

Digital Payment as Everyday Consumption: Consumer Behavior and Generational Differences in QRIS Usage

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Abstract: This study aims to describe consumer behavior in the use of Quick Response Code Indonesian Standard (QRIS) as part of everyday digital consumption among Generation X and Generation Z. A quantitative survey approach was employed, involving 175 QRIS users in the Greater Jakarta area. Data were analyzed using descriptive statistics to examine respondent characteristics, usage patterns, and perceptions related to ease of use, loyalty programs, cashless society orientation, perceived risk, trust, satisfaction, and loyalty. The results indicate that QRIS has become embedded in daily consumption activities, with higher usage intensity observed among Generation Z. Overall, respondents report positive perceptions of ease of use and loyalty programs, while perceived risk remains at a moderate level. Differences in behavioral tendencies are observed across generations. Generation X tends to emphasize trust in shaping satisfaction, whereas Generation Z places greater importance on ease of use. Despite these differences, satisfaction is consistently associated with continued usage behavior in both groups. These findings highlight variations in consumer behavior across generations and underscore the importance of consumer education and protection in supporting the effective use of digital payment systems.

Keywords: consumer behavior, digital payment, QRIS, Generation X, Generation Z, everyday consumption

1. INTRODUCTION

Digital payment systems have become increasingly integrated into everyday consumption practices, transforming how individuals conduct financial transactions and manage consumption activities. The rapid expansion of financial technology has accelerated the adoption of mobile-based payment services, enabling consumers to perform transactions more efficiently and conveniently through digital platforms. In Indonesia, the implementation of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia has further strengthened the digital payment ecosystem by providing a standardized and interoperable payment system across multiple providers. As QRIS becomes increasingly embedded in routine transactions, digital payment usage is no longer limited to technological adoption but has evolved into part of everyday consumption behavior. According to Bank Indonesia, QRIS transaction volume has continued to increase significantly in recent years, reflecting the rapid expansion of cashless transactions and mobile-based payment practices among Indonesian consumers.

The growing integration of digital payment systems into daily life has attracted considerable attention in consumer and technology studies. Previous research has shown that technological attributes such as perceived ease of use significantly influence digital payment adoption and usage behavior (Ho et al., 2020; Humbani & Wiese, 2019). Digital financial services are often perceived as more practical, efficient, and accessible, particularly among younger consumers who are highly engaged with mobile technologies and flexible payment systems (Putri & Sutrisno, 2025). In addition, broader technological frameworks such as the Unified Theory of Acceptance and Use of Technology (UTAUT) emphasize that technological and social factors jointly shape users' behavioral responses toward digital systems (Farzin et al., 2021).

Among the most widely used theoretical perspectives in technology adoption research is the Technology Acceptance Model (TAM), which explains how users evaluate technology based on cognitive perceptions such as perceived ease of use (Davis, 1989; Venkatesh & Davis, 2000). In digital payment contexts, ease of use reduces cognitive burden and supports more efficient transactions, thereby encouraging users to integrate digital payment systems into their routine consumption activities. Empirical studies consistently demonstrate that systems perceived as simple and effortless tend to encourage stronger user engagement and repeated usage behavior (Slade et al., 2015; Wicaksono, 2025).

However, studies on digital payment usage have predominantly focused on initial adoption and behavioral intention, while relatively limited attention has been given to post-adoption behavior and continued usage within everyday consumption contexts. As digital payment systems become embedded in routine activities, consumer behavior is increasingly shaped not only by technological acceptance but also by users' accumulated experiences and evaluations over time. This perspective is reflected in the Expectation Confirmation Model (ECM), which explains continued usage behavior through users' post-adoption evaluations, particularly satisfaction (Bhattacharjee, 2001). According to ECM, users compare their actual experiences with prior expectations, and positive confirmation leads to satisfaction that subsequently encourages continued usage behavior.

Recent studies further indicate that satisfaction plays a central role in sustaining digital payment usage, especially when consumers consistently perceive convenience, efficiency, and positive transaction experiences (An et al., 2024; Tam et al., 2020). In this context, digital payment usage should be understood as an ongoing evaluative process rather than a one-time adoption decision. Consumers continuously assess system performance through repeated interactions, gradually forming stable behavioral patterns within their everyday financial activities.

In addition to technological and experiential factors, relational and behavioral dimensions also influence digital payment usage. Trust is considered an important mechanism for reducing uncertainty and strengthening consumer confidence in digital environments (Gefen et al., 2003; Pavlou, 2003). Conversely, perceived risk may discourage users from relying on digital payment systems due to concerns regarding security, privacy, and transaction reliability. At the same time, loyalty programs may enhance consumers' perceived value by providing incentives and additional benefits that positively influence consumption experiences (Dangelico et al., 2024; Dorce et al., 2021). These factors suggest that digital payment behavior is shaped not only by functional system attributes but also by relational evaluations and accumulated user experiences.

The Indonesian digital payment environment provides a distinctive context for examining these relationships. The rapid expansion of QRIS usage reflects broader changes in consumer behavior toward cashless and mobile-based transactions. Moreover, differences in generational characteristics may influence how consumers evaluate and interact with digital payment systems. Generation Z, for example, tends to demonstrate stronger familiarity with mobile technologies and digital financial services, whereas older generations may place greater emphasis on trust, reliability, and transaction security. These differences indicate that consumer behavior toward QRIS may vary across generational groups, particularly in terms of continued usage and evaluative consumption behavior.

Although previous studies have identified several determinants of digital payment usage, most studies examine these factors independently or within adoption-oriented frameworks. Limited research has integrated technological, relational, and experiential factors simultaneously to explain continued QRIS usage as a post-adoption consumption process. In this context, QRIS usage should be understood not merely as a technological adoption behavior but as part of everyday consumption practices embedded within consumers' routine financial activities. Furthermore,

empirical evidence remains limited regarding how these mechanisms operate within standardized digital payment ecosystems such as QRIS and how generational differences shape consumer evaluations and behavioral responses in digital financial contexts.

