



Extending the technology acceptance model to understand continuance intention to use QRIS in Denpasar

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ABSTRACT

The growing use of QRIS as a digital payment method requires a better understanding of the factors that sustain its use after consumers have gained transaction experience. This study examines the effects of perceived ease of use and compatibility on QRIS continuance intention through perceived usefulness and attitude. A quantitative cross-sectional design was employed. Data were collected through questionnaires from 200 QRIS consumers in Denpasar City selected using purposive sampling and analyzed using Partial Least Squares–Structural Equation Modeling. The results show that perceived ease of use and compatibility positively affect perceived usefulness but have no significant direct effects on attitude. Perceived usefulness positively influences both attitude and continuance intention, while attitude is the strongest direct predictor of QRIS continuance intention. Perceived usefulness mediates the effect of perceived ease of use on continuance intention but does not mediate the effect of compatibility. Attitude mediates only the relationship between perceived usefulness and continuance intention, whereas its mediating roles in the effects of perceived ease of use and compatibility are insignificant. The novel finding reveals that perceived usefulness and attitude sequentially mediate the effects of both perceived ease of use and compatibility on continuance intention. Therefore, QRIS continuance is formed through a sequential cognitive and evaluative process. Service providers should ensure that ease of use and compatibility generate tangible benefits capable of developing positive consumer attitudes.

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INTRODUCTION

Advances in financial technology have led people to adapt the way they carry out transactions, particularly financial transactions (M. K. Aditya et al., 2023; Ekaputra et al., 2024; Primananda et al., 2026). With the ever-advancing times, transactions can now be carried out using QR codes (Saidah et al., 2022). The aim of modernising transactions using QR codes is to make it easier for sellers and buyers to carry out transactions. It is hoped that these changes will boost the local economy. One form of digital transaction is QRIS, which was launched by Bank Indonesia in 2019. (Nurrohman & Setyawan, 2023). Amid the growing adoption of technology and changes in behaviour in the wake of the pandemic, digital payment methods such as QRIS are becoming a new, more efficient and secure way of life. (Nurqamarani et al., 2023; Primananda et al., 2026). The growth and development of QRIS

in Indonesia in the first quarter saw 56.3 million users and 38.1 million merchants carrying out transactions using QRIS (Kompas, 2025). The majority of these are MSME operators, who form the backbone of the national economy. Furthermore, in Bali in February 2026, there were 1.1 million registered QRIS users, the majority of whom were MSMEs (Antara, 2026). The growth in the number of users and merchants demonstrates the success of the expansion of QRIS adoption. However, the high adoption rate does not directly indicate whether users who have already used QRIS will continue to choose this payment method for future transactions. Users still have a range of payment options and can switch from one payment method to another. Therefore, the success of QRIS is determined not only by its ability to attract new users, but also by its ability to sustain continued usage. The adoption of QRIS by the general public requires time and public awareness of how to use the technology (Suardana et al., 2026). One reason for this is that people still feel more comfortable using banknotes than digital payment methods such as QRIS. Furthermore, from the merchants' perspective, QRIS involves a 0.7 per cent fee charged by the bank providing the QRIS service, which is why many merchants still prefer conventional methods over digital ones (M. K. Aditya et al., 2023).

The original TAM explains technology acceptance primarily through perceived ease of use, perceived usefulness, attitude, and behavioural intention (Adinda, 2022; Amri et al., 2025; Kumar et al., 2025; Pramananda et al., 2026; Rahman & Putri, 2025; Samberi et al., 2024; Yasa et al., 2021; Zahro & Nugraha, 2021). However, this framework does not explicitly incorporate the compatibility between a technology and users' existing needs, lifestyles, previous experiences, and behavioural patterns. This limitation becomes particularly relevant in the context of continuance intention, where users have already experienced the technology and may evaluate not only whether it is easy and useful but also whether its continued use fits their habitual transaction activities. Drawing on the Diffusion of Innovations Theory, this study therefore incorporates compatibility into the TAM framework. Compatibility reflects the extent to which QRIS aligns with users' needs, lifestyles, prior experiences, and transaction patterns. A payment technology may be perceived as easy to use and useful, but users may still be reluctant to continue using it if it does not correspond with their established transaction practices (Putra et al., 2026); (Setini et al., 2026). Previous studies suggest that compatibility may strengthen perceived usefulness and foster favourable attitudes toward technology use (Kumoro et al., 2024; Nurrohmah & Setyawan, 2023).

An additional research gap arises from the inconsistent empirical findings concerning the relationships among the core TAM constructs. While several studies have reported significant relationships between perceived ease of use, perceived usefulness, attitude, and behavioural intention (Agustin et al., 2023; Yasa et al., 2021), other studies have found insignificant relationships among some of these constructs (Al-kfairy, 2024; Argan & Dinç, 2025; Haq et al., 2025; Kumar et al., 2025; Liem & Jokhu, 2022; Masrek et al., 2025; Nathania et al., 2021; Prihanto et al., 2021; Pramananda et al., 2025; Qadhi et al., 2025). Theoretically, these inconsistencies indicate that the explanatory mechanism of the original TAM may be insufficient to fully account for continuance behaviour and that contextual factors such as compatibility should be considered. Practically, encouraging initial QRIS adoption does not necessarily guarantee its continued use. Users may discontinue or reduce their use when QRIS does not sufficiently match their transaction needs and established payment habits. Understanding the factors that sustain continued QRIS use is therefore important for payment service providers, merchants, and policymakers seeking to maintain the long-term use of digital payment systems.

