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Research Paper

Analysis of the Influence of Perceived Usefulness and Perceived Ease of Use on Qris Usage Decision with Trust as a Mediating Variable among Gen Z in Palangka Raya City

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Abstract: *This study aims to analyze the influence of perceived benefits and perceived ease of use on the decision to use QRIS, with trust as a mediating variable, among Gen Z in Palangka Raya City. A quantitative approach was used with a survey method involving 301 respondents, and data analysis was performed using SEM-PLS. The research findings indicate that perceived usefulness significantly influences usage decisions, both directly and thru the mediation of trust. Conversely, perceived ease of use does not have a direct impact on usage decisions, but it is proven to significantly increase trust, which ultimately indirectly affects usage decisions. Trust is a key variable that directly influences and acts as a strong mediator in the relationship between perceived benefits and perceived ease of use and usage decisions. This finding confirms that in the context of Gen Z, perceived benefits and trust levels are key factors in driving QRIS adoption, while ease plays a greater role in building trust than in directly influencing decisions.*
Keywords: *Perceived Benefit, Perceived Ease of Use, Trust, Usage Decision, QRIS*

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I. Introduction

Payment systems play a crucial role in the economic operations of a country.Payment system efficiency is achieved when transaction costs can be minimized to obtain optimal results for economic activity (Situru& Malik, 2023). As technology advances, society is beginning to shift from cash toward non-cash payment instruments. The government is also encouraging the use of digital payment systems because electronic money is considered capable of replacing the role of physical cash as a means of transaction.

This transformation is visible in Indonesia, where digital payments are gradually replacing cash. Quick Response Code Indonesia Standard (QRIS), a non-cash payment method (based on a two-dimensional QR code), has emerged as an innovation that accelerates this transformation. Business can be conducted efficiently and quickly using QRIS through electronic money applications, digital wallets, and mobile banking (Kurniawati et al., 2021). Cashless payments are considered more efficient and a major factor in contemporary economic growth (Febriaty, 2019).

As a digital payment system, QRIS is equipped with various security features designed to protect user data and funds. The increasing use of QRIS has also raised concerns regarding the risks of fraud, data theft, and misuse of QR codes. To build public trust, QRIS implements several protections such as data encryption, multi-factor authentication, tokenization, real-time verification, monitoring of suspicious activity, and user education to always use official applications (Kristanty, 2024). Bank Indonesia's regulatory support and cooperation among payment service providers further strengthen the security of QRIS as a system designed with the principle of end-to-end security (Supriyanto, 2025).

The adoption rate of QRIS continues to increase. Hafizah et al.'s (2023) research, conducted thru the "Sharing Vision e-channel, Fintech, e-commerce & e-lifestyle 2022" survey of 6.895 respondents, showed that 89% of respondents had used QRIS, up from 80% in the 2020 survey. In the 2022 open survey responses, QRIS was the most common digital payment method, followed by QR codes from domestic providers such as LinkAja, Gopay, or OVO.

Gen Z in Palangka Raya City has high potential for utilizing technology, including using e-wallets like QRIS. As a generation open to digital innovation, Gen Z plays an important role in implementing modern payment systems to support their economic activities. The high usage of QRIS among Gen Z indicates a need for efficient payment systems that are in line with the times. According to data from the Directorate General of

Civil Registration and Population Administration (DitjenDukcapil) of the Ministry of Home Affairs, there are 69.224 Gen Z individuals in the city of Palangka Raya.

Tabel 1. Komposisi Penduduk Menurut Generasi

GENERASI	RENTANG USIA	JUMLAH PENDUDUK
Beta	0–9 Tahun	952
Alpha	10–19 Tahun	81.445
Z	20–29 Tahun	69.224
Millennial	30–44 Tahun	83.395
X	45–59 Tahun	59.703
Boomer	60–74 Tahun	21.748
Silent	75 Tahun ke atas	1.780

Source: DitjenDukcapilKemendagri, 2025
https://disdukcapil.palangkaraya.go.id/dominasi-generasi-produktif-kota-palangka-raya/

The Central Kalimantan Provincial Government, particularly the city of Palangka Raya, is also encouraging financial digitalization across various segments of society. Based on data presented by YuliansyahAndrias, Head of Bank Indonesia Central Kalimantan Representative, the use of digital payment systems, including electronic money and QRIS, continues to increase. In the second quarter of 2024, electronic money transactions in Central Kalimantan increased by 46,7% compared to the previous year. A survey on non-cash payment system preferences conducted by Bank Indonesia also noted that 60% of respondents had used non-cash payment instruments (Manurung, 2024).

