifestyle weakens the relationship between Perceived Security and Continuance Usage Intention.

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INTRODUCTION

The COVID-19 pandemic has changed the paradigm in which people live their daily lives. Previously, face-to-face interactions were the norm, but this health emergency has forced people to consider new ways of carrying out their activities. The limitations of in-person interactions due to the fear of virus transmission has encouraged people to rely more on technology, replacing inperson meetings with online activities. (Carla Sheila Wulandari, 2023). These changes also have an impact on shopping behavior which also affects payment patterns, where people tend to switch to digital payment methods. This phenomenon is reflected in the growth of fintech companies in Indonesia, such as OVO, Gopay, and Dana. In response to this development, the government through Bank Indonesia issued QRIS as an effort to regulate and facilitate the digital payment system in the country.

According to (Retno Nuraini, 2023) the use of QRIS is expected to bring convenience, efficiency, and security in all payment transactions. This is due to the fact that people no longer need to carry cash, which can increase the risk of crime, and sellers do not need to worry about the use of counterfeit money. Furthermore, QRIS also helps consumers who do not need to download many digital payment applications. Further (Melisa Tania Putri et al., 2023) argues that along with the times in the technology industry sector, people are now increasingly faced with the need to switch to digital transactions, especially through financial technology. This technological and information advancement is expected

to encourage digital economic growth and financial inclusion of a country. The use of digital payment methods has become a common choice in society because it can reduce direct contact with money through electronic intermediaries. The importance of a secure and efficient payment system is key in facilitating the efficient and rapid transfer of funds in the transaction process. In this context, the Government, through Bank Indonesia, strives to continuously improve the smoothness of the payment system by supporting economic and financial development using digital technology. The main focus is to address counterfeiting issues and reduce Bank Indonesia's operational costs.

Bank Indonesia has achieved a satisfactory milestone regarding the adoption of the Quick Response Code Indonesian Standard (QRIS) by the end of 2023. In November 2023, Bank Indonesia reported a significant increase in the nominal value of QRIS transactions, reaching Rp24.90 trillion, an increase of 157.43% year on year (yoy). BI Governor Perry Warjiyo highlighted that the number of QRIS users reached 45.03 million, and the number of merchants reached 30.12 million, with most coming from MSMEs. Meanwhile, as reported by Antara, QRIS transaction volume in the January-October 2023 period has reached 1.6 billion transactions, outperforming the annual target of 1 billion transactions.

The use of the Quick Response Code Indonesian Standard (QRIS) in West Sumatra has shown significant growth. Bank Indonesia (BI) Representative Office in West Sumatra aims to increase the number of QRIS users from 8.3 million in 2023 to 12.3 million in 2024. The majority of these QRIS users are from Padang City and Bukittinggi City, which together account for approximately seven million of the total users. This increase reflects the rapid adoption of digital payment technology in the region (ANTARA, 2024).

The concept of a cashless society is now a reality, with digital payments becoming increasingly popular among Gen Z, followed by Gen X. From (Santiago Bedoya Pardo, 2023) Recent survey results reveal that 35% of 18-24 years old have increased their utilization of digital banking services since the start of the Covid-19 pandemic. This finding shows the tendency of Generation Z to move away from conventional payment methods. Instead of using cash, they prefer touchless payment methods, such as digital wallets, banking apps and cryptocurrencies. This is intended to capitalize on the speed and convenience of using alternative payment methods.

According to Davis, 1989; Adiyanti & Pudjihardjo, (2014) in (Melisa Tania Putri et al., 2023) perceived usefulness is the extent to which a person believes that using a particular system can help improve and complete their work. Someone will use a technology if the technology can provide usefulness to them. If someone believes that a technology is useful then he will use it. The next thing that is also important is perceived security, according to Flavia'n and Guinali'u (2006), perceived security is defined as consumers' subjective belief that their personal information, both in civil and monetary terms, will not be accessed, stored, or manipulated by other parties during the transaction and storage process, thus consistently generating expectations for their confidence. According to Kotler and Keller in (Fina Athiyatur Rohmaniyah et al., 2023), lifestyle can be generally defined as a person's pattern of life which is reflected through their activities, interests, and views. Another definition from Astuti & Hasbi in Fina et al, 2023; 2098) states that lifestyle is the way a person lives a life that is influenced by how they spend their time (activities), what is considered important in their environment (interests), and how they view themselves and the world around them (opinions).