Accordingly, this study aims to examine how perceived ease of use and compatibility influence continuance intention to use QRIS through perceived usefulness and attitude among QRIS users in Denpasar. Specifically, the study investigates both the direct relationships among these constructs and the indirect mechanisms through which perceived usefulness and attitude transmit the effects of perceived ease of use and compatibility to continuance intention. The novelty of this study lies in extending the TAM with compatibility from the Diffusion of Innovations Theory and positioning compatibility as an antecedent of perceived usefulness and attitude in explaining QRIS continuance intention. Moreover, rather than focusing solely on initial technology adoption, this study examines the



post-adoption stage by explaining how technological perceptions and user–technology compatibility jointly contribute to continued QRIS use.

LITERATURE REVIEW

Technology Acceptance Model and Compatibility

The Technology Acceptance Model (TAM) explains technology acceptance through perceived ease of use, perceived usefulness, attitude, and intention. The model suggests that users are more likely to accept a technology when it is easy to use, useful, and generates a positive attitude (Primananda et al., 2026; Yasa et al., 2021). However, in the context of QRIS, consumers still have established payment habits and can use cash or other payment methods. Therefore, ease of use and usefulness alone may not fully explain whether consumers will continue using QRIS. This study extends TAM by incorporating compatibility, which reflects the extent to which QRIS corresponds with users' needs, previous experiences, lifestyles, and transaction habits. Compatibility is relevant because QRIS needs to fit users' existing transaction practices before its benefits can be fully perceived and a positive attitude can develop (Kumoro et al., 2024; Nurrohman & Setyawan, 2023). Therefore, TAM and compatibility are integrated to explain how users develop perceived usefulness and positive attitudes that subsequently encourage continuance intention towards QRIS.

Perceived Ease of Use and Perceived Usefulness

Perceived ease of use refers to the degree to which individuals believe that using a technology requires little physical or cognitive effort, whereas perceived usefulness represents the extent to which the technology is perceived to improve task performance (Davis, 2014). Within the Technology Acceptance Model (TAM), these two perceptions are closely related because technologies that are easier to understand and operate allow users to obtain their functional benefits with less effort. In the context of QRIS, ease of use may be reflected in the simplicity of scanning QR codes, completing payment procedures, and understanding transaction processes. When users can perform these activities without substantial difficulty, QRIS becomes more efficient and convenient for everyday transactions. Consequently, users are more likely to perceive the system as useful for facilitating faster and more practical payments. This relationship is consistent with TAM research showing that perceived ease of use contributes to perceived usefulness in the adoption and continued use of digital technologies (Kumar et al., 2025; Yasa et al., 2021; Zahro & Nugraha, 2021). Therefore, the following hypothesis is proposed:

H1: Perceived ease of use has a positive effect on perceived usefulness.

Compatibility and Perceived Usefulness

Compatibility refers to the extent to which a technology is consistent with users' existing values, needs, previous experiences, and behavioral patterns. In the context of digital payment, compatibility reflects whether a payment system fits the way users normally conduct their financial transactions and whether it can be integrated into their daily activities without requiring substantial changes in established habits (Muchtar et al., 2024).

For QRIS users, compatibility may arise when the payment system corresponds with their preference for cashless transactions, smartphone usage, and routine purchasing activities. A payment technology that fits existing transaction habits requires fewer behavioral adjustments and allows users to obtain its functional benefits more readily. Consequently, users are more likely to perceive QRIS as useful because it can support transactions efficiently while remaining consistent with their established payment practices. Previous research on mobile payment has demonstrated that compatibility contributes positively to perceived usefulness, indicating that users tend to recognize greater utility in payment

technologies that correspond with their existing needs and transaction patterns (Kumoro et al., 2024; Lwoga & Lwoga, 2017; Nurrohman & Setyawan, 2023; Ramayanti et al., 2025). Based on this reasoning, the following hypothesis is proposed:

H2: Compatibility has a positive effect on perceived usefulness.

Perceived Ease of Use and Attitude

Perceived ease of use can influence users' attitudes because the effort required to operate a technology contributes to their overall evaluation of the system. When a technology is simple to understand and operate, users are less likely to experience difficulties during interaction, which can contribute to a more favourable evaluation of its use. Conversely, systems that require considerable effort or involve complicated procedures may generate less positive attitudes (Primananda et al., 2026).

In the context of QRIS, perceived ease of use reflects how effortlessly users can understand the payment procedure, scan QR codes, and complete transactions. A simple and convenient transaction process can reduce the cognitive and operational effort involved in using QRIS and consequently encourage users to evaluate the payment system more positively. Previous studies on mobile payment and mobile financial services have generally demonstrated a positive relationship between perceived ease of use and attitude, although the strength and significance of this relationship may vary across technological and user contexts (Argan & Dinç, 2025; Liébana-cabanillas et al., 2017; Nathania et al., 2021; Yasa et al., 2021). Based on this reasoning, the following hypothesis is proposed:

H3: Perceived ease of use has a positive effect on attitude.

Compatibility and Attitude

Compatibility reflects the extent to which a technology is consistent with users' existing needs, values, previous experiences, and behavioural patterns. A technology that corresponds with established routines generally requires fewer behavioural adjustments, allowing users to integrate it more naturally into their daily activities. This perceived fit can shape users' overall evaluation of the technology and contribute to the development of a more favourable attitude (Bakhitah et al., 2023).

In the context of QRIS, compatibility indicates the extent to which the payment system corresponds with users' transaction habits, previous experiences with digital technologies, and preferences in conducting everyday payments. When QRIS can be incorporated naturally into existing transaction routines, users may perceive its use as more appropriate and convenient, which can contribute to a more positive attitude toward the system. Recent research on technology adoption has also demonstrated that compatibility can positively shape users' attitudes toward adopting innovative technologies (Bakhitah et al., 2023; Kumoro et al., 2024; Nurrohman & Setyawan, 2023; Shaikh et al., 2023; Ursavaş et al., 2025). Therefore, the following hypothesis is proposed:

H4: Compatibility has a positive effect on attitude.