As the economic center of Central Kalimantan, Palangka Raya City has traditional markets, shopping centers, educational institutions, and MSMEs that are driving the acceleration of financial digitalization. The selection of Palangka Raya City as the research location was based on several considerations. First, Gen Z in the city of Palangka Raya has a better understanding of the digital economy and technology-based payment systems, including QRIS. Second, with technological advancements and the government's push for financial digitalization, Gen Z is considered an early adopter or early user of digital financial technology.

This study aims to analyze the influence of perceived benefits on the decision to use the Quick Payment System (QRIS) among Generation Z in Palangka Raya, the impact of perceived ease of use on this decision, the influence of perceived benefits on trust in QRIS, the impact of perceived ease of use on trust, and the impact of trust on the decision to use QRIS. In this context, this study should make theoretical and practical contributions to the implementation of digital payment systems among Generation Z in PalangkaRaya..

II. Literature Review

2.1 Quick Response Code Indonesian Standard (QRIS)

The Indonesian Standard Quick Response Code (QRIS) is a national QR code standard established by Bank Indonesia and the Indonesian Payment System Association (ASPI) on August 17, 2019, to facilitate cross-platform digital payments. Bank Indonesia and the Indonesian Payment System Association (ASPI) on August 17, 2019, to facilitate cross-platform digital payments. QRIS integrates various QR codes issued by Payment Service Providers (PJSP), so that transactions become easier, safer, and more efficient. With QRIS, all payment applications, both domestic and international, can condition a uniform type of QR code, thus overcoming compatibility issues between user applications and merchant applications. QRIS is designed with SUPERIOR characteristics (Universal, Easy, Profitable, and Instant) to support transaction efficiency and national economic growth. The implementation of QRIS is regulated in PADG No. 21/18/2019 as part of the vision for the Indonesian Payment System (SPI) 2025. According to Telkom Indonesia, QRIS is the national QR code standard used for all digital wallet, e-money, and mobile banking-based payment transactions in Indonesia.

2.2 Perceived Benefits

Perceived usefulness refers to an individual's belief that utilizing technology can improve their performance (Davis, 1989). Perception is the process of selecting, organizing, and interpreting information to form a meaningful understanding of the world (Bangsa&Khumaeroh, 2023). Rahmawati&Murtanto (2023) emphasize that perceived usefulness reflects the extent to which individuals believe technology can improve their ability to perform physical and non-physical tasks. Individuals tend to adopt technologies they perceive as useful and avoid them if they do not perceive these benefits. Usefulness reflects the extent to which individuals

believe technology can improve their ability to perform physical and non-physical tasks. Therefore, perceived utility plays an important role in motivating users to adopt technology to speed up and improve the quality of task completion.
H1: Perceived Usefulness (X1) influences Usage Decision (Y).
H3: Perceived Benefit (X1) influences Trust (Z)

2.3 Perceived Ease of Use

Perceived ease of use is defined as the extent to which a person believes that using a system can be done without significant effort, where effort is a limited resource in an individual's activities (Davis, 1989). Users who perceive a system as easy to use are more likely to utilize it, as ease of use reflects the expectation that not much effort is required to operate the system (Ersaningtyas et al., 2019). Thus, perceived ease of use becomes part of the beliefs that influence decision-making in using a technology. In this study, perceived ease of use refers to the extent to which users find it easy to make transactions thru the QRIS digital payment service.
H2: Perceived ease of use (X2) influences usage decision (Y)
H4: Perceived ease of use (X2) influences trust (Z)