The younger generation, especially Millennials and Gen Z, often called "Zoomers," are pioneers in the digital age. They have grown up in an environment where internet technology and social media have become an integral part of everyday life. Their overall lifestyles reflect digital, instant and fast-paced tendencies, including in the way they shop and make payments. Generation Z is a group of individuals who emerged along with the rapid development of technology. Those belonging to this generation, with an age range of 12 to 27 years old in 2024, are known as the Internet Generation due to their proficiency in keeping up with internet technology. They have a deep understanding of the internet and have extensive experience in shopping online through E-Commerce platforms. Marketers today see this generation as a very attractive online target market and tend to be independent in making their own purchasing decisions.

Visa's Consumer Payment Attitudes Study 2022 found that 2 in 3 (67%) Indonesians are preparing to move away from cash. Of those who have tried using cashless payments, Gen Z (78%), Gen Y (74%) and the affluent (73%) are leading the way. Those who have tried going cashless on average managed to do so for a few days. While those who have not tried, most are confident they can survive for the next 24 hours to 3 days without cash. (Tomi Sujatmiko, 2023).

When it comes to Generation Z's decision to use QRIS as a step towards a cashless society, factors such as perceived usefulness, perceived security, and lifestyle play a central role. Perceived usefulness includes the extent to which Generation Z feels that using QRIS is an easy process and can be time efficient. Meanwhile, perceived security refers to their belief in the level of security in using QRIS as a payment method. In the context of lifestyle, dramatic changes in daily activities, especially during the pandemic, can affect users' preferences for payment methods. Whether Generation Z prefers to choose cashless options to minimize physical contact, or to what extent they integrate this technology into their daily lifestyle, is an important consideration in this study.

Quoting (Perbanas, 2023), although QRIS (Quick Response Code Indonesian Standard) has facilitated and accelerated payment processes while reducing reliance on cash, several significant issues have emerged in its usage. First, this technological advancement has been exploited by irresponsible individuals who create fake QRIS codes to commit fraud, as seen in the case where a mosque donation QRIS code was redirected to the perpetrator's personal account. Additionally, technical weaknesses, such as signal disruptions causing transaction failures and errors in entering payment amounts that require time for refunds, have led to inconvenience for users. Furthermore, the ease of payment offered by QRIS can also encourage consumptive or hedonistic behavior, where users tend to spend money more easily due to the quick and convenient transaction process. The uneven implementation of QRIS in urban and rural areas also forces users to sometimes carry cash.

By looking at the paradigm shift and technology adoption during the pandemic, this study aims to investigate how factors like perceived usefulness, perceived security, of Generation Z people can influence their decision to use QRIS and Lifestyle can moderate that perceived. By understanding these dynamics, it is hoped that this research can provide valuable insights into the role of technology in shaping a cashless society in this new era.

LITERATURE REVIEW

Continuance Usage Intention

Kim et al. (2019) defines continuance usage intention as an individual's behavior to continue using a system after experiencing benefits from the initial use. This is supported by Mohammadyari et al. (2015), who explain that continuance intention is an individual's belief in the ongoing use of an information technology system without external pressure. Meanwhile, Dai et al. (2020) describe continuance intention as the extent to which users are willing to continue using a system.

The indicators of usage decisions according to Kotler and Armstrong (2001) can be adapted to measure continuance usage intention. Each indicator reflects important aspects of a user's intention to continue using a product or service continuance, considering satisfaction, habits, recommendations, and loyalty. The indicators are as follows:

1) Confidence in a product
2) Habit of using the product or service
3) Recommending the product to others
4) Reusing the product or service

Technology Acceptance Model (TAM)

In (Sheldy Yasi Pralytha et al., 2023) The Technology Acceptance Model (TAM) first introduced by Fred Davis is a model used to analyze the factors that influence the acceptance of a system or information system. The Technology Acceptance Model (TAM) is one type of theory that uses a behavioral theory approach which is widely used to study the information technology adoption process. TAM and its

indicators have proven effective in measuring the level of acceptance of technology. By using TAM, we can explain the reasons why users accept or reject an information technology system. (Endang Fatmawati, 2015).