To address these gaps, this study develops an integrated framework combining technological, relational, and experiential perspectives to explain continued QRIS usage behavior. Specifically, this study examines the roles of perceived ease of use, trust, perceived risk, loyalty programs, and satisfaction in shaping continued usage behavior within everyday digital consumption practices. In addition, this study highlights generational differences in QRIS usage behavior among Indonesian consumers.

This study contributes to the literature in three ways. First, it extends digital payment research by shifting the focus from initial adoption to post-adoption consumer behavior and continued usage. Second, it integrates technological, relational, and experiential dimensions into a unified framework for explaining digital payment consumption behavior. Third, it provides empirical evidence from Indonesia's standardized QRIS ecosystem, offering insights into how digital payment systems become embedded within everyday consumption practices across different generational groups.

2. METHOD

2.1. Research Design

This study adopts a quantitative research design to examine consumer behavior in digital payment usage, particularly patterns of continued QRIS usage in Indonesia. A survey-based approach was employed to capture users' perceptions of technological, behavioral, and relational constructs within the research framework (Creswell & Creswell, 2017; Groves et al., 2011). This approach is appropriate because the study aims to examine structural relationships among multiple variables influencing post-adoption QRIS usage behavior and to compare consumer behavior patterns across generational groups. In addition, quantitative surveys enable the collection of standardized responses from a relatively large number of QRIS users, thereby supporting statistical analysis of consumer perceptions and behavioral tendencies within everyday digital payment contexts.

2.2. Sampling

The target population of this study consists of individuals who have prior experience using QRIS for digital payment transactions. Data were collected from users in the Jabodetabek region (Jakarta, Bogor, Depok, Tangerang, and Bekasi), which represents one of the most digitally connected urban areas in Indonesia with high QRIS penetration and intensive mobile payment usage. This region was considered relevant for examining post-adoption digital payment behavior within everyday consumption contexts.

A non-probability sampling technique using a voluntary response approach was applied to ensure that respondents had relevant experience with QRIS usage. This method is considered appropriate for studies focusing on consumer behavior in digital environments where access to a complete sampling frame is limited (Etikan et al., 2016; Kock & Hadaya, 2018). The study also included respondents from Generation X and Generation Z to support comparisons between digitally mature and digitally native consumer groups in QRIS usage behavior.

A total of 175 valid responses were obtained and included in the analysis. The sample size is considered adequate for structural model analysis and survey-based consumer behavior research (Hair et al., 2019). However, the use of non-probability voluntary sampling and the focus on urban respondents may limit the generalizability

of the findings to broader populations, particularly users in rural areas with different levels of digital payment accessibility.

2.3. Data Measurement Techniques

All measurement items were adapted from previously validated studies to ensure content validity. The constructs examined in this study include perceived ease of use, loyalty programs, cashless society orientation, perceived risk, trust, satisfaction, and continued usage behavior. Each construct was operationalized using multiple indicators reflecting respondents' perceptions and experiences regarding QRIS usage in everyday digital payment activities.

Perceived ease of use was measured in terms of system simplicity and ease of interaction, while loyalty programs captured perceived benefits from promotional incentives and transaction rewards. Cashless society orientation reflects the tendency to engage in digital transactions as part of routine consumption practices. Perceived risk refers to concerns related to security, privacy, and uncertainty in digital payment transactions. Trust captures users' confidence in system reliability and transaction safety, whereas satisfaction reflects users' overall evaluation of their QRIS usage experience. Continued usage behavior represents the tendency to repeatedly use QRIS in everyday consumption activities.

All items were measured using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"), which is widely used in consumer behavior and social research (Sekaran & Bougie, 2020).

2.4. Data Collection Techniques

Data were collected between November 2025 and January 2026 using a structured questionnaire distributed online via Google Forms. This method enables efficient data collection from respondents who actively use digital payment services in their daily consumption activities.

The online questionnaire distribution method was selected because QRIS users are predominantly active digital technology users who regularly engage with mobile payment platforms. However, online distribution may increase the likelihood of participation bias toward digitally literate respondents. Data collection was conducted between November 2025 and January 2026, a period characterized by increasing digital payment adoption and promotional activities associated with QRIS usage in Indonesia.

Respondents were selected based on their experience using QRIS. Screening questions were included at the beginning of the questionnaire to ensure that participants met the criteria as active users of digital payment systems. This approach helps ensure that the collected data accurately reflects user experiences and perceptions.

2.5. Data Analysis

Data analysis was conducted using descriptive and comparative statistical techniques with IBM SPSS Statistics version 31. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize respondent characteristics and patterns of QRIS usage behavior. Independent sample t-tests were further employed to examine differences in consumer perceptions and behavioral tendencies between Generation X and Generation Z respondents.

In addition, a comparative descriptive approach was applied to explore differences in behavioral tendencies between Generation X and Generation Z. This approach allows the study to highlight variations in consumer behavior across groups without relying on complex inferential modeling, while still providing meaningful insights into generational differences in digital payment usage (Field, 2018).

3. RESULT

3.1. Characteristics of Respondents

The demographic characteristics of respondents are presented in Table 1. The study involved 175 QRIS users, consisting of 60 respondents from Generation X and 115 from Generation Z.

Table 1. Demographic Characteristics of Respondents

Category	Description	Generation (%)		Total (%)
		X	Z	
Gender	Male	35.0	31.3	32.6
	Female	65.0	68.7	67.4
Occupation	Private Employee	23.3	15.7	18.3
	Civil Servant	26.7	14.8	18.9
	State-Owned Enterprise Employee	10.0	13.0	12.0
	Housewife	15.0	20.0	18.3
	Student	15.0	26.1	22.1
	Freelance	10.0	10.4	10.3
	> IDR 4,000,000	51.7	33.9	40.0
	IDR 3,000,000 – 4,000,000	36.7	15.7	22.9
Income	IDR 1,000,000 – 2,000,000	10.0	14.8	13.1
	< IDR 1,000,000	1.7	35.7	24.0
	Postgraduate (Master/Doctoral)	1.7	1.7	1.7
Education Level	Bachelor's Degree	45.0	53.0	50.3
	Diploma	41.7	4.3	17.1
	High School	10.0	40.0	29.7
	Junior High School	1.7	0.9	1.1
	Bogor	66.7	43.5	51.4
Domicile	Bekasi	5.0	7.0	6.3
	Depok	6.7	10.4	9.1
	Jakarta	15.0	31.3	25.7
	Tangerang	6.7	7.8	7.4

The majority of respondents in both generations are female, accounting for 65% in Generation X and 68.7% in Generation Z. In terms of occupation, Generation X is dominated by civil servants and private employees, while Generation Z is largely represented by students and housewives. Regarding income, more than half of Generation X respondents earn above Rp4,000,000, whereas Generation Z shows a higher proportion in the lower-income category. Most respondents in both groups hold a bachelor's degree, and the majority are located in Bogor and Jakarta.