2.4 Theory of Trust as a Mediating Variable

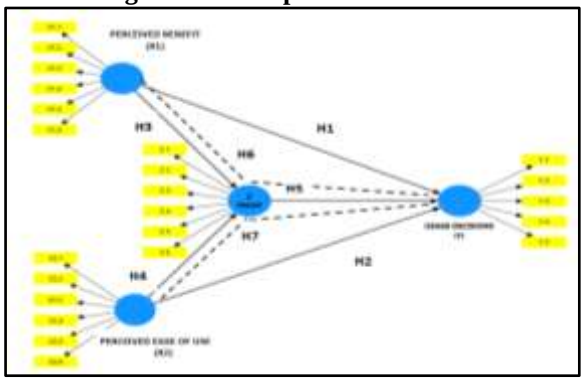
Trust is an expression of users' confidence in an object that is perceived as acceptable or unacceptable, and it is formed thru prior experience (Mayer et al., 1995). Trust develops when individuals are willing to take risks in their relationships with others, making it relevant in industries that involve both short-term risks and long-term customer engagement (Suryani et al., 2021). According to Kotler, trust is a cognitive belief formed based on evidence, experience, intuition, suggestion, or authority. Salim & Putri (2024) add that consumer trust encompasses consumers' knowledge and beliefs regarding the object, attributes, and benefits of a product, where the object can be a product or company, attributes are characteristics inherent in the object, and benefits are the positive outcomes consumers receive from those attributes.
H5: Trust (Z) influences Usage Decision (Y)
H6: Perceived Usefulness (X1) influences Usage Decision (Y) thru Trust (Z)
H7: Perceived Ease of Use (X2) influences Usage Decision (Y) thru Trust (Z)

2.5 Usage Decisions

According to Kotler & Keller (2016), the consumption decision is a decision-making process consisting of the stages of need recognition, information search, alternative evaluation, consumption decision, and post-consumption behavior. This process explains how consumers make choices when using a service, including digital services like QRIS. Decision-making is also understood as an effort to find solutions thru problem identification, drawing conclusions, and formulating recommendations, where the quality of the recommendations will affect the accuracy of the decision. Foster et al. (2022) explain that the decision-making process involves information gathering and evaluating alternatives related to needs, ultimately leading consumers to choose to use a product or service. This decision results in cognitive choices that drive behavioral intention, which is the intention to perform a specific action. The decision to use can be equated with the purchase decision (Erwan& Edi Setiawan, 2023), which is the process by which consumers recognize a problem, seek information, evaluate alternatives, and determine their choice of use/purchase (Arriskoni&Soesanto, 2019).Based on the theory presented in this study, the conceptual framework used is as follows::

Conceptual Framework

Figure 1: Conceptual Framework



Source: Processed by the researcher, 2025.

Explanation:
→: Arrow of Direct Influence (Direct effect)
- - - - - - - - -: Dashed arrow of Indirect Influence(Indirect effect)

In this study, hypothesis testing was conducted using statistical criteria such as t-coefficient and significance level (p-value). The hypothesis is accepted if the t-coefficient exceeds 1.96 and the p-value is less than 0.07 (α = 7%), which indicates a significant influence between the independent and dependent variables. Ghozali and Latan (2023) support this by stating that in PLS-SEM analysis, the hypothesis decision is determined through a comparison between the t-statistic value and the critical value (1.96), as well as the p-evaluation value according to the significance level of the study. Conversely, the hypothesis is rejected if the t-statistic is rejected from or equal to 1.96 and/or if the p-value is greater than or equal to 0.07, because the evidence is insufficient to conclude a significant effect in the model. if the t-statistic is less than or equal to 1.96 and/or if the p-value is greater than or equal to 0.07, as the evidence is insufficient to conclude a significant effect in the model. This approach is in line with the research of Hair et al. (2021), which confirms that the acceptance of the hypothesis in the structural model generally depends on the t-coefficient exceeding 1.96 at the 95% confidence level and the p-value being less than the specified significance level. in the structural model generally depends on the t-coefficient exceeding 1.96 at the 95% confidence level and the p-value being less than the specified significance level.