Theory of Planned Behavior (TPB)

According to Ajzen (1991), the Theory of Planned Behavior (TPB) is based on the belief that humans are rational beings and use information systematically. Individuals consciously consider the consequences of their actions before they decide to perform or not perform certain behaviors. If there is a positive attitude, support from people around and the perception of ease because there are no obstacles to behavior, a person's intention to behave will be higher (Ajzen, 1991).

Perceived usefulness

According to Jogiyanto in (Nopy and Lina, 2020), perceived usefulness is the extent to which someone believes that using a certain technology will improve their job performance. According to Rahmatsyah (2011), defines perceived usefulness as the subject's probability of potential use using a particular application to facilitate performance on his job.

According to (Davis, 2017) in research (Ernawati & Noersanti, 2020) Perceived usefulness are measured by several indicators as follows:

1) Simplify payment transactions
2) Speed up payment transactions
3) Provides additional usefulness when completing transactions
4) Provide a sense of security when making payment transactions
5) Improve efficiency in making payment transactions

Perception of security

Perceived security is defined as consumer confidence that their personal information cannot be seen by other parties except themselves, because their information has been stored and cannot be manipulated by other parties (Romdhoni 2022). This security concept relates to consumer concerns about the risk of fraud when making online transactions. The definition of security perception by Flavia'n and Guinali'u, as in (Kinasih & Albari, 2012). Opinion (Roca et al, 2009), perceived security is a consumer or person's perception of the economic situation through damage to data sources or networks, data collection and modification, denial of service, fraud, and abuse of authority.

In research conducted by Waspada (2012), the level of security is measured by indicators:

1) Not worried about providing information.
2) Trust that information is protected.
3) Trust that the security of money in electronic devices is guaranteed during transactions.

Lifestyle

According to Kotler and Keller in (Fina Athiyatur Rohmaniyah et al., 2023) According to Kotler and Keller in (Fina Athiyatur Rohmaniyah et al., 2023), lifestyle can be generally defined as a person's pattern of life which is reflected through their activities, interests, and views. Another definition from Astuti & Hasbi in (Fina athiyatur et al., 2023), states that lifestyle is the way a person lives a life that is influenced by how they spend their time (activities), what is considered important in their environment (interests), and how they view themselves and the world around them (opinions). According to Sunarto, in Silvya (2009; 93), lifestyle indicators can be grouped into several aspects, including:

1) Activities: Involves the expression of actions taken by consumers, observed, the reasons behind those actions can rarely be directly measured.

2) Interest: Expresses the preferences, likes, hobbies, and priorities in a consumer's life.

3) Opinion: Relates to consumers' views and feelings on global, local, economic, and social issues.

The Relationship Between Perceived Usefulness Variables on Continuance Usage Intention.

According to (Jogiyanto, 2019: 933) in (Nopy and Lina, 2020), perceived usefulness is the extent to which a person believes that using a certain technology will improve their job performance. According to Rahmatsyah (2011). From research conducted by (Melisa Tania Putri et al., 2023) The test results state that perceived usefulness has a positive effect on the use of QRIS successfully getting support. Meanwhile, research conducted by (Nopy and Lina, 2020), the perceived usefulness variable has no significant effect on interest in use. From the results of these different studies, researchers want to examine whether perceived usefulness can have a positive effect or no effect on Continuance Usage Intention.

H1: Perceived usefulness has a positive and significant effect on the decision to use QRIS in gen Z as a cashless society

The Relationship Between Security Perception Variables and Continuance Usage Intention.

According to Aditya & Mahyuni in (Nur Isma Tasya Br Sebayang & Rahmawati, 2023) According to Aditya & Mahyuni in (Nurma Tasya Br Sebayang & Rahmawati, 2023), security perceptions can occur if there are threats from outsiders or individuals so that network security, good services and avoiding fraud are created. According to Hawkins and Lonney in (Sheldy Yasi Pralytha et al., 2023), states that one of the factors that influence purchasing decisions is warranty and guarantee. This means that consumers will get an offer to get a price refund or product repair if the product is damaged within a short time after purchase. In research (Sheldy Yasi Pralytha et al., 2023), suggests that transaction security has a positive effect on the decision to use e-wallet funds. Of course, security plays a very important role for consumers in making digital transactions.

H2: Perceived Security has a positive and significant effect on the decision to use QRIS in gen Z as a cashless society.

The Relationship Between Perceived Usefulness Variables moderated by lifestyle on Continuance Usage Intention.