Perceived Usefulness and Attitude

Perceived usefulness reflects the extent to which users believe that using a technology provides meaningful benefits and improves the performance of relevant activities. Within the Technology Acceptance Model, users' perceptions of these functional benefits contribute to their overall evaluation of a technology. When users perceive that a system helps them accomplish activities more effectively, efficiently, or conveniently, they are more likely to develop a favourable attitude toward its use (Kumar et al., 2025).

In the context of QRIS, perceived usefulness reflects the extent to which users perceive QRIS as beneficial for facilitating everyday payment activities. QRIS can provide functional value by simplifying transaction processes, supporting efficient cashless payments, and enabling users to complete payments conveniently across different transaction situations. When users recognize these benefits and perceive QRIS as capable of supporting their payment activities, they are more likely to evaluate its use positively. Recent technology acceptance research has similarly demonstrated that perceived usefulness significantly contributes to the development of favourable attitudes toward using



emerging technologies (Agustin et al., 2023; Daruwala, 2026; Mustofa et al., 2025; Yasa et al., 2021). Therefore, the following hypothesis is proposed:

H5: Perceived usefulness has a positive effect on attitude.

Perceived Usefulness and Continuance Intention

Perceived usefulness plays an important role not only in the initial acceptance of technology but also in users' decisions to maintain its use after adoption. At the post-adoption stage, users have gained direct experience with the technology and can evaluate whether it continues to provide meaningful functional benefits. When a technology helps users accomplish their activities more effectively and provides practical value over time, they are more likely to consider its continued use worthwhile (Argan & Dinç, 2025).

In the context of QRIS, users can assess its usefulness based on their actual transaction experiences, such as its ability to facilitate payments, support efficient transactions, and provide practical benefits in everyday purchasing activities. When these benefits remain relevant after repeated use, users have stronger functional reasons to continue using QRIS rather than discontinue or replace it with alternative payment methods. Recent studies in different technological contexts have consistently shown that perceived usefulness contributes positively to continuance intention (Agustin et al., 2023; Kumar et al., 2025; Nguyen & Dao. Thu Hien Thi, 2024; Pramananda et al., 2026; Qadhi et al., 2025). Nevertheless, previous studies have also reported variations in the strength and significance of this relationship across contexts, suggesting that its role in sustaining technology use warrants further examination. Therefore, the following hypothesis is proposed:

H6: Perceived usefulness has a positive effect on continuance intention.

Attitude and Continuance Intention

Attitude represents users' overall positive or negative evaluation of using a technology. In a post-adoption context, this evaluation is shaped not only by initial expectations but also by users' accumulated experiences with the technology. When these experiences generate a favourable evaluation, users are more likely to regard continued use as desirable and worthwhile. Thus, attitude can serve as an important psychological mechanism that translates users' previous experiences into their intention to maintain technology use (Addae et al., 2026).

In the context of QRIS, repeated transaction experiences allow users to evaluate the system based on its suitability and value in supporting everyday payment activities. Users who perceive their experience with QRIS positively are more likely to maintain its use in subsequent transactions because continued use is regarded as desirable and consistent with their previous evaluations. Recent studies have also confirmed the important role of attitude in shaping continuance intention across different digital technology contexts (Addae et al., 2026; Agustin et al., 2023; Argan & Dinç, 2025; Pramananda et al., 2026; Zhao et al., 2024). Therefore, the following hypothesis is proposed:

H7: Attitude has a positive effect on continuance intention.

Mediating Effects of Perceived Usefulness and Attitude

Perceived usefulness and attitude may explain how perceived ease of use and compatibility ultimately influence continuance intention. Ease of use and compatibility can increase the perceived benefits of QRIS, while these benefits can subsequently develop a favourable attitude and encourage continued use. Previous studies have demonstrated the mediating role of perceived usefulness and attitude in technology acceptance (Agustin et al., 2023; Kumar et al., 2025; Pramananda et al., 2026; Yasa et al., 2021). Accordingly, the following mediation hypotheses are proposed:

- H8: Attitude mediates the effect of perceived usefulness on continuance intention.
 H9: Perceived usefulness mediates the effect of perceived ease of use on continuance intention.
 H10: Perceived usefulness mediates the effect of compatibility on continuance intention.
 H11: Attitude mediates the effect of perceived ease of use on continuance intention.
 H12: Attitude mediates the effect of compatibility on continuance intention.
 H13: Perceived usefulness and attitude sequentially mediate the effect of perceived ease of use on continuance intention.
 H14: Perceived usefulness and attitude sequentially mediate the effect of compatibility on continuance intention.