III. Research Methods

This study uses a quantitative approach through a survey. This method was chosen because it is very suitable for analyzing the relationship between variables measured numerically (Creswell, 2018). The analysis was conducted through structural modeling (SEM-PLS) to investigate the influence of perceived usefulness and ease of use on the decision to use the fast payment system (QRIS), with trust as a mediating variable among Generation Z in Palangka Raya. This study was conducted in Palangka Raya, Central Kalimantan, because this city has experienced a significant increase in the adoption of digital payment systems, especially QRIS, among Generation Z. With a high level of technological access, Palangka Raya offers a significant location to observe the behavior and preferences of Generation Z regarding non-cash payments. The study, which is planned to last for six months, will include the analysis phase of the development instrument, data collection, and results.

The study population consists of all residents of Palangka Raya City aged ≥17 years and holding a Palangka Raya City residency ID card. According to official BPS sources (Source: DKB Semester I 2025, Ditjen Dukcapil Kemendagri (2025)), the total population of Palangka Raya City in 2025 is 317,247 people, and the sample selected is Gen Z, aged 20-29 years, totaling approximately 69,224 people. The sampling technique used is purposive sampling, with the following criteria: 1) Gen Z aged 20-29 years; 2) Holding a Palangka Raya City residency ID card; 3) Having a monthly income/allowance; 4) Having made payments using QRIS. This resulted in a total sample size of 301 respondents.

IV. Results And Discussion

4.1 Respondent Characteristics Data

Table 1 Respondent Characteristics

Category	Subcategory	Frequency	Percentage
Gender	Male	168	56%
	Female	133	44%
Age	20 - 22 years	71	24%
	23 - 25 years	90	30%
	26 - 28 years	134	45%
	29 years	6	2%
Last education	Elementary school / Junior high school	0	0%
	Senior High School / Vocational School	88	29%
	Diploma	20	7%
	Bachelor	191	63%
	Postgraduate / doctoral	2	1%
Main Job	Students	122	41%
	Civil Servants/ Indonesian national army / Republic of	53	18%

	Indonesia Police		
	Private employees	49	16%
	Self employed	36	12%
	Other	41	14%
Income Level	< Rp1.000.000	89	30%
	Rp. 1.000.000,00 - Rp. 2.999.999,99	166	55%
	>Rp. 3.000.000	46	15%
Long time using QRIS	< than 6 months	44	15%
	7 - 12 months	136	45%
	1 year or more	121	40%
Marital status	Not married yet	178	59%
	Married	123	41%

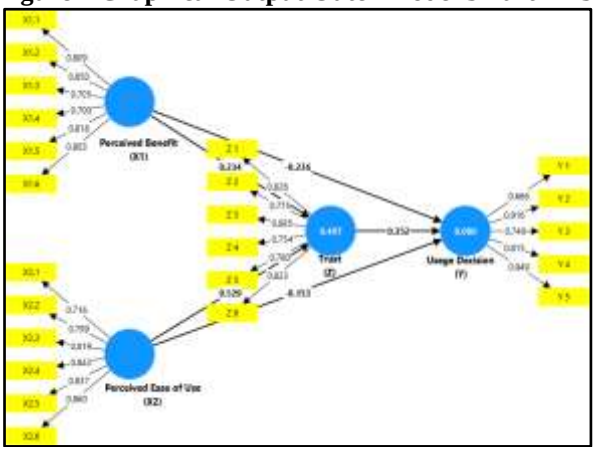
Source: Data processed by the author, 2025

Based on Table 1 above, it shows that the number of respondents in this study is 301, consisting of Gen Z individuals in Palangka Raya City who meet the criteria.