Lifestyle is the way a person lives their daily life. It is reflected in the products they buy, the way they use them, and the mindset with which they deal with these experiences. Lifestyle is an expression of an individual that reflects how they live, spend their time and money, and the goals they pursue. It also includes a person's pattern of life in expressing interests, activities, and opinions. (Anita Pramadani Lubis et al., 2023). Lifestyle includes a person's activities, interests, and opinions about themselves and their environment. In the context of the TAM model, the benefit factor is key in shaping individual attitudes and behavior towards new technologies such as QRIS.

H3: Lifestyle is able to moderate perceived usefulness on decisions to use QRIS in gen Z as a cashless society.

The Relationship Between Security Perception Variables moderated by lifestyle on Continuance Usage Intention.

In theory, the Theory of Planned Behavior (TPB), which explains that certain people or groups perform activities based on their intentions. The same applies in the use of QRIS, where a person's intention to use it may be influenced by references from others who influence them to believe in the security of QRIS. In addition, a person's interest in adopting a certain technology can also be influenced by the individual's attitude towards the security of the technology. This results in a sense of confidence that encourages them to use the technology.

H4: Lifestyle is able to moderate security perceptions of QRIS Continuance Usage Intention in gen Z as a cashless society.
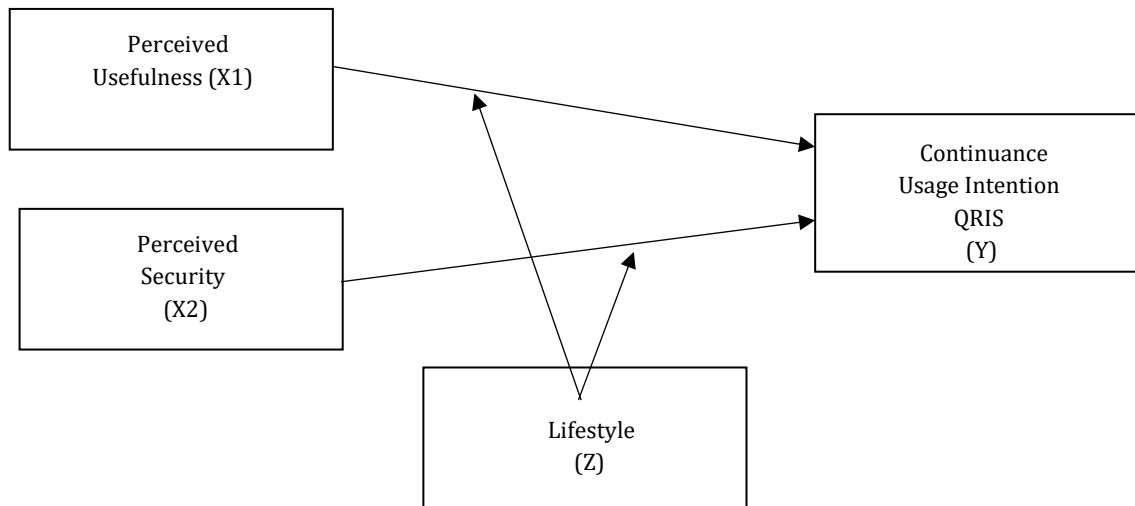
Figure 1. Conceptual Framework

METHOD

This research is a quantitative study with the aim of identifying the effect of independent variables, namely perceived usefulness and perceived security with dependent variables, namely Continuance Usage Intention and moderating variables, namely lifestyle. This research was conducted in Padang City in May 2024. The population in this study refers to gen z QRIS users in Padang City Z who have started implementing a cashless society in everyday life in digital transactions, therefore researchers take the age range from 17-27 years because they are eligible to make transactions on behalf of users. The research sample was collected by non-probability sampling technique and the sampling method was purposive sampling, which means that the sample was selected based on consideration of certain criteria to increase the accuracy of the sample. The criteria are having a QRIS feature provider application in a smartphone. Understand how to use the QRIS digital transaction feature. Gen Z who has implemented the use of cashless transactions, especially QRIS in payments. Domiciled and residing in Padang City. The number of research samples was determined based on Hair et al. (2010) the representative formula is dependent on the number of indicators multiplied by 5 to 10. The number of indicators used in this study was 15. So that the total research sample was 150 respondents. This study utilizes primary data and secondary data. Primary data is data obtained directly from respondents through distributing questionnaires while secondary data is data from various literature or previous research as well as supporting data from valid media. The research questionnaire was designed using a Likert scale score of 5 to strongly agree and score 1 to strongly disagree. The results of the collected research data were analyzed by utilizing SmartPLS Version 3.