3.2. QRIS Usage Behavior

The distribution of QRIS usage behavior is presented in Table 2. Overall, respondents from both generations demonstrate frequent use of QRIS in daily transactions. The most commonly used platform is mobile banking, while food and beverage purchases represent the dominant transaction type across both groups.

Table 2. QRIS Usage Behavior by Generation (%)

Category	Description	Generation		Total (%)
		X	Z	
Application Used	Mobile Banking	46.2	35.7	38.6
	ShopeePay	13.7	19.8	18.1
	GoPay	12.8	15.3	14.6
	DANA	13.7	14.3	14.1
	OVO	6.8	11.0	9.9

Category	Description	Generation		Total (%)
		X	Z	
Type of Transaction	LinkAja	6.8	3.9	4.7
	Food and Beverage Purchases	32.3	31.5	31.7
	Retail Shopping	30.6	19.9	23.0
	Transportation Payment	12.1	19.5	17.4
	Bill / Utility Payment	12.1	17.2	15.7
	Donations	12.9	11.9	12.2
	More than 5 times per week	50.0	63.5	58.9
Usage Frequency	3–5 times per week	23.3	24.3	24.0
	1–2 times per week	26.7	12.2	17.1
	More than 2 years	31.7	42.6	38.9
Duration of Use	1–2 years	48.3	42.6	44.6
	6–12 months	13.3	12.2	12.6
	Less than 6 months	6.7	2.6	4.0
	Practical and fast	40.0	46.1	44.0
Reasons for Use	No need to carry cash	31.7	24.3	26.9
	Widely accepted by merchants	13.3	13.9	13.7
	Safe and hygienic	6.7	4.3	5.1
	Promotions or discounts	8.3	11.3	10.3
	Social media	40.0	51.3	47.4
Source of Information	Friends or family	30.0	21.7	24.6
	Merchant	25.0	19.1	21.1
	Advertising	5.0	7.8	6.9

In terms of usage frequency, the majority of respondents report using QRIS more than five times per week, particularly among Generation Z. Most respondents have used QRIS for one to two years, indicating sustained usage over time. The primary reason for using QRIS is practicality and speed, while social media serves as the main source of information.

3.3. Crosstab Analysis

To provide a deeper descriptive overview of usage patterns, a crosstab analysis was conducted to examine the distribution of QRIS usage frequency across respondent characteristics. The variables analyzed include gender, occupation, income level, education level, domicile, duration of use, reasons for use, and sources of information for both Generation X and Generation Z. The results are presented in Table 3.

Table 3. The distribution of QRIS usage frequency

Characteristics	Category	Generation X				Generation Z				p-value (Gen X)	p-value (Gen Z)
		>5x	3–5x	1–2x	(%)	>5x	3–5x	1–2x	(%)		
Gender	Female	10	5	6	35%	22	7	7	31%	0.959	0.242
	Male	20	9	10	65%	51	21	7	69%		
Occupation	Private Employee	9	2	3	23%	17	8	5	26%	0.959	0.793
	Civil Servant	10	1	5	27%	12	3	2	15%		

Characteristics	Category	Generation X				Generation Z				p-value (Gen X)	p-value (Gen Z)
		>5x	3–5x	1–2x	(%)	>5x	3–5x	1–2x	(%)		
Income Level	State-Owned Enterprise	1	4	1	10%	11	4	0	13%	0.129	0.000
	Housewife	4	3	2	15%	14	6	3	20%		
	Student	4	3	2	15%	13	4	1	16%		
	Freelance	2	1	3	10%	6	3	3	10%		
	> IDR 4,000,000	18	7	6	52%	34	3	2	34%		
	IDR 3,000,000–4,000,000	10	6	6	37%	9	7	2	16%		
	IDR 1,000,000–2,000,000	2	0	4	10%	12	4	1	15%		
	< IDR 1,000,000	0	1	0	2%	18	14	9	36%		
	Postgraduate	1	0	0	2%	2	0	0	2%		
Education Level	Bachelor's Degree	14	8	5	45%	41	12	8	53%	0.517	0.545
	Diploma	11	6	8	42%	4	1	0	4%		
	High School	4	0	2	10%	26	14	6	40%		
	Junior High School	0	0	1	2%	0	1	0	1%		
	Bogor	19	8	13	67%	28	14	8	43%		
Domicile	Bekasi	1	2	0	5%	4	3	1	7%	0.554	0.466
	Depok	3	0	1	7%	6	4	2	10%		
	Jakarta	5	3	1	15%	28	5	3	31%		
	Tangerang	2	1	1	7%	7	2	0	8%		
	> 2 years	13	3	3	32%	40	5	4	43%		
Duration of Use	1–2 years	12	9	8	48%	26	17	6	43%	0.127	0.002
	6–12 months	5	1	2	13%	7	5	2	12%		
	< 6 months	0	1	3	7%	0	1	2	3%		
	Practical and fast	14	1	9	40%	34	12	7	46%		
Reasons for Use	No need to carry cash	8	7	4	32%	18	7	3	24%	0.258	0.975
	Widely accepted	3	3	2	13%	9	4	3	14%		
	Safe and hygienic	2	1	1	7%	4	1	0	4%		
	Promotions/discounts	3	2	0	8%	8	4	1	11%		
Source of Information	Social media	12	6	6	40%	36	14	9	51%	0.799	0.155

Characteristics	Category	Generation X				Generation Z				p-value (Gen X)	p-value (Gen Z)
		>5x	3-5x	1-2x	(%)	>5x	3-5x	1-2x	(%)		
	Friends/family	10	4	4	30%	15	6	4	22%		
	Merchant	7	4	4	25%	18	3	1	19%		
	Advertising	1	0	2	5%	4	5	0	8%		

The distribution shows that, for Generation Z, higher usage frequency tends to be observed among respondents with higher income levels. A similar pattern is also observed in relation to duration of use, where respondents who have used QRIS for a longer period tend to report more frequent usage.