4.2 Reliability and Validity Testing

To conduct reliability and validity tests, first create an outer model diagram as shown in Figure 1, as follows:

Figure 2 Graphical Output Outer Model Smart-PLS



Source: Smart PLS output, 2025

1) Validity Test

The results of the discriminant output validity (cross-loading) values are shown in Table 1, as follows:

Table 2 Discriminant Validity (Cross Loading)

Item	Perceived Benefit (X1)	Perceived Ease of Use (X2)	Trust (Z)	Usage Decisions (Y)
X1.1	**0,809**	0,427	0,382	-0,098
X1.2	**0,850**	0,548	0,518	-0,106
X1.3	**0,705**	0,433	0,431	-0,127
X1.4	**0,700**	0,488	0,405	-0,035
X1.5	**0,818**	0,467	0,438	-0,063
X1.6	**0,803**	0,664	0,520	-0,168
X2.1	0,424	**0,716**	0,611	0,144
X2.2	0,533	**0,799**	0,580	-0,063
X2.3	0,559	**0,819**	0,502	-0,022
X2.4	0,575	**0,843**	0,527	-0,162
X2.5	0,564	**0,837**	0,542	-0,106
X2.6	0,540	**0,860**	0,549	-0,130
Y 1	-0,007	0,010	0,005	**0,666**
Y 2	-0,079	-0,083	0,125	**0,916**

Item	Perceived Benefit (X1)	Perceived Ease of Use (X2)	Trust (Z)	Usage Decisions (Y)
Y 3	-0,179	-0,151	-0,074	**0,749**
Y 4	-0,148	-0,006	0,092	**0,815**
Y 5	-0,092	-0,037	0,158	**0,949**
Z 1	0,604	0,676	**0,826**	0,005
Z 2	0,433	0,516	**0,775**	0,042
Z 3	0,514	0,692	**0,885**	0,062
Z 4	0,426	0,455	**0,754**	0,183
Z 5	0,379	0,400	**0,780**	0,178
Z 6	0,401	0,477	**0,823**	0,124

Source: Table created by the author, 2025

Table 2 shows that all variables have high cross-loading values, which are > 0,7 and values > 0,5 are still permissible provided they are supported by a strong theoretical foundation. According to Hair et al. (2019), a loading value ≥ 0,7 indicates that the indicator has a strong contribution in explaining its latent variable. Meanwhile, a loading value between 0,5 and 0,7 is still acceptable if supported by a strong theoretical basis and relevant research context.

2) Reliability Test

Outer model evaluation uses the following measurements: convergent validity, discriminant validity, average variance extracted (AVE), composite reliability, and Cronbach's alpha.

Tabel 3 Measurement Model Evaluation

Item	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)	Description
Perceived Benefit(X1)	0,873	0,881	0,904	0,613	valid/reliable
Perceived Ease of Use (X2)	0,897	0,897	0,921	0,662	valid/reliable
Trust (Z)	0,895	0,910	0,919	0,654	valid/reliable
Usage Decisions (Y)	0,894	0,932	0,913	0,682	valid/reliable

Source: table created by the author, 2025

a) Inner Model Output Results

Evaluating the inner model or structural model in PLS-SEM is used to test and understand the causal relationships between latent variables within the research model. The inner model serves to assess the extent to which independent (exogenous) variables are able to influence dependent (endogenous) variables, as well as to measure the strength and direction of that relationship. This process is crucial for understanding complex phenomena, as thru the inner model researchers can identify which variables have a significant impact, the magnitude of that impact, and how those variables interact with others to shape the final outcome.

The measurement results obtained in the evaluation of the inner model are using the coefficient of determination (R-Square) and effect size (F-Square):

1. R-squared value

Display of R-Square value results:

Table 4. R-squared value

Item	R-square	R-square adjusted	Description
Usage Decisions (Y)	0,080	0,071	Weak
Trust (Z)	0,497	0,494	Moderate

Source: Table created by the author, 2025

Simultaneously, the variable Usage Decisions (Y) has an R-Square value of 0,080 or approximately 8% and an adjusted R-Square of 0,071 or 7.1% (weak). Meanwhile, the variable Trust (Z) has an R-Square value of 0,497 or 49,7% and an adjusted R-Square of 0,494 or 4,94% (moderate).

