

Analysis of Factors Influencing Students' Intention to Adopt QRIS Digital Payment Using the UTAUT2 Model with Behavioral Intention as a Mediating Variable in Cimahi City

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ABSTRACT

In this research, we employ the UTAUT2 model to investigate what variables influence students' intentions to use QRIS, with behavioural intention serving as a mediator between seven UTAUT2 dimensions and actual usage. For this quantitative study, we used Purposive Sampling and Partial Least Square-Structural Equation Modelling to analyse data from 311 Cimahi City students who had used QRIS. The findings demonstrate that behavioural intention has a positive and substantial impact on use behaviour, that both behavioural intention and the enabling condition have positive and substantial effects on use behaviour, and that behavioural intention plays a mediating role between the effects of habit and use behaviour. Neither of the other five UTAUT2 constructions had any discernible impact. These results show that students' habits and the availability of supporting resources, not perceived technology advantages, are the primary factors that keep them using QRIS over time.

INTRODUCTION

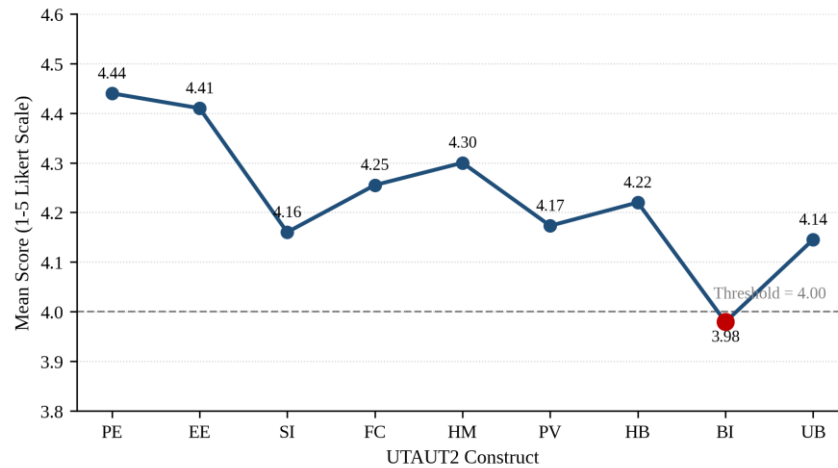
The emergence of fintech has transformed money transactions into cashless purchases through the use of quick response (QR) codes (Wardani & Masdiantini, 2022). Consequently, ASPI and Bank Indonesia have worked together to develop the Quick Response Code Indonesian Standard (QRIS). The implementation of this standard became effective as of January 1, 2020 (Wibowo, 2023), following the objectives in the 2025 Indonesian Payment System Blueprint (BSPI) (BI, 2025).

The usage of QRIS in Indonesia has witnessed impressive growth with a maximum transaction of IDR 128 trillion in the third quarter of 2025 (Rainer, 2024; Noveliana, 2025), consisting of 57 million users and 579 trillion IDR in overall transactions (Subekti, 2025). It was revealed by Primananda (2024) and Agnes Z. Yonatan (2025) that West Java has the largest active merchants and highest transaction volumes among other regions in Indonesia regarding QRIS. Implementation of QRIS for traditional market levies is just an instance of how Cimahi City aims to achieve digitized payments within this ecosystem (Bambang, 2021; Sundari, 2021).