Table 1. Operational Variable

Variables	Operational Definition	Indicator	Source
Continuance Usage Intention (Y)	Continuance Usage Intention refers to the extent to which users feel confident and assured in their use of QRIS, and are likely to switch to or develop a habit of consistently and repeatedly using QRIS.	a) Steadiness in a product b) Habitual use of products or Services c) Giving recommendations to others d) Reuse	(Risma Weti, 2022; Kotler, 2001; Peter et al., 2013)
Perceived Usefulness (X1)	Perceived usefulness are how users feel the benefits of using QRIS such as making it easier, faster, providing benefits, being safe and increasing efficiency in transactions.	a) Simplify payment transactions b) Speed up payment transactions c) Provides additional benefits when completing transactions d) Provide a sense of security when making payment transactions e) Improve efficiency in making payment transactions	(Nopy & Lina, 2020; Jogiyanto, 2019: 933; Davis, 2017)
Perceived Security (X2)	Perceived Security is the extent to which users are not worried about providing information as well as confident and confident in the security of QRIS in transactions.	a) Not worried about providing information. b) Trust that information is protected. c) Trust that the security of money in electronic devices is guaranteed during transactions.	(Waspada, 2012; Aprilia, 2018)
Lifestyle (Z)	Lifestyle is the extent to which QRIS users feel appropriate to live a life that is influenced by how they spend their time (activities), what is considered important in their environment (interests), and how they view products (opinions).	a) Activities b) Interest c) Opinions	(Fina et al, 2023; Silvya, 2009;93)

RESULT AND DISCUSSION

Characteristics of Respondents

The primary data was gathered by the researchers through questionnaires distributed via Google Forms to 150 Gen Z individuals in Padang city. The characteristics of the respondents are as follows:

Table 2. Characteristic of Respondent

No	Characteristics	Choise	Total F	%
1	**Gender**	Man	69	46
		Woman	81	54
2	**Age**	17-20 Years	21	14
		21-23 Years	108	72
		24-27 Tahun	21	14
3	**Job**	Highschool Student	5	3.33
		Students University	111	74
		Worker	34	22.67
5	**Sub-District**	Bungus Teluk Kabung	0	0
		Lubuk Kilangan	3	2
		Lubuk Begalung	10	6.67
		Padang Selatan	5	3.33
		Padang Timur	12	8
		Padang Barat	13	8.67
		Padang Utara	43	28.67
		Nanggalo	16	10.67
		Kuranji	11	7.33
		Pauh	4	2.67
		Koto Tangah	33	22
	Total		150	100

Source: Processed primary data (2024)

Validity Test

This validity test is conducted to demonstrate that all variables are distinct from one another. According to Hair et al. (2017), a measurement is considered valid if it meets the criteria of having an AVE (Average Variance Extracted) value of 0.5 or higher. Below are the AVE values:

Table 3. Average Variance Extract

	Average Variance Extract
Lifestyle	0.626
Continuance Usage Intention	0.712
Moderating Effect 1	1.000
Moderating Effect 2	1.000
Perception of Security	0.774
Perceived Usefulness	0.629

Source: Processed primary data (2024)

Based on table 3, it can be seen that the AVE value for each variable has met the required rule of thumb, namely the AVE value > 0.50. So, this research can be declared valid.

Reliability Test

The reliability test is an indicator of the stability and consistency of measuring instruments against concepts, and it helps assess the accuracy of a measurement. Variables are considered reliable if the Cronbach's alpha value is > 0.6. The results of the reliability test are presented in Table 4:

Table 4. Cronbach's Alpha and Composite Reliability

	Composite Reliability	Cronbach's Alpha
Lifestyle	0.909	0.909
Continuance Usage Intention	0.908	0.908
Moderating Effect 1	1.000	1.000
Moderating Effect 2	1.000	1.000
Perception of Security	0.911	0.911
Perceived Usefulness	0.894	0.894

Source: Processed primary data (2024)

Based on Table 4, it can be observed that the output values for Cronbach's alpha and composite reliability for each variable are greater than 0.6. This aligns with the general guideline that both Cronbach's alpha and composite reliability values for each variable must exceed 0.6, indicating that the data in Table 4 can be considered reliable.