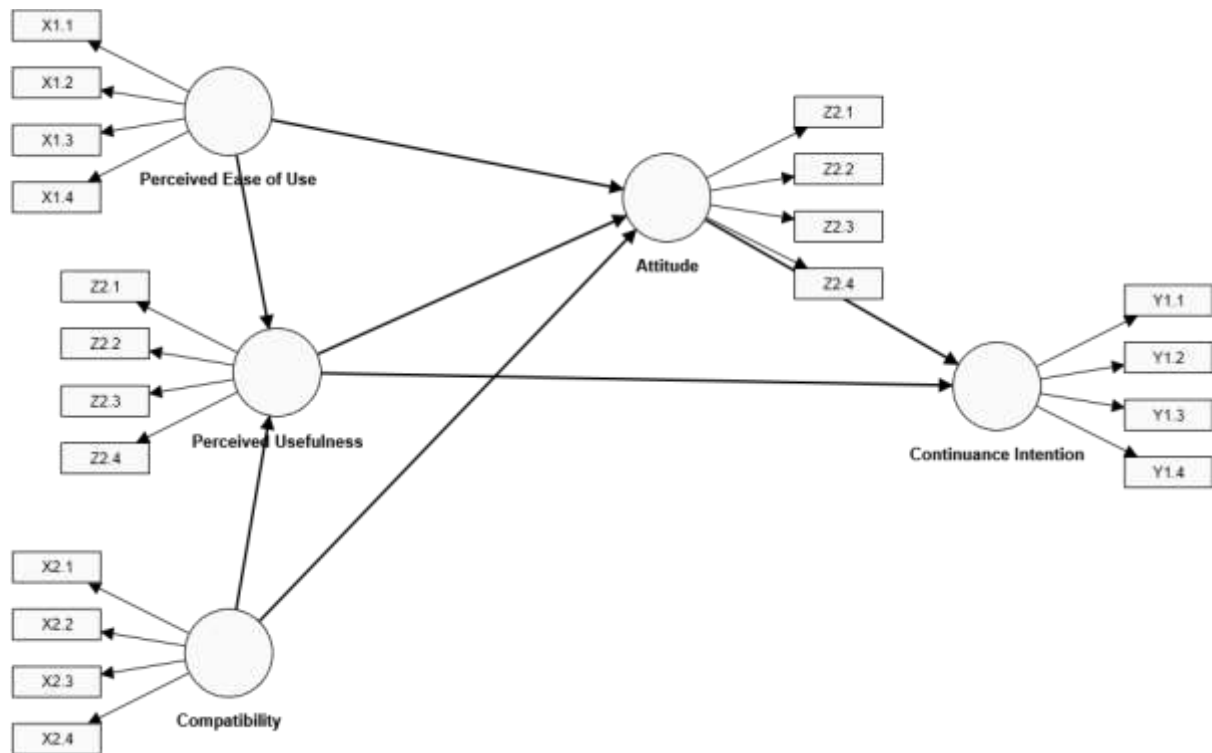


Figure 1. Conceptual Framework

METHOD

This study is a quantitative study with an explanatory research design aimed at testing the relationship between the research variables. Data collection was carried out using a cross-sectional approach. The research model was developed based on the TAM, with the addition of fit as an external variable. The model examines the influence of ease of use and suitability on usefulness and attitude, as well as the influence of usefulness and attitude on the intention to use QRIS again. Each variable comprises four indicators.

The research was conducted amongst QRIS users in Denpasar. The research population comprised all consumers who had ever used QRIS as a payment method. As the exact size of the population was unknown, the sampling technique employed non-probability sampling using a purposive sampling approach. The criteria for respondents include being aged 18 or over, residing in or regularly carrying out activities in the city of Denpasar, having used QRIS to make a payment within the last three months, and being willing to complete a questionnaire based on their personal experience. The criterion of the last three months was used so that the experience of using QRIS would still be clearly remembered and would be relevant to the measurement of the intention to use QRIS again. As there are a total of 20 indicators in this study, the sample size was set at 200 respondents, calculated by multiplying the number of indicators by 10. Data collection was carried out using a questionnaire distributed via Google



Forms. The Likert scale used in this study ranged from 1 to 5. The data analysis technique employed in this study was PLS 4.

RESULT AND DISCUSSION

The characteristics of the respondents in this study will be described in terms of various demographic aspects. Full details are presented in Table 1 below.

Table 1. Characteristics of Respondents

Characteristics of Respondents	Classification	Total	Percentage
Gender	Man	87	43.5 %
	Woman	113	56.5 %
Age	18 – 27 years	118	59 %
	28 – 44 years	43	21.5%
	45 – 60 years	35	17.5%
	Above 60 years	4	2%
Job	Mahasiswa	87	43.5%
	PNS	33	16.5%
	Pegawai Swasta	59	29.5%
	Other	21	10.5%
Monthly Pocket Money	Lower than Rp 2.000.001	74	37%
	Rp 2.000.001 – Rp 4.000.000	51	25.5%
	Rp 4.000.001 – Rp 6.000.000	40	20%
	Above Rp 6.000.000	35	17.5%
Frequency of QRIS usage over the course of a week	1 time	10	5%
	2 times	15	7.5%
	3 times	12	6%
	More than 3 times	163	81.5%

Source: Data (2026)

Based on the respondents' characteristics, the majority were women, accounting for 56.5 per cent, aged 18–27 years, accounting for 59.0 per cent, and university students, accounting for 43.5 per cent. In terms of monthly allowance, the largest proportion of respondents received less than IDR 2,000,000, representing 37.0 per cent. In addition, 81.5 per cent of respondents used QRIS more than three times per week. These findings indicate that the respondents were predominantly young users with a relatively high frequency of QRIS use. The outer-loading results are presented in Table 2

Table 2. Validity dan Reliability

Variable	Indicator	Outer Loading	Cronbach's Alpha	rho_a	rho_c	AVE
Perceived Ease of Use	X1.1	0.928	0.92	0.922	0.95	0.863
	X1.2	0.929				
	X1.3	0.928				
Compatibility	X2.1	0.87	0.89	0.9	0.923	0.751
	X2.2	0.871				
	X2.3	0.879				
	X2.4	0.844				
Perceived Usefulness	Z1.1	0.857	0.922	0.922	0.945	0.811
	Z1.2	0.917				

Attitude	Z1.3	0.909	0.92	0.92	0.944	0.807
	Z1.4	0.917				
	Z2.1	0.895				
	Z2.2	0.903				
	Z2.3	0.89				
	Z2.4	0.905				
Continuance Intention	Y1.1	0.775	0.868	0.869	0.911	0.719
	Y1.2	0.895				
	Y1.3	0.888				
	Y1.4	0.829				

Source: Data (2026)

The measurement model assessment shows that all retained indicators have outer loading values above 0.70, thereby meeting the criteria for indicator reliability and convergent validity. One indicator, X1.4, was excluded from the model because its outer loading value was below the recommended threshold of 0.70. Among the retained indicators, X1.2 recorded the highest outer loading value, while Y1.1 had the lowest. As presented in Table 2, all constructs have Cronbach's alpha and composite reliability values above 0.70, confirming satisfactory internal consistency reliability. In addition, all average variance extracted (AVE) values exceed 0.50, indicating that each construct satisfies the requirement for convergent validity. Discriminant validity is subsequently assessed using the Heterotrait-Monotrait Ratio (HTMT) and Fornell-Larcker criterion, with the results presented in Tables 3 and 4.