However, while the development of the QRIS infrastructure in Cimahi City has flourished, it is still not an indicator of continuous usage intention. One of the major issues here is the security issue. Twelve stores in the Telkom University Bandung region were defrauded due to false QRIS (Raharja, 2025). More than 38 mosques in Indonesia became targets of the scam to replace the charity boxes with QRIS stickers (Resa Samudera, 2023; Febriani & Nurullah, 2023). In Cimahi, there was also the fraudulent activity of package delivery with cash-on-delivery QR payment (Suhartanto, 2022). There were at least 88 customer complaints about failure of transaction and deductions of their account balance posted in one public post (Regis ID, 2023). The above-mentioned activities reinforce the legitimate fears of students as potential QRIS users of the security issue. These security concerns are directly relevant to the present study, as they help explain why the rapid expansion of QRIS infrastructure in Cimahi City has not been matched by an equally strong and stable intention to use it among individual users – the central problem this research investigates. However, there is evidence that QRIS is not the favourite digital payment instrument yet. Based on Populix (2023), cash transactions are preferred to the digital ones (Mustofa & Maula, 2023), while e-wallets, mobile banking and paylater services occupy the first three places in Indonesia according to GoodStats (2025), although there is no mention of QRIS (Izzul Wafa, 2025). This study is based on the basic phenomenon of the huge QRIS infrastructure and the low dominance of usage preference. Multiple other obstacles were also identified, including a lack of knowledge and worries about data security (Cham et al., 2022; Chandra et al., 2010) and a steadfast preference for using cash for transactions (Trianto et al., 2023; Hamzah et al., 2024).

The behavioural intention construct had the lowest average score (± 3.97) in a pre-survey of 50 students in Cimahi City, even though all UTAUT2 constructs were rated positively (above 4.00 on a 5-point Likert scale). This indicates a gap between perception and intention, wherein positive impressions of QRIS

attributes do not necessarily result in strong intentions to use them. This disparity is in keeping with what Shahzad et al. (2024) found: that the intensity of real usage does not necessarily correlate linearly with the acceptance of technology.



Source: Questionnaire Survey (2026)

Figure 1. Pre-Survey Results of UTAUT2 Constructs among Students in Cimahi City (n = 50)

Despite extensive research on technology adoption using the UTAUT2 model, four gaps remain unresolved and motivate the present study. First, empirical findings on the effect of several UTAUT2 constructs on behavioural intention remain inconsistent: facilitating condition and hedonic motivation were found to have no significant effect on behavioural intention toward mobile money (Penney et al., 2021), whereas Paramita and Cahyadi (2024) reported a significant effect of facilitating condition specifically within a QRIS context; hedonic motivation itself was found to be a significant predictor by Febriani et al. (2023), yet non-significant by Amnas et al. (2023). This inconsistency indicates that the influence of each UTAUT2 construct is context-dependent and needs to be re-examined in a new empirical setting. Second, most existing UTAUT2-based studies on digital payment adoption have concentrated on mobile banking, e-wallets, and mobile money in large metropolitan areas, while QRIS adoption among students in medium-sized cities such as Cimahi remains largely unexamined, despite the city's strategic position as an education hub with a young, technologically literate population. Third, the majority of prior studies position behavioural intention as a dependent variable rather than as a mediating mechanism that links the seven UTAUT2 constructs to actual use behaviour (Armansyah, 2021; Paramita & Cahyadi, 2024), leaving the indirect pathway through which perceptions translate into actual QRIS usage insufficiently explained. Fourth, and most directly related to the phenomenon identified above, the persistently low behavioural intention score observed in the pre-survey (Figure 1) – despite consistently favourable perceptions across all seven UTAUT2 constructs – points to an unresolved perception-intention gap that existing UTAUT2 research on QRIS has not specifically addressed. Taken together, these four

gaps establish the empirical and theoretical rationale for repositioning behavioural intention as a mediating variable and for testing the UTAUT2 model specifically among QRIS-using students in Cimahi City. All seven UTAUT2 constructs are thought to directly affect behavioural intention and use behaviour, at least in theory. A positive attitude fosters use intention when one believes in the advantages and simplicity of use of a technology (Venkatesh et al., 2012). Perceived support from those one cares about is a key component of subjective norms that allow social influence to work. A enabling environment, hedonic motivation, and price value are factors that impact behavioural intention; these factors are influenced by the availability of supportive resources, a good emotional experience, and a benefit-cost appraisal. Habits impact UTAUT2's intention creation and its automatic usage, which does not need considerable cognitive processing (Venkatesh et al., 2012). Two perspectives are available on the relationship between these seven ideas and the manner in which individuals put technology to use. Behavioural intention, a measure of mental preparedness to act, is one approach. On the other hand, there is a more direct approach that assumes that commonly used mature technologies may be driven by people's feelings of advantage, convenience, social influence, favourable circumstances, pleasure, and economic value—even when they don't intend to take use of them. This study uses this theoretical framework to examine the effects of the seven UTAUT2 variables on behavioural intention and use behaviour, as well as the role of behavioural intention as a mediator between these two outcomes.