Hypothesis Test

The significance of the estimated parameters provides valuable insights into the relationships between the research variables. The basis for testing the hypothesis is the value found in the path coefficient output. Hypothesis testing can be performed by evaluating the level of significance and the value of the path coefficient between latent variables. For significance, the guidelines indicate that a p-value below 0.05 or a t-statistic > 1.96 is considered significant. The table of path coefficients between variables is as follows:

Table 5. Path Coeffient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
Perceived Usefulness -> Continuance Usage Intention	0.606	0.603	0.075	8.055	0.000	Accepted
Perceived Security -> Continuance Usage Intention	0.019	0.022	0.074	0.254	0.800	Rejected
Moderating Effect 1 -> Lifestyle X Perceived Security -> Continuance Usage Intention	-0.076	-0.077	0.061	1.250	0.212	Rejected
Moderating Effect 2 -> Lifestyle X Perceived Usefulness -> Continuance Usage Intention	0.027	0.042	0.065	0.415	0.678	Rejected

Source: Processed primary data (2024)

Based on table 5, it is known that H2, H3, and H4 are declared unacceptable as hypotheses for this research because the P value is > 0.50. Meanwhile, other hypotheses can be accepted because they produce values that have a positive and significant effect.

Discussion

The Effect of Perceived Usefulness on Continuance Usage Intention

Based on the results of data analysis and hypothesis testing, Perceived Benefits have been proven to have a positive and significant effect on the Continuance Usage Intention of QRIS among Gen Z in Kota Padang. This indicates that the hypothesis (H1) in this study can be accepted, as Perceived Benefits make a substantial contribution to encouraging users' intentions to continue using QRIS in the long term.Within the framework of the Technology Acceptance Model (TAM), the concept of perceived benefits explains that users tend to accept and continue using technology if they believe it provides real benefits. These perceived benefits include aspects such as ease of use, time efficiency, and increased productivity. In the context of QRIS, Gen Z in Kota Padang, who have high mobility and a need for fast and secure transactions, view QRIS as a solution that meets these needs. QRIS enables them to make payments quickly and easily via mobile phones without the need to carry cash or credit cards, thereby enhancing transaction efficiency and convenience. Additionally, Gen Z is known as a generation that highly values user experience. They tend to choose services that provide a positive and satisfying experience. QRIS, with its ability to offer a smooth and secure payment process, meets the expectations of Gen Z who desire convenience and reliability in every transaction. The perception that QRIS provides significant benefits in terms of ease and security drives them to use QRIS more frequently and make it their primary choice for daily transactions. A study by Melisa et al. (2023) supports these findings, where Perceived Benefits were found to have a positive effect on QRIS usage. They discovered that using QRIS makes payments faster, saves time, and eliminates the need to carry large amounts of cash when shopping. These findings support the hypothesis that Perceived Benefits drive the Continuance Usage Intention of QRIS among Gen Z.

The Effect of Perceived Security on Continuance Usage Intention

Based on the results of data analysis and hypothesis testing, Perceived Security was found to have a positive but not significant effect on the Continuance Usage Intention of QRIS among Gen Z in Kota Padang. This indicates that the hypothesis (H2) in this study must be rejected, as the influence of Perceived Security is not strong enough to impact users' intention to continue using QRIS continuance. In this study, Perceived Security is defined as the extent to which users feel confident and unconcerned when providing information and trust the security of QRIS during transactions. Although security is an important aspect in technology adoption, Gen Z, who are generally more familiar with technology and have a high level of trust in digital systems, may perceive that financial technology, including QRIS, is inherently secure. Therefore, they may not place much emphasis on security when deciding to continue using QRIS. It is possible that other factors play a more dominant role in influencing the Continuance Usage Intention of QRIS among Gen Z in Kota Padang, such as perceived benefits, ease of use, or lifestyle. While Perceived Security is considered important, the results of this study show that it does not have a significant influence on the intention to use QRIS continuance. These findings align with a study conducted by Harjoni et al. (2022), where Perceived Security also did not have a significant effect on the online purchasing decisions of Shopee consumers in Lhokseumawe. This suggests that in certain contexts, security may be considered important but not strong enough to significantly influence decisions or intentions to use technology.