2. F Square Value (Effect Size)

F-Square Score Results Display:

Table 5. F-Square value

Item	F-Square	Description
Perceived Benefit(X1) → Usage decisions (Y)	0,033	Weak
Perceived Benefit(X1) → Trust (Z)	0,062	Weak
Perceived Ease of Use (X2) → Usage Decisions (Y)	0,011	Weak
Perceived Ease of Use (X2) → Trust (Z)	0,319	Strong
Trust (Z) → Usage decisions (Y)	0,068	Weak

Source: Created by the author, 2025

From Table 5 above, it is known that F-Square: (1) Perceived Benefit (X1) influences Usage Decisions (Y) with a value of 0.033 (weak); (2) Perceived Benefit (X1) influences Trust (Z) with a value of 0.062 (weak); (3) Perceived Ease of Use (X2) influences Usage Decisions (Y) with a value of 0.011 (weak); (4) Perceived Ease of Use (X2) influences Trust (Z) (strong); and (5) Trust (Z) influences Usage Decisions (Y) (weak).

3. Variance Inflataion Factor (VIF)

Table 6 Variance Inflataion Factor (VIF)

Item	VIF
X1.1	3,404
X1.2	3,141
X1.3	1,546
X1.4	1,736
X1.5	2,581
X1.6	1,870
X2.1	1,548
X2.2	2,034
X2.3	2,395
X2.4	2,537
X2.5	2,408
X2.6	2,945
Y 1	1,989
Y 2	4,911
Y 3	2,121
Y 4	1,977
Y 5	5,976
Z 1	3,044
Z 2	3,029
Z 3	4,259
Z 4	2,340
Z 5	2,766
Z 6	4,493

Source: Table created by the author from Smart-PLS, 2025

There is 1 item above the value of 5 in the Usage Decision (Y5) with a value of 5.976, and the remaining VIF values are below 5, which means there is no multicollinearity problem between the indicators. Each indicator is considered to make a unique contribution to explaining its respective construct. The measurement model can be considered stable and reliable from a collinearity perspective.

Referring to the guidelines from Hair, & Al, E. (2021), which state that the maximum permissible VIF value is < 5, it is interpreted that only 1 item on the Use Decision indicator for the Perceived Benefit, Perceived Ease, and Trust constructs has a value > 5. However, considering the large amount of data, this does not indicate a problem with multicollinearity. Thus, these indicators are suitable for use in the measurement model (outer model) and can be carried forward to the structural model testing stage (inner model).

4.3 Hypothesis Testing

The results of testing the hypothesis of direct and indirect relationships are presented as follows:

Tabel 7. Hypotheses Results

Hypotheses	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
Perceived Benefit(X1) → Usage Decisions (Y)	-0,236	-0,245	0,060	3,962	0,000	Yes
Perceived Ease of Use (X2) → Usage Decisions (Y)	-0,153	-0,154	0,085	1,798	0,072	No
Perceived Benefit(X1) → Trust (Z)	0,234	0,231	0,066	3,525	0,000	Yes
Perceived Ease of Use (X2) → Trust (Z)	0,529	0,529	0,049	10,740	0,000	Yes
Trust (Z) → Usage Decisions (Y)	0,352	0,361	0,078	4,515	0,000	Yes
Perceived Benefit(X1) → Trust (Z) → Usage Decisions (Y)	0,082	0,084	0,033	2,524	0,012	yes
Perceived Ease of Use (X2) → Trust (Z) → Usage Decisions (Y)	0,186	0,191	0,045	4,135	0,000	Yes

Source: SmartPLS Data Processing, 2025

Based on Table 7, the hypotheses regarding the direct and indirect effects in this study are as follows:

1. H1: Perceived Benefit significantly influences Usage Decisions.

Original sample value = -0.236 and p-value = 0.000 < 0.05, therefore **H1 is accepted**. This finding indicates that perceived benefits have a significant influence on the decision to use the QRIS feature among Gen Z in Palangka Raya City.

These results reinforce previous research stating that the higher the perceived benefits, the greater the individual's tendency to use digital payment technology (Davis, 1989; Venkatesh & Davis, 2000; Putra &Hidayat, 2023). Thus, Gen Z tends to decide to use QRIS when they feel the feature provides convenience, efficiency, and added value.