Table 3. HTMT

Variable	Heterotrait-monotrait ratio (HTMT)
Perceived Ease to use <-> Perceived Usefulness	0.831
Compatibility <-> Perceived Usefulness	0.511
Compatibility <-> Perceived Ease to use	0.528
Continuance Intention <-> Perceived Usefulness	0.606
Continuance Intention <-> Perceived Ease to use	0.457
Continuance Intention <-> Compatibility	0.432
Attitude <-> Perceived Usefulness	0.595
Attitude <-> Perceived Ease to use	0.493
Attitude <-> Compatibility	0.405
Attitude <-> Continuance Intention	0.825

Source: Data (2026)

Tabel 4. Fornell Locker

Variable	Perceived Usefulness	Perceived Ease of Use	Compatibility	Continuance Intention	Attitude
Perceived Usefulness	0.9				
Perceived Ease of Use	0.768	0.929			
Compatibility	0.466	0.478	0.866		
Continuance Intention	0.548	0.418	0.391	0.848	
Attitude	0.548	0.453	0.377	0.738	0.898

Source: Data (2026)



Based on Table 3, The Fornell–Larcker criterion shows that the square root of the AVE for each construct is greater than its correlations with other constructs. Furthermore, all HTMT values are below the recommended threshold of 0.90, with the highest value being 0.831 between perceived ease of use and perceived usefulness. Therefore, the measurement model satisfies discriminant validity. As for the internal model of the study (VIF), this is explained in Table 5.

Table 5. Inner Model (VIF)

Variable	VIF
Perceived Usefulness -> Continuance Intention	1.430
Perceived Usefulness -> Attitude	2.514
Perceived Ease to use -> Perceived Usefulness	1.297
Perceived Ease to use -> Attitude	2.552
Compatibility -> Perceived Usefulness	1.297
Compatibility -> Attitude	1.338
Attitude -> Continuance Intention	1.430

Source: Data (2026)

Table 5 presents the collinearity assessment results, showing that the inner VIF values range from 1.297 to 2.552. The highest value is found for the relationship between perceived ease of use and attitude, at 2.552, whereas the lowest values are found for the relationships between perceived ease of use and perceived usefulness and between compatibility and perceived usefulness, both at 1.297. As all VIF values are below the threshold of 3, the structural model does not exhibit multicollinearity problems among the predictor variables. The R-square results are presented in Table 6.

Table 6. R Square

Variable	R-square	R-square adjusted
Perceived Usefulness	0.602	0.598
Continuance Intention	0.574	0.570
Attitude	0.320	0.309

Source: Data (2026)

Table 6 presents the R-square values for the endogenous variables. The R-square value for perceived usefulness is 0.602, indicating that perceived ease of use and compatibility explain 60.2 per cent of the variance in the perceived usefulness of QRIS. The R-square value for continuance intention is 0.574, showing that perceived usefulness and attitude explain 57.4 per cent of the variance in continuance intention. Meanwhile, the R-square value for attitude is 0.320, indicating that perceived ease of use, perceived usefulness, and compatibility explain 32.0 per cent of the variance in consumers' attitudes towards QRIS. The relatively small differences between the R-square and adjusted R-square values indicate that the model's explanatory power remains relatively stable after accounting for the number of predictor variables. The f-square effect sizes are presented in Table 7.

Table 7. f Square

Variable	f-square
Perceived Usefulness -> Continuance Intention	0.069
Perceived Usefulness -> Attitude	0.120
Perceived Ease to use -> Perceived Usefulness	0.968
Perceived Ease to use -> Attitude	0.001

Compatibility -> Perceived Usefulness	0.032
Compatibility -> Attitude	0.025
Attitude -> Continuance Intention	0.644

Source: Data (2026)

Table 7 presents the f-square effect-size results. Perceived ease of use has a very large effect on perceived usefulness, with an f-square value of 0.968. Attitude also has a very large effect on continuance intention, with an f-square value of 0.644. Perceived usefulness has a small effect on continuance intention, with a value of 0.069, and on attitude, with a value of 0.120. Furthermore, compatibility has a small effect on perceived usefulness, with an f-square value of 0.032, and on attitude, with a value of 0.025. The effect of perceived ease of use on attitude has an f-square value of 0.001, indicating no substantive effect. These findings suggest that perceived ease of use primarily operates by enhancing perceived usefulness, whereas attitude is the main predictor of continuance intention towards QRIS. The model-fit results are presented in Table 8.