In contrast, no comparable patterns are observed for other characteristics such as gender, occupation, education level, domicile, reasons for use, and sources of information, where the distribution of usage frequency appears relatively consistent across categories. Similarly, for Generation X, the distribution does not indicate clear variation in usage frequency across the examined characteristics.

The crosstab results suggest that QRIS usage frequency is more closely associated with economic capacity and usage experience rather than demographic characteristics.

3.4. Perceived Ease of Use

Both Generation X and Generation Z show high levels of agreement across all indicators of perceived ease of use. The average percentage of agreement reaches 80.8% for Generation X and 84.5% for Generation Z, indicating that QRIS is generally perceived as easy to use in various transaction contexts, as presented in Table 4.

Table 4. Distribution of Responses on Perceived Ease of Use (%)

Code	Statement	Generation X			Generation Z		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
PEOU 1	QRIS usage instructions are easy to understand	3.3	18.3	78.3	1.7	11.3	87.0
PEOU 2	I quickly adapted when first using QRIS	5.0	11.7	83.3	2.6	14.8	82.6
PEOU 3	QRIS simplifies my payment transactions	6.7	16.7	76.7	2.6	18.3	79.1
PEOU 4	I rarely experience difficulties when using QRIS	1.7	18.3	80.0	1.7	11.3	87.0
PEOU 5	The QRIS interface is easy to understand	6.7	13.3	80.0	1.7	12.2	86.1
PEOU 6	The steps for using QRIS are clear	5.0	11.7	83.3	1.7	12.2	86.1
PEOU 7	Using QRIS does not require complicated steps	3.3	15.0	81.7	1.7	12.2	86.1
PEOU 8	QRIS speeds up my payment process	5.0	13.3	81.7	4.3	14.8	80.9
PEOU 9	QRIS works well across different platforms	5.0	16.7	78.3	2.6	14.8	82.6
PEOU 10	QRIS is versatile and reliable in various transactions	1.7	13.3	85.0	1.7	10.4	87.8
Average		4.3	14.8	80.8	2.3	13.2	84.5

Across the indicators, high agreement is consistently observed in aspects related to clarity of instructions, ease of interaction, and efficiency in completing transactions. The highest level of agreement is found in the perception of QRIS as a reliable and versatile system, while other indicators also show strong agreement regarding ease of learning, simplicity of procedures, and system usability. In general, Generation Z demonstrates slightly higher levels of agreement compared to Generation X across most indicators.

3.5. Loyalty Programs

Both Generation X and Generation Z demonstrate positive evaluations of QRIS loyalty program features. The average agreement level reaches 61.3% for Generation X and 66.2% for Generation Z, indicating that loyalty programs are generally perceived as beneficial in supporting continued usage of QRIS, as presented in Table 5.

Table 5. Distribution of Responses on Loyalty Programs (%)

Code	Statement	Generation X			Generation Z		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
LP1	QRIS provides discounts or cashback during transactions	20.0	35.0	45.0	17.4	27.8	54.8
LP2	Financial benefits from QRIS are attractive for continued use	1.7	21.7	76.7	6.1	18.3	75.7
LP3	QRIS provides various rewards or benefits	26.7	23.3	50.0	16.5	27.0	56.5
LP4	It is easy to obtain rewards or benefits from QRIS	20.0	30.0	50.0	15.7	33.0	51.3
LP5	QRIS provides a premium transaction experience	1.7	31.7	66.7	8.7	27.8	63.5
LP6	Loyalty programs increase my sense of attachment to QRIS	3.3	23.3	73.3	4.3	23.5	72.2
LP7	Incentives match my consumption preferences	16.7	35.0	48.3	13.9	26.1	60.0
LP8	QRIS benefits are relevant to my daily transactions	8.3	15.0	76.7	3.5	17.4	79.1
LP9	QRIS provides clear and accessible loyalty features	10.0	16.7	73.3	14.8	14.8	80.0
LP10	The process of collecting rewards is easy	16.7	30.0	53.3	8.7	22.6	68.7
	Average	12.5	26.2	61.3	11.0	23.8	66.2

Across the indicators, higher agreement is observed in aspects related to financial benefits, relevance to daily transactions, and the perceived value of incentives. Indicators related to cashback, discounts, and transactional relevance show consistently strong agreement across both generations. Meanwhile, moderate levels of agreement are observed in indicators related to reward accessibility and the process of obtaining benefits. In general, Generation Z demonstrates slightly higher levels of agreement compared to Generation X across most indicators, particularly in aspects related to promotional benefits and ease of accessing loyalty features.

3.6. Cashless Society Orientation

Both Generation X and Generation Z demonstrate positive perceptions toward the transition to cashless transactions. The average level of agreement reaches 78.1% for Generation X and 75.9% for Generation Z, indicating a strong tendency toward the adoption of digital payment as part of everyday consumption practices, as presented in Table 6.

Table 6. Distribution of Responses on Cashless Society Orientation (%)

Code	Statement	Generation X (%)			Generation Z (%)		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
CSO1	I use QRIS more frequently than cash for daily transactions	6.7	26.7	66.7	4.3	26.1	69.6
CSO2	Cash usage has decreased as most transactions are digital	6.7	20.0	73.3	8.7	23.5	67.8
CSO3	QRIS usage in society is increasing over time	0.0	13.3	86.7	2.6	15.7	81.7
CSO4	A cashless lifestyle is part of modern society	0.0	15.0	85.0	4.3	15.7	80.0
CSO5	It is easy to find merchants that accept QRIS	1.7	18.3	80.0	2.6	15.7	81.7
CSO6	The digital payment infrastructure in my area is adequate	6.7	16.7	76.7	5.2	20.0	74.8
Average		3.6	18.3	78.1	4.6	19.4	75.9

Across the indicators, high levels of agreement are observed in aspects related to the increasing use of QRIS in society, the reduction of cash usage, and the integration of digital payment into modern lifestyles. Respondents from both generations also report that QRIS is widely accepted by merchants and supported by adequate infrastructure. While the distribution is relatively consistent across indicators, slightly higher agreement is observed among Generation X in several aspects related to perceived adoption trends and reduction of cash usage.