2. H2: Perceived Ease of Use significantly influences Usage Decisions.

Original sample value = -0.153 and p-value = 0.072 > 0.05, therefore **H2 is rejected**. This means that perceived ease of use was not proven to have a significant impact on the decision to use QRIS. This finding differs from several studies that state that perceived ease of use is an important determinant in technology adoption (Davis, 1989; Jogiyanto, 2007; Pratama&Wicaksono, 2022).

The results of this study may indicate that Gen Z in Palangka Raya is already very familiar with technology, so convenience is no longer the main consideration when deciding to use QRIS; they prioritize factors of benefit and trust more.

3. H3: Perceived Benefit significantly influences Trust

The original sample value is 0.234 and the p-value is 0.000 < 0.05, so **H3 is accepted.** This indicates that perceived benefits play an important role in building trust in the use of QRIS. This finding supports previous research explaining that users will have more trust in technology if the perceived benefits are clear and proven (Gefen et al., 2003; Kim et al., 2009; Sari &Rahmawati, 2023). Thus, the greater the perceived benefits for Gen Z, the higher their level of trust in using QRIS.

4. H4: Perceived Ease of Use has a significant effect on Trust

The original sample value is 0.529 and the p-value is 0.000 < 0.05, so **H4 is accepted**. These findings indicate that perceived ease of use significantly influences Gen Z's level of trust in using QRIS. These results align with research stating that ease of use increases feelings of security and confidence in technology (Gefen & Straub, 2000; Kim et al., 2009; Setiawan, 2024).In other words, when digital payment applications are easy to use, Gen Z is more likely to trust and use them sustainably.

5. H5: Trust significantly influences Usage Decisions.

Original sample value = 0.352 and p-value = 0.000 < 0.05, therefore **H5 is accepted**. This finding indicates that trust plays a significant role in driving the decision to use QRIS. Previous research consistently shows that trust is a key factor in the adoption of digital financial technology (McKnight et al., 2002; Lu et al., 2011; Rahmawati&Suryani, 2023).

Thus, the higher Gen Z's level of trust in the security and reliability of QRIS, the higher their tendency to use it.

6. H6: Perceived Benefit influences Usage Decisions thru Trust.

Original sample value = 0.082 and p-value = 0.012 < 0.05, so **H6 is accepted**. This means that perceived usefulness indirectly influences the decision to use thru trust.

This finding suggests that perceived benefits drive increased trust, and that trust subsequently influences usage decisions. This aligns with the mediation model found in studies on digital payment technologies (Kim et al., 2009; Gefen et al., 2003; Sulastri&Wijayanti, 2024).Thus, the benefits of QRIS indirectly increase usage thru increased trust.

7. H7: Perceived Ease of Use influences Usage Decisions thru Trust

The original sample value is 0.186 and the p-value is 0.000 < 0.05, so **H7 is accepted**. This finding suggests that perceived ease of use can indirectly influence usage decisions thru trust.This research reinforces previous findings stating that ease of use increases trust, and trust is a key determinant of technology usage decisions (Gefen & Straub, 2000; Venkatesh et al., 2003; Hakim &Santoso, 2023).

Thus, although perceived ease of use does not have a direct impact (H2 is rejected), thru trust, perceived ease of use still significantly affects the decision to use QRIS.

V. Conclusion

The analysis results indicate that the decision to use QRIS by Gen Z in Palangka Raya City is primarily influenced by perceived benefits and trust. Perceived usefulness has been proven to have both direct and indirect effects thru trust, confirming that perceived benefits are a primary driver in increasing usage interest.

Conversely, perceived ease of use does not have a direct impact on usage decisions, but it plays a crucial role in building user trust. This finding indicates that for Gen Z, convenience is not a primary determining factor for usage because they are already accustomed to digital technology. Nevertheless, the perception of ease remains relevant because it increases their confidence in the system's security and reliability.

Trust emerged as the most decisive variable, with a significant direct influence on usage decisions and serving as a strong mediator between perceived benefits and perceived ease of use and usage decisions. Thus, increasing user trust in QRIS is key to driving higher adoption rates.

Overall, this study confirms that the successful use of QRIS among Gen Z is highly dependent on a combination of perceived benefits and trust levels, while perceived ease plays a more indirect role thru trust formation.

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