Tabel 8. Model Fit

Item	Saturated model	Estimated model
SRMR	0.080	0.081
d_ ULS	1.219	1.242
d_ G	0.439	0.443
Chi-square	499.298	501.540
NFI	0.849	0.848

Source: Data (2026)

Table 7 presents the model-fit evaluation results. The SRMR value is 0.080 for the saturated model and 0.081 for the estimated model. These values are close to the threshold of 0.08 and remain below the tolerable limit of 0.10, indicating that the model demonstrates an adequate level of fit. The NFI values of 0.849 for the saturated model and 0.848 for the estimated model indicate a moderate level of model fit. The path-coefficient results are presented in Table 9 and Figure 2

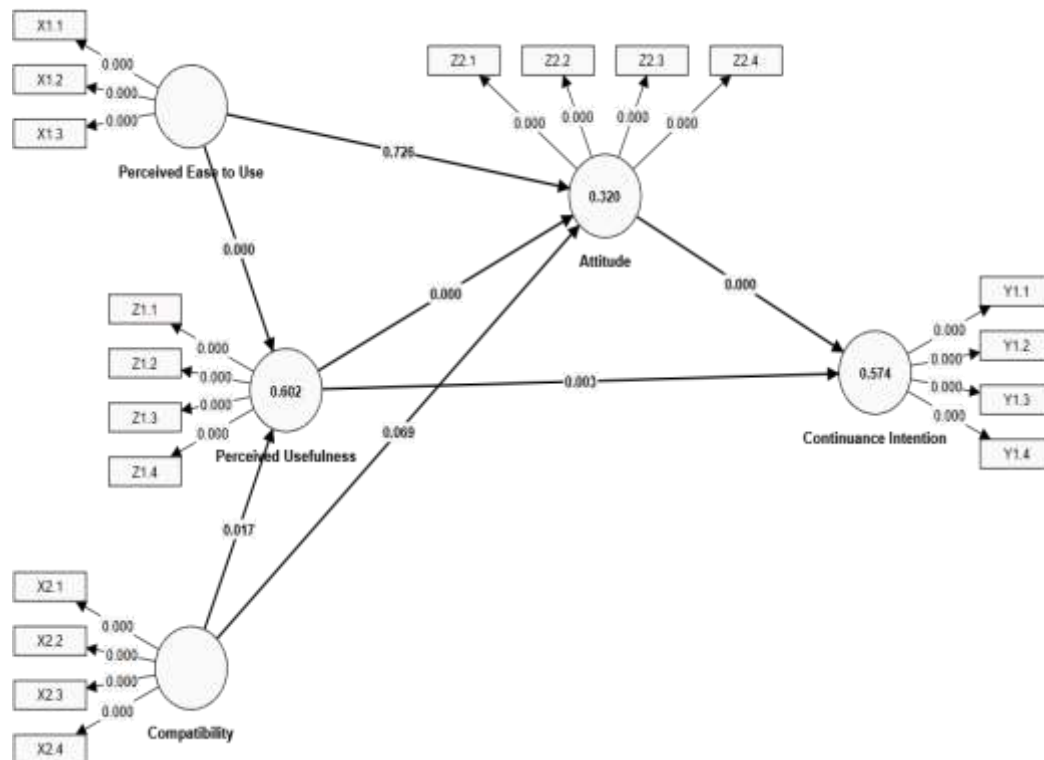


Figure 2. Path Coefficient

**Tabel 9. Path Coefficients**

H	Direct effect	Original sample	t-statistic	p-value	Decision
H1	Perceived Ease of Use → Perceived Usefulness	0,707	15,428	<0,001	Accepted
H2	Compatibility → Perceived Usefulness	0,128	2,384	0,017	Accepted
H3	Perceived Ease of Use → Attitude	0,034	0,351	0,726	Rejected
H4	Compatibility → Attitude	0,149	1,818	0,069	Rejected
H5	Perceived Usefulness → Attitude	0,452	5,139	<0,001	Accepted
H6	Perceived Usefulness → Continuance Intention	0,204	2,931	0,003	Accepted
H7	Attitude → Continuance Intention	0,626	9,700	<0,001	Accepted

Source: Data (2026)

Table 9 shows that perceived ease of use has a positive and significant effect on perceived usefulness. This finding indicates that the easier QRIS is to understand, learn, and operate, the more useful it is perceived to be by consumers. However, perceived ease of use does not have a significant effect on attitude, indicating that the ease of using QRIS does not directly lead consumers to develop a more positive attitude towards its use. Therefore, H1 is supported, whereas H2 is not supported. Compatibility has a positive and significant effect on perceived usefulness. This finding indicates that the greater the compatibility of QRIS with consumers' needs, lifestyles, previous experiences, and transaction habits, the more useful QRIS is perceived to be. However, compatibility has a positive but insignificant effect on attitude, suggesting that the compatibility of QRIS with consumers' habits and previous experiences does not necessarily lead to a more positive attitude towards its use. Therefore, H4 is supported, whereas H5 is not supported.

Perceived usefulness has a positive and significant effect on attitude. This finding indicates that consumers who perceive QRIS as effective, efficient, fast, and beneficial tend to develop a more positive attitude towards its use. Perceived usefulness also has a positive and significant effect on continuance intention. The greater the benefits of QRIS perceived by consumers, the stronger their intention to continue using it. Furthermore, attitude has a positive and significant effect on continuance intention, indicating that a more positive consumer attitude increases the intention to continue using QRIS. Therefore, H3, H6, and H7 are supported

Tabel 10. Specific Indirect Effect

Hypothesis	Mediation process	Original sample	t-statistic	p-value	Decision
H8	Perceived Usefulness → Attitude → Continuance Intention	0,283	4,705	<0,001	Accepted
H9	Perceived Ease of Use → Perceived Usefulness → Continuance Intention	0,144	3,074	0,002	Accepted
H10	Compatibility → Perceived Usefulness → Continuance Intention	0,026	1,607	0,108	Rejected
H11	Perceived Ease of Use → Attitude → Continuance Intention	0,022	0,345	0,730	Rejected
H12	Compatibility → Attitude → Continuance Intention	0,094	1,707	0,088	Rejected
H13	Perceived Ease of Use → Perceived Usefulness → Attitude → Continuance Intention	0,200	4,361	<0,001	Accepted

H14	Compatibility → Perceived Usefulness → Attitude → Continuance Intention	0,036	2,043	0,041	Accepted
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Source: Data (2026)

The mediation-effect testing showed that four of the seven mediation hypotheses were supported. The supported hypotheses indicate that attitude mediates the effect of perceived usefulness on continuance intention, while perceived usefulness mediates the effect of perceived ease of use on continuance intention. In addition, perceived usefulness and attitude sequentially mediate the effect of perceived ease of use on continuance intention towards QRIS, as well as the effect of compatibility on continuance intention towards QRIS. Therefore, H8, H9, H13, and H14 are supported. The unsupported hypotheses indicate that perceived usefulness does not mediate the effect of compatibility on continuance intention towards QRIS. Furthermore, attitude does not mediate the effect of perceived ease of use or compatibility on continuance intention towards QRIS. Therefore, H10, H11, and H12 are not supported.