3.7. Perceived Risk

Both Generation X and Generation Z report moderate levels of perceived risk in using QRIS, with average agreement levels of 50.6% and 53.0%, respectively, indicating that concerns related to security, system reliability, and transaction processes remain present among users, as presented in Table 7.

Table 7. Distribution of Responses on Perceived Risk (%)

Code	Statement	Generation X (%)			Generation Z (%)		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
PR1	QRIS is not fully secure in protecting my funds	18.9	36.6	44.6	14.8	35.7	49.6
PR2	I am concerned about system errors causing financial loss	16.0	32.0	52.0	15.7	29.6	54.8
PR3	I worry that QRIS may not function properly when needed	14.9	33.1	52.0	12.2	33.0	54.8
PR4	QRIS features may not ensure smooth transactions at all times	18.9	32.6	48.6	17.4	33.0	49.6
PR5	I feel uncomfortable when transactions are slow or disrupted	17.1	27.4	55.4	13.9	24.3	61.7
PR6	Transaction verification takes too long	25.7	30.3	44.0	23.5	33.0	43.5
PR7	I have experienced delayed QRIS transactions	21.1	25.1	53.7	15.7	26.1	58.3
PR8	System disruptions make QRIS impractical to use	13.7	17.7	68.6	11.3	19.1	69.6
PR9	My environment has not fully adopted QRIS usage	27.4	27.4	45.1	24.3	30.4	45.2
PR10	Some people still view digital payments negatively	27.4	26.9	45.7	23.5	26.1	50.4
PR11	My personal data may be misused in QRIS transactions	25.1	30.3	44.6	24.3	30.4	45.2

Code	Statement	Generation X (%)			Generation Z (%)		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
PR12	Transaction data may be accessed by unauthorized parties	20.6	26.3	53.1	20.0	26.1	53.9
	Average	20.6	28.8	50.6	18.0	28.9	53.0

Across the indicators, higher levels of agreement are observed in aspects related to system disruptions, transaction delays, and operational reliability. Concerns regarding transaction efficiency and system performance appear consistently across both generations. In addition, issues related to data security and privacy also show moderate levels of agreement, indicating that users remain cautious about the protection of personal and financial information. Generation Z tends to report slightly higher levels of perceived risk compared to Generation X across most indicators.

3.8. Trust

Respondents report high levels of trust toward QRIS, with average agreement levels of 75.2% for Generation X and 79.0% for Generation Z. This suggests that QRIS is widely perceived as a reliable and trustworthy digital payment system across generations (see Table 8)

Table 8. Distribution of Responses on Trust (%)

Code	Statement	Generation X			Generation Z		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
TR1	QRIS providers care about user convenience	1.7	23.3	75.0	1.7	18.3	80.0
TR2	QRIS providers consider user interests in system development	0.0	30.0	70.0	1.7	27.8	70.4
TR3	QRIS performs efficiently and meets expectations	1.7	11.7	86.7	0.9	7.8	91.3
TR4	QRIS providers have strong technical capability	3.3	18.3	78.3	0.9	16.5	82.6
TR5	QRIS providers are honest and protect user information	0.0	35.0	65.0	2.6	26.1	71.3
TR6	QRIS providers maintain consistency in policies and service	0.0	13.3	86.7	0.9	7.8	91.3
TR7	I feel comfortable using QRIS regularly without concern	5.0	31.7	63.3	3.5	27.8	68.7
TR8	I fully trust QRIS for my payment activities	6.7	16.7	76.7	5.2	18.3	76.5
	Average	2.3	22.5	75.2	2.2	18.8	79.0

Across the indicators, high levels of agreement are observed in aspects related to system performance, technical capability, and consistency of service. Respondents from both generations express strong confidence in the efficiency and reliability of QRIS, as well as in the ability of service providers to manage the system effectively. In addition, trust related to service integrity and user-oriented policies is also evident, although slightly lower compared to technical performance aspects. Overall, Generation Z demonstrates slightly higher levels of trust compared to Generation X across most indicators.

3.9. Satisfaction

Respondents report high and consistent levels of satisfaction with QRIS usage, with an identical average agreement level of 75.2% for both Generation X and Generation Z. This suggests that users generally perceive their transaction experiences with QRIS as positive and aligned with their expectations, as presented in Table 9.

Table 9. Distribution of Responses on Satisfaction (%)

Code	Statement	Generation X			Generation Z		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
SAT1	I am satisfied with my experience using QRIS for daily transactions	1.7	26.1	72.2	1.7	26.1	72.2
SAT2	Using QRIS provides a pleasant transaction experience	2.6	24.3	73.0	2.6	24.3	73.0
SAT3	QRIS performance meets my expectations as a digital payment method	1.7	26.1	72.2	1.7	26.1	72.2
SAT4	My experience using QRIS meets my expectations	1.7	18.3	80.0	1.7	18.3	80.0
SAT5	QRIS features meet modern payment standards	0.9	15.7	83.5	0.9	15.7	83.5
SAT6	QRIS quality reflects a reliable modern payment system	0.9	28.7	70.4	0.9	28.7	70.4
	Average	1.6	23.2	75.2	1.6	23.2	75.2

Across the indicators, high levels of agreement are observed in aspects related to overall user experience, fulfillment of expectations, and compatibility with modern payment standards. Respondents from both generations consistently report satisfaction with the performance, usability, and features of QRIS. The distribution of responses is relatively uniform across all indicators, suggesting that satisfaction levels are stable and comparable between Generation X and Generation Z.

3.10. Loyalty (Continued Usage Behavior)

Respondents demonstrate high levels of loyalty toward QRIS, with average agreement levels of 74.2% for Generation X and 75.2% for Generation Z. This suggests that QRIS has been widely adopted as a preferred payment method and is consistently used in daily transactions, as presented in Table 10.