The influence of lifestyle in moderating the relationship between perceived usefulness on Continuance Usage Intention

Based on the data analysis and hypothesis testing conducted, it was found that the moderation of lifestyle on the relationship between perceived benefits and the continuance usage intention of QRIS is positive but not significant, indicating that lifestyle does not moderate this relationship. It neither weakens nor strengthens the effect of perceived benefits on the continuance usage intention of QRIS among Gen Z in Kota Padang. This result suggests that hypothesis (H3) in this study can be rejected.

In the context of this research, the Theory of Planned Behavior (TPB) was also used as the theoretical foundation to examine the role of lifestyle as a moderating variable. TPB states that attitudes toward behavior, subjective norms, and perceived behavioral control contribute to an individual's intention to perform a behavior. However, the findings of this study show that lifestyle does not significantly moderate the relationship between perceived benefits and the continuance usage intention of QRIS. While TPB supports the idea that factors like lifestyle can influence continuance usage intention, in this case, the influence of lifestyle is not strong enough to alter the relationship between perceived benefits and the continuance usage intention of QRIS. This study aligns with the findings of Anita Pramadani Lubis et al. (2023), who also found that lifestyle does not moderate the relationship between ease of use (one of the indicators of perceived benefits) and customer intention in the context of Islamic mobile banking. This suggests that within certain populations, such as students with limited financial resources, utilitarian factors like ease and efficiency may be more dominant in influencing usage intentions than lifestyle factors. Another reason why this hypothesis is rejected is that the majority of respondents in this study are students, who often have limited financial resources. Students typically rely on allowances from parents or scholarships, so they focus more on the direct benefits of QRIS, such as the ease and efficiency of transactions, rather than being influenced by lifestyle. Therefore, they tend to choose the most practical and cost-effective payment methods, without being heavily influenced by lifestyle or more hedonistic consumption preferences.

The influence of lifestyle in moderating the relationship between perceived security on Continuance Usage Intention

Based on the results of data analysis and hypothesis testing, it was found that the moderation of lifestyle on the relationship between perceived security and continuance usage intention of QRIS is negative and not significant. This means that lifestyle tends to weaken the influence of perceived security on the continuance usage intention of QRIS among Gen Z in Kota Padang. This indicates that the hypothesis (H4) in this study can be rejected. There are several factors that explain why this hypothesis is rejected. First, the perceived security of QRIS may already be considered very positive by Gen Z in Kota Padang. If the majority of them feel that QRIS is very safe to use, their decision to continue using QRIS is likely based on this perception of security alone. In this situation, a strong perception of security reduces the need for additional factors, such as lifestyle, to influence their intention. Since security is considered to meet adequate standards, it becomes a basic assumption that no longer distinguishes one service from another, rendering lifestyle a non-significant moderating factor.

Second, the lifestyle of Gen Z in Kota Padang may not be varied enough to influence the relationship between perceived security and continuance usage intention of QRIS. If the majority of Gen Z share a similar lifestyle, for example, being accustomed to technology and having a similar view on digital security, then lifestyle will not provide a differential impact on the relationship. This means that their way of assessing and responding to QRIS security will also be similar, resulting in no significant moderation from lifestyle. Research by Anita Pramadani et al. (2023) supports these findings, where lifestyle was unable to moderate the influence of security on customer intention. This suggests that in some populations, such as Gen Z in Kota Padang, factors like lifestyle may not be diverse or strong enough to influence the relationship between perceived security and the continuance usage intention of digital technologies like QRIS.

CONCLUSSION

Based on the results of the research that has been analyzed, it reveals that perceived usefulness have an important role for Generation Z in the city of Padang in deciding on the use of QRIS as a cashless society. This implies that usefulness are factor that is strongly considered by generation Z when they want to adopt QRIS. This can be related to the assumption that QRIS can simplify and speed up transactions and the additional benefits obtained for consumers. Besides that, there is also a sense of

security created and increased efficiency in payment transactions when using QRIS. This study also shows the results that there is no significant impact raised by the security perspective and the moderating effect of lifestyle which does not show a significance value. So, this study also reveals that these conditions require the focus of evaluation by QRIS so that it is possible that these aspects will also be important in the future for consumers, especially generation Z.

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