DISCUSSION

This study uses the Technology Acceptance Model as the main framework for explaining consumers' intention to use QRIS again (Davis, 2014). TAM explains that technology acceptance is shaped by perceptions of ease of use and perceived usefulness, which in turn influence attitudes and intentions to use the technology (Argan & Dinç, 2025; Kumar et al., 2025; Pramananda et al., 2026; Qadhi et al., 2025). This study extends the Technology Acceptance Model (TAM) by incorporating compatibility, a construct derived from Diffusion of Innovations Theory. (Nurqamarani et al., 2023; Shaikh & Amin, 2025). Compatibility reflects the extent to which QRIS use is aligned with consumers' needs, transaction habits, and prior experience with digital payment services. Accordingly, the proposed model describes a process in which perceived ease of use and compatibility shape perceived usefulness, which subsequently influences attitude and strengthens continuance intention. The inclusion of compatibility is theoretically relevant because it represents an important innovation characteristic that reflects the degree of fit between a technology and users' needs. (Shaikh et al., 2023).

This study found that perceived ease of use has a positive and significant effect on perceived usefulness. When a technology is easy to learn, its procedures are clear, and users require little effort to operate it, QRIS is more likely to be perceived as capable of accelerating transactions, improving efficiency, and enhancing transaction effectiveness. This finding supports the fundamental mechanism of the Technology Acceptance Model, which suggests that perceived ease of use is not only associated with reduced effort in using a technology but also enhances the benefits that users can derive from it. This result is consistent with the findings reported by Pramananda et al. (2026), Yasa et al. (2021) and Putri et al. (2024) The study also found that perceived ease of use has a significant effect on perceived usefulness. On the other hand, this study found that perceived ease of use does not have a significant effect on attitude, indicating that it makes almost no direct contribution to consumers' evaluations of QRIS. In the consumer context, ease of use may be regarded as a basic requirement for technology acceptance. Consequently, consumers may not necessarily develop a favorable attitude toward or positively evaluate a digital payment application merely because it is easy to use (Prihanto et al., 2021). Perceived ease of use is more likely to generate a positive evaluation when it produces tangible benefits during the payment process (Pramananda et al., 2026). Contradictory results were found by Agustin et al. (2023) and Ali & Anwar (2021) which found that ease has a significant influence on attitudes.

This study found that compatibility has a significant effect on perceived usefulness. The result indicates that the alignment of QRIS with consumers' payment needs, transaction habits, and prior experience with digital payment services enhances the benefits they perceive from its use. Consumers are more likely to utilize QRIS effectively when its operating procedures are consistent with their established transaction patterns (Shaikh et al., 2023). A comparison of the path coefficients for the effect of perceived ease of use on perceived usefulness and the effect of compatibility on perceived usefulness indicates that consumer compatibility with QRIS supports perceived usefulness, although its effect is substantially weaker than that of perceived ease of use. This suggests that consumers place greater emphasis on how easily QRIS can be used when evaluating its usefulness. The role of compatibility has also been examined by Aditya (2022) and Nurrohman & Setyawan (2023). This study found that



compatibility has a positive but statistically insignificant effect on attitude. Consumers may perceive QRIS as compatible with their payment needs and transaction habits without necessarily developing a strongly favorable evaluation of its use. Taken together, the findings indicate that perceived ease of use and compatibility contribute more strongly to perceived usefulness than to attitude. This suggests that consumers' positive attitudes toward QRIS are shaped primarily by the benefits they perceive from its use, rather than directly by its ease of use or compatibility with their transaction patterns.

This study found that perceived usefulness has a significant positive effect on attitude. This finding indicates that consumers' attitudes toward QRIS are shaped not merely by the availability or ease of use of the technology, but primarily by their evaluation of the tangible benefits obtained during payment transactions (Agustin et al., 2023; Primananda et al., 2026). When QRIS enables faster transaction completion, improves efficiency, and enhances the effectiveness of everyday payments, consumers are more likely to evaluate its use favorably and regard it as a worthwhile payment option to continue using (Yasa et al., 2021). Because the respondents were actual users, perceived usefulness in this study reflects not only the benefits they expected but also those they had experienced through prior use. This finding is consistent with the results reported by Yasa et al. (2021), Nathania et al. (2021), Agustin et al. (2023), Nurendra et al. (2025) and Primananda et al. (2026) which found that perceived usefulness has a significant effect on attitude. This study indicates that the effectiveness and efficiency offered by QRIS encourage consumers to develop a favorable attitude toward its acceptance as a payment method (Nurendra et al., 2025). These findings are also consistent with Primananda et al. (2026) which found that the usefulness of an electronic payment application can foster a positive attitude, which may subsequently strengthen consumers' intention to continue using QRIS. However, contrasting findings were reported by Kumar et al. (2025) which found that perceived usefulness does not have a significant effect on attitude. This suggests that a useful application is not necessarily liked by consumers, as they may regard it merely as a tool for accelerating payment transactions. Other findings indicate that perceived usefulness has a significant effect on QRIS continuance intention. This result suggests that consumers have a functional reason to continue using QRIS when the technology genuinely facilitates their payment activities.