Table 10. Distribution of Responses on Loyalty (%)

Code	Statement	Generation X (%)			Generation Z (%)		
		Disagree	Neutral	Agree	Disagree	Neutral	Agree
LOY1	I will continue using QRIS for daily transactions	0.0	36.7	63.0	1.7	26.1	72.2
LOY2	QRIS is my primary payment method	5.0	20.0	75.0	2.6	24.3	73.0
LOY3	QRIS supports transactions across various categories	0.0	15.0	85.0	1.7	26.1	72.2
LOY4	I use QRIS in various transaction situations	5.0	23.3	72.0	1.7	18.3	80.0
LOY5	I recommend QRIS to friends or family	1.7	26.7	72.0	0.9	15.7	83.5
LOY6	I recommend QRIS due to its efficiency and security	0.0	21.7	78.0	0.9	28.7	70.4
	Average	1.9	23.9	74.2	1.6	23.2	75.2

Across the indicators, high levels of agreement are observed in aspects related to continued usage, preference for QRIS as a primary payment method, and willingness to recommend the service to others. Respondents from both generations report consistent usage across different transaction contexts, suggesting that QRIS has been integrated into routine consumption activities. While the overall pattern is similar across generations, Generation Z shows slightly higher levels of agreement in continued usage and recommendation, whereas Generation X demonstrates relatively stronger agreement in aspects related to efficiency and functional benefits.

3.11. Generational Differences in QRIS Usage

To provide a comparative overview of consumer behavior across generations, differences between Generation X and Generation Z were examined using mean comparisons across key variables. The results are presented in Table 11.

Table 11. Comparison of Mean Values between Generation X and Generation Z

Variable	Generation (Mean)		Total Mean	p-value
	X	Z		
Perceived Ease of Use	41.55	43.03	42.29	0.173
Loyalty Programs	37.80	41.55	39.68	0.002
Cashless Society Orientation	24.25	24.57	24.41	0.625
Perceived Risk	39.23	42.06	40.65	0.056
Trust	30.78	31.91	31.35	0.109
Satisfaction	24.12	24.12	24.12	0.092
Loyalty (Continued Usage)	24.91	23.48	24.20	0.018

The comparison shows that most variables exhibit relatively similar average values between the two generations, indicating comparable perceptions across several aspects of QRIS usage. Ease of use, cashless society orientation, perceived risk, trust, and satisfaction display only minor variations in mean values across groups.

More noticeable differences emerge in loyalty programs and loyalty behavior. Generation Z records higher average scores in loyalty programs, reflecting a stronger orientation toward promotional benefits and incentives. In contrast, Generation X shows slightly higher average scores in loyalty behavior, suggesting a stronger tendency toward consistent usage patterns.

Taken together, these findings indicate that while both generations share broadly similar perceptions of QRIS, differences are more apparent in aspects related to incentives and behavioral commitment.

4. DISCUSSION

4.1. Main Findings and Interpretation

This study provides a deeper understanding of consumer behavior in digital payment usage by demonstrating that continued usage is primarily driven by an underlying evaluative mechanism rather than by initial technological acceptance alone. From a consumer behavior perspective, this mechanism reflects how individuals gradually integrate digital payment systems into their everyday consumption practices through repeated interactions. Over time, users develop evaluative judgments that shape their perceptions, preferences, and subsequent usage decisions. In this process, satisfaction emerges not merely as an outcome variable but as a central mechanism that translates user perceptions into sustained behavioral patterns. This indicates that digital payment usage is better understood as an ongoing evaluative process in which usage decisions are continuously reassessed through experience.

The findings further indicate that continued usage behavior is not the result of isolated interactions with technological features, but is shaped by cumulative experiential evaluations. Consumers continuously assess their experiences based on convenience, reliability, and perceived benefits, and these evaluations become increasingly influential over time. This process reflects a transition from initial cognitive evaluation to experiential judgment, where repeated usage reinforces positive perceptions. Trust and satisfaction function as key mechanisms within this process, transforming technological and behavioral inputs into stable and sustained usage behavior. This pattern is consistent with the Expectation Confirmation Model (ECM), which emphasizes that continued usage is shaped by the confirmation of expectations through actual experience (Bhattacharjee, 2001; Bhattacharjee et al.,

2008; Tam et al., 2020; An et al., 2024). In this sense, users remain engaged because their experiences consistently confirm that the system is useful, manageable, and beneficial in daily life.

Among the antecedent variables, cashless society orientation plays a particularly important role as a behavioral mechanism influencing satisfaction. The findings suggest that frequent engagement with digital transactions fosters familiarity and reduces uncertainty, thereby contributing to the formation of habitual behavior. Rather than representing a simple preference for digital payments, this orientation reflects an internalized consumption pattern in which individuals become increasingly reliant on digital payment systems in their daily activities. From a habit formation perspective, repeated behavior reduces cognitive effort and promotes automaticity, embedding digital payment usage into routine consumption practices (Limayem et al., 2007). As a result, satisfaction is reinforced not only by system performance but also by the stability of behavioral patterns that support consistent usage.

Trust functions as a relational mechanism that shapes how consumers interpret and evaluate their experiences with digital payment systems. The findings indicate that trust reduces perceived uncertainty and enables users to form positive judgments about system reliability and security. In digital environments where direct interaction is limited, trust becomes a critical cognitive filter through which consumers assess service credibility (Gefen et al., 2003; Pavlou, 2003). Once established, trust facilitates the transformation of cognitive evaluations into experiential outcomes, thereby strengthening satisfaction and supporting continued usage behavior. This suggests that trust operates not only at the initial stage of interaction but also as an ongoing mechanism that stabilizes user engagement over time.

Perceived ease of use contributes to this mechanism by lowering cognitive barriers and enhancing user interaction with the system. Beyond its role in initial adoption, ease of use continues to influence how consumers interpret their experiences over time. By reducing effort and increasing perceived control, it allows users to focus on the experiential aspects of usage, which subsequently strengthens both trust and satisfaction. This finding reinforces the central premise of the Technology Acceptance Model (TAM), which highlights perceived ease of use as a key determinant of user interaction with technology (Davis, 1989; Venkatesh & Davis, 2000), and is further supported by empirical studies in digital payment contexts (Ho et al., 2020; Humbani & Wiese, 2019).