In other words, continuance intention is driven not only by habit or the availability of QRIS, but also by consumers' belief that QRIS provides greater practical value in conducting transactions (Kumoro et al., 2024; Samberi et al., 2024). Although significant, the effect of perceived usefulness on QRIS continuance intention is weaker than the effect of attitude. This indicates that perceived benefits can directly encourage continued use, but a substantial portion of the influence of perceived usefulness operates through the formation of a favorable attitude. This finding is consistent with the results reported by Zahro et al. (2021), Adinda (2022), Samberi et al. (2024) and Kumoro et al. (2024) found that perceived usefulness has a significant effect on QRIS continuance intention. However, contrasting findings were reported by Nurendra et al. (2025) which found that perceived usefulness does not have a significant effect on QRIS continuance intention. Meanwhile, attitude has a significant effect on QRIS continuance intention and represents the strongest direct predictor of continued use. Consumers who regard QRIS as a good idea, hold a favorable view of its use, and prefer it as a payment method are more likely to continue using it. Previous QRIS studies have similarly identified attitude as a key determinant of behavioral intention, as a positive evaluation of QRIS strengthens consumers' willingness to use it in subsequent transactions (Bakhitah et al., 2023; Nurendra et al., 2025). Different research findings were reported by Primananda & Kusuma (2025) and Putra et al. (2025) which found that emotional attitude does not have a significant effect on intention. A favorable attitude does not necessarily translate into behavioral intention when usage decisions are more strongly shaped by other factors, such as habit, perceived control over use, the availability of supporting facilities, or situational

demands. Nevertheless, the findings of the present study indicate that a positive attitude toward an application can strengthen consumers' intention to use it repeatedly (Yasa et al., 2021).

The mediation analysis showed that four of the seven mediation hypotheses were supported. Hypothesis 8 was accepted, indicating that perceived usefulness significantly mediates the effect of perceived ease of use on QRIS continuance intention. This finding suggests that ease of use does more than merely reduce the effort required from consumers; it also strengthens the perception that QRIS is useful for accelerating, streamlining, and facilitating payment transactions (Ali & Anwar, 2021). The perceived benefits subsequently encourage consumers to continue using QRIS. In contrast, Hypothesis 9 was rejected because perceived usefulness did not mediate the effect of compatibility on QRIS continuance intention. This finding indicates that the compatibility of QRIS with consumers' needs, transaction habits, and prior digital payment experience does not automatically provide a sufficiently strong functional basis for continued use (Nurrohman & Setyawan, 2023).

Hypothesis 10 was supported because attitude significantly mediated the effect of perceived usefulness on QRIS continuance intention. This finding indicates that the benefits of QRIS not only directly strengthen consumers' intention to continue using it but also foster a favorable evaluation of its use (Agustin et al., 2023; Primananda et al., 2026). When consumers perceive QRIS as useful, efficient, and effective, they are more likely to regard its use as a good choice and to favor it as a payment method. This positive attitude subsequently strengthens their intention to continue using QRIS. Hypothesis 11 was rejected because attitude did not mediate the effect of perceived ease of use on QRIS continuance intention. The non-significant mediating effect is consistent with the direct relationship between perceived ease of use and attitude, which was also found to be insignificant. This finding suggests that consumers do not automatically develop a favorable attitude merely because QRIS is easy to learn or use. Rather, ease of use is more likely to influence attitude when it generates tangible benefits in consumers' payment activities. (Kumar et al., 2025). Hypothesis 12 was also rejected because attitude did not mediate the effect of compatibility on QRIS continuance intention. This result indicates that the alignment of QRIS with consumers' payment needs and transaction habits does not directly generate a sufficiently favorable evaluation to encourage continued use (Saidah et al., 2022).

Hypothesis 13 was supported because perceived usefulness and attitude sequentially mediated the effect of perceived ease of use on QRIS continuance intention. This finding indicates that the influence of perceived ease of use on continuance intention operates through a gradual process. Perceived ease of use first enhances perceived usefulness, which subsequently fosters a favorable attitude, and this positive attitude ultimately strengthens consumers' intention to continue using QRIS. In addition, Hypothesis 14 was supported because perceived usefulness and attitude sequentially mediated the effect of compatibility on QRIS continuance intention. This means that the compatibility of QRIS with consumers' needs and transaction habits must first generate perceived benefits. These benefits then contribute to the formation of a positive attitude, which ultimately encourages consumers to continue using QRIS

CONCLUSION

This study concludes that perceived ease of use and compatibility positively influence the perceived usefulness of QRIS, although neither has a significant direct effect on attitude. Perceived usefulness positively affects both attitude and continuance intention, while attitude emerges as the strongest predictor of QRIS continuance intention. The mediation analysis shows that perceived usefulness mediates the effect of perceived ease of use on continuance intention but does not mediate the effect of compatibility. Attitude mediates the effect of perceived usefulness on continuance intention but does not mediate the effects of perceived ease of use or compatibility. Nevertheless, perceived usefulness and attitude sequentially mediate the effects of both perceived ease of use and compatibility on QRIS continuance intention. These findings indicate that ease of use and compatibility must first generate perceived benefits, which subsequently foster a positive attitude before encouraging the continued use of QRIS. This study was conducted in Denpasar City; therefore, its findings cannot yet be generalized to all QRIS users or used to explain changes in user behavior over time. The research model also includes only perceived ease of use, compatibility, perceived usefulness,



and attitude, whereas QRIS continuance intention may also be influenced by other factors, such as trust, security, perceived risk, and satisfaction. Future studies are recommended to expand the geographical coverage and respondent characteristics, employ a longitudinal research design, and incorporate other relevant variables to provide a more comprehensive explanation of QRIS continuance intention

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