Loyalty programs operate as complementary mechanisms that reinforce consumer evaluations rather than directly determining behavior. The findings indicate that promotional incentives enhance perceived value and contribute to positive evaluations, but their influence remains secondary to experiential factors such as satisfaction. From a behavioral perspective, loyalty programs function as reinforcing elements that support usage decisions, while their effectiveness depends on the consistency of service quality. This suggests that promotional mechanisms operate within, rather than independently from, the broader evaluative process that shapes continued usage.

An important finding of this study concerns the role of perceived risk, which positively influences trust. This result indicates a distinct mechanism in regulated digital payment environments, where awareness of potential risk encourages users to evaluate system safeguards more carefully. When institutional protections and security measures are perceived as reliable, trust is strengthened rather than weakened (Pavlou, 2003). In this context, perceived risk functions not solely as a barrier but as a trigger for deeper cognitive evaluation. However, perceived risk does not significantly influence satisfaction, indicating that satisfaction is primarily shaped by direct user experiences rather than by anticipatory concerns. This distinction suggests that cognitive evaluations related to risk and experiential evaluations related to satisfaction operate through different pathways.

The distinction between trust and satisfaction highlights the presence of two complementary mechanisms in shaping consumer behavior. Trust operates as a cognitive mechanism that reduces uncertainty and facilitates engagement, while satisfaction functions as an experiential mechanism that reflects users' cumulative evaluations of system performance. These mechanisms interact but are driven by different antecedents, illustrating the complexity of consumer behavior in digital environments. This indicates that continued usage behavior is not formed through a single linear pathway, but through the interaction of beliefs, experiences, and repeated practices.

An important dimension emerging from this study is the presence of generational differences in how digital payment systems are evaluated and utilized. Although both Generation X and Generation Z demonstrate generally similar patterns in overall perception, subtle differences are observed in the mechanisms underlying continued usage. Generation Z tends to exhibit stronger responsiveness to experiential and promotional aspects, such as ease of use and loyalty programs, reflecting a consumption pattern that is more adaptive to digital environments. This finding is consistent with recent studies showing that Generation Z users are more influenced by digital convenience, incentives, and behavioral flexibility in adopting QRIS-based payments (Andriyani et al., 2025; Aspandi et al., 2025; Putri & Sutrisno, 2025).

In contrast, Generation X shows a relatively stronger orientation toward functional and reliability-related considerations, including efficiency, trust, and system dependability. This aligns with prior evidence indicating that trust and satisfaction play a more dominant role in shaping continued usage behavior among Generation X users, particularly in ensuring confidence in digital financial transactions (Wicaksono, 2025). From a broader perspective, these differences reflect variations in how individuals process technological experiences and integrate them into daily consumption practices. While younger users tend to rely more on experiential and value-driven evaluations, older users emphasize cognitive assessments related to reliability and risk management.

Despite these differences, both generations converge in the role of satisfaction as a central mechanism driving continued usage. This finding is also supported by studies applying technology adoption frameworks, such as UTAUT, which highlight that different generational groups may vary in their drivers of adoption, yet still share common outcome mechanisms in sustained usage behavior (Rachmawati et al., 2025). Therefore, satisfaction can be understood as a unifying mechanism that bridges generational differences in digital payment behavior.

Taken together, the findings demonstrate that satisfaction serves as the central mechanism that integrates technological performance, behavioral adaptation, and relational trust into a unified evaluation of consumption experience. Through continuous interaction, consumers develop stable behavioral patterns in which positive evaluations are reinforced over time. This process explains how digital payment systems become embedded in everyday consumption practices and how continued usage behavior is sustained (Dangelico et al., 2024; Dorce et al., 2021). In this sense, continued usage behavior can be understood as the outcome of an ongoing evaluative process in which usage becomes increasingly meaningful, efficient, and routine.

4.2. Research Implication

This study provides implications for understanding sustained digital payment usage as an experience-driven behavioral process. Rather than positioning technology usage as a one-time adoption decision, the results emphasize that sustained engagement emerges from an ongoing evaluative process in which user experience becomes the primary basis for continued interaction. This perspective implies that models of digital payment behavior need to move beyond static acceptance

frameworks toward dynamic approaches that capture how evaluations evolve over time.

From a theoretical standpoint, this study extends existing technology usage models by demonstrating that technological attributes alone are insufficient to explain continued usage behavior. The findings imply that post-adoption behavior should be understood through the interaction between cognitive evaluation, experiential judgment, and relational perception. In this context, satisfaction represents not merely an outcome variable but a central mechanism through which various antecedents are translated into sustained behavioral engagement. This suggests that satisfaction should be positioned as a core construct in explaining sustained technology usage.

The role of relational and contextual factors further implies that digital payment behavior is shaped by users' interpretations of system reliability and environmental conditions. The positive association between perceived risk and trust suggests that, in regulated environments, risk awareness may function as a stimulus for deeper evaluation rather than as a deterrent. This indicates that the role of perceived risk is context-dependent and should be reconsidered within regulated digital environments.

In addition, the findings imply that behavioral adaptation plays a critical role in sustaining digital payment usage. The presence of habitual orientation toward digital transactions suggests that continued usage is reinforced not only through evaluation but also through repetition and routine. This indicates that consumer behavior in digital financial contexts should be conceptualized as a combination of evaluative and habitual processes, rather than as purely rational decision-making.

From a practical perspective, the findings suggest that the sustainability of digital payment systems depends on the consistency of user experience over time. System design should prioritize ease of interaction, reliability, and perceived value, as these factors contribute to the formation of positive evaluations that support continued engagement. Rather than focusing solely on initial adoption strategies, service development should emphasize maintaining stable and satisfying user experiences across repeated interactions.

The findings also imply that promotional strategies function most effectively when they complement, rather than substitute, user experience. Loyalty programs can reinforce positive evaluations, but their influence remains dependent on the perceived quality and consistency of the service. Similarly, maintaining user trust requires not only technical security but also transparency and reliability in system performance, as these elements shape how users interpret their experiences.

Furthermore, the results suggest that digital payment usage is increasingly embedded within broader patterns of financial behavior. As users integrate digital transactions into routine activities, their engagement with financial services becomes more habitual and experience-driven. This implies that the development of digital payment ecosystems should account for behavioral integration, ensuring that systems align with users' daily practices and evolving expectations.

Taken together, these implications indicate that sustained digital payment usage is achieved through the alignment of technological functionality, user experience, and behavioral adaptation. This alignment enables digital payment systems to transition from tools of transaction into integral components of everyday financial behavior.

4.3. Research Contributions

This study makes several contributions to the literature on digital payment behavior by offering a more integrative understanding of continued usage in digital financial contexts. First, the study shifts the analytical focus from initial adoption to post-adoption behavior, emphasizing continued usage as a dynamic process shaped by cumulative consumer evaluations. While prior research has predominantly examined adoption decisions through technological and cognitive perspectives, this

study highlights the importance of experiential evaluation in explaining sustained engagement. By positioning satisfaction as a central mechanism, the study extends existing models of technology usage beyond initial acceptance and contributes to a more comprehensive explanation of long-term behavioral patterns.

Second, this study contributes by developing an integrated framework that combines technological, behavioral, and relational factors within a single model. By incorporating perceived ease of use, loyalty programs, and cashless society orientation alongside trust and satisfaction, the study demonstrates how different types of antecedents interact to shape continued usage behavior. This integration advances the understanding of digital payment behavior by showing that technological attributes alone are insufficient to explain sustained engagement, and that behavioral adaptation and relational evaluation play equally important roles.

Third, the study offers a conceptual contribution by clarifying the distinct roles of trust and satisfaction as complementary mechanisms in the post-adoption process. While prior studies have often treated these constructs as overlapping or sequential outcomes, the findings highlight their different functional roles: trust operates as a cognitive mechanism that reduces uncertainty, whereas satisfaction reflects experiential evaluation derived from repeated usage. This distinction provides a more nuanced understanding of how consumer evaluations are formed and how they influence continued behavior over time.

Fourth, the study contributes to the literature by reinterpreting the role of perceived risk in digital payment environments. Contrary to the dominant assumption that risk negatively affects user behavior, the findings indicate that perceived risk may strengthen trust in contexts where institutional safeguards are visible and credible. This perspective offers a context-sensitive understanding of risk and suggests that its role in shaping user behavior depends on how consumers evaluate system reliability and protection mechanisms.

Finally, this study contributes by conceptualizing digital payment usage as part of broader consumption behavior rather than as an isolated technological activity. By situating digital payment within everyday financial practices, the study extends consumer behavior theory into digital financial contexts and highlights the role of repeated interaction in shaping stable behavioral patterns. This perspective provides a more holistic understanding of how digital technologies become embedded in daily life and how usage behavior evolves through continuous evaluation and adaptation.

4.4. Limitations and Future Research Opportunities

Despite the contributions of this study, several limitations should be acknowledged in interpreting the findings. First, the use of a non-probability sampling technique limits the generalizability of the results. Although the sample consists of active QRIS users with relevant experience, it may not fully represent the broader population of digital payment users with different demographic and behavioral characteristics. Future research may address this limitation by employing probabilistic sampling methods to improve representativeness and enable broader generalization of findings.

Second, the study focuses on respondents from the Jabodetabek region, which represents an urban area with relatively advanced digital infrastructure and high adoption of financial technology. As such, the findings may reflect behavioral patterns specific to urban users and may not fully capture variations in digital payment usage across regions with different levels of technological access and financial inclusion. Future studies could extend the analysis to rural or less-developed areas to examine how contextual differences influence consumer behavior in digital payment usage.

Third, this study adopts a cross-sectional design, which captures user perceptions and evaluations at a single point in time. While this approach is appropriate for examining relationships among variables, it does not allow for the observation of changes in behavior over time. Given that digital payment usage is

inherently dynamic and influenced by evolving user experiences, longitudinal research would provide a more comprehensive understanding of how evaluative processes and behavioral patterns develop and change.

Fourth, although the model integrates technological, behavioral, and relational factors, it does not include other potentially relevant variables that may influence continued usage behavior. Factors such as digital financial literacy, institutional trust, and financial inclusion may provide additional insights into how users evaluate and engage with digital payment systems. Future research may expand the model by incorporating these variables to develop a more comprehensive explanation of digital payment behavior.

Finally, this study relies on self-reported data, which may be subject to response bias, including social desirability and recall bias. Although efforts were made to ensure clarity and consistency in the questionnaire, the possibility of subjective bias cannot be fully eliminated. Future studies may complement survey data with behavioral or transactional data to provide a more objective assessment of digital payment usage patterns.

Taken together, these limitations suggest opportunities for future research to extend the current findings by improving methodological approaches, expanding contextual coverage, and incorporating additional variables that capture the complexity of consumer behavior in digital financial environments.

4.5. Conclusion

This study provides an integrated explanation of digital payment usage by examining the mechanisms underlying continued QRIS usage in Indonesia. The findings demonstrate that sustained usage is primarily driven by users' evaluative experiences rather than by initial technological acceptance. Satisfaction emerges as the central mechanism that links technological attributes, behavioral adaptation, and relational trust to continued usage behavior, while trust functions as a complementary mechanism that reduces uncertainty and supports positive evaluation.

The results indicate that digital payment usage develops through repeated interactions in which users continuously assess system performance, convenience, and perceived value. Over time, these evaluations form stable behavioral patterns that embed digital payment into everyday consumption practices. In this process, factors such as perceived ease of use, cashless society orientation, and loyalty programs contribute to shaping user evaluations, while perceived risk operates indirectly through trust.

Taken together, this study demonstrates that continued usage of digital payment systems is best understood as a dynamic and evolving process shaped by the interaction of cognitive evaluation, experiential judgment, and behavioral adaptation. This perspective provides a more comprehensive understanding of how digital payment usage becomes sustained and integrated within daily financial activities.

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