To address these knowledge gaps, this research examines whether variables have an impact on Cimahi City students' intentions to use QRIS digital payment. The UTAUT2 model (Venkatesh et al., 2012) is used in this investigation. It comprises seven constructs: habit, hedonic motivation, social influence, enabling condition, pricing value, and performance expectation. It is believed that behavioural intention acts as a moderator between use conduct and actual usage. Specifically, this study aims to (1) examine the effects of the seven UTAUT2 constructs on students' behavioural intention and use behaviour toward QRIS, and (2) test behavioural intention as a mediating variable linking these constructs to actual QRIS usage among students in Cimahi City. Through advising Bank Indonesia and the Cimahi City Government on evidence-based strategies to boost QRIS adoption, this study seeks to support the National Non-Cash Movement (GNNT) objective and national digital financial inclusion.

THEORETICAL REVIEW

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)

As an augmentation of the original framework, UTAUT2 currently contains seven core constructs including habit, price value, social influence, hedonic motivation, and effort expectancy (PE, EE, SI, FC, PV, and HB respectively) (Venkatesh et al., 2012). The model is important in understanding the QRIS adoption by students as it accounts for more than TAM and UTAUT combined—up to 74% of the variance in intention to use technology (Liébana-Cabanillas et al., 2024). Indeed, what Siregar et al. (2022) discovered is well-

supported by this framework in that the intention to use digital wallet is influenced by trust, enjoyment value, and convenience value, among others.

Performance Expectancy (PE)

One definition of a person's performance expectation is their faith in a technology's capacity to improve performance or make goals more efficiently accomplished (Venkatesh et al., 2012). The PE ratings that students get for QRIS represent their perceptions of its capacity to simplify and speed up procedures. Penney et al. (2021) and Paramita & Cahyadi (2024) both state that PE has a beneficial effect on the willingness to use digital financial services.

Effort Expectancy (EE)

An individual's effort expectation may be defined as their perception of the perceived ease of learning and using a certain piece of technology (Venkatesh et al., 2012). Considering the scanning and payment method as straightforward increases the likelihood that users will want to use QRIS (Penney et al., 2021; Paramita & Cahyadi, 2024).

Social Influence (SI)

Social impact refers to how much support a person receives from important people in their life when it comes to using technology (Venkatesh et al., 2012). According to Paramita and Cahyadi (2024), students are more likely to utilise QRIS if they have the support of their loved ones or the school community.

Facilitating Condition (FC)

According to Venkatesh et al. (2012), an enabling circumstance is the presence of resources and technical infrastructure that make technology usage easier. These resources and infrastructure could include things like internet networks, devices, and service support. Both Penney et al. (2021) and Paramita and Cahyadi (2024) found contradicting findings in their research on its effect on planned activities.

Hedonic Motivation (HM)

Hedonic motivation refers to the degree to which a person enjoys or finds fulfilment in using a technological system (Venkatesh et al., 2012). Its effect on adoption intent has been the subject of mixed findings in previous research (Trianesti & Balqiah, 2025; Penney et al., 2021).

Price Value (PV)

Venkatesh et al. (2012) states that a technology's price value is the user's evaluation of the benefit-to-cost ratio. Research by Penney et al. (2021) and Trianesti and Balqiah (2025) Students with tight budgets need to think about monetary value when choosing a payment method.

Habit (HB)

"Habit" is to do something again and again without thinking about it because of how rewarding it is (Venkatesh et al., 2012). Previous encounters

with cashless purchases may hasten the willingness to embrace QRIS (Penney et al., 2021).

Behavioral Intention (BI) and Use Behavior (UB)

Use behaviour refers to how a person puts a technology to use, while behavioural intention describes their perception of the likelihood that they will put that technology to use (IOM, 2002; Venkatesh et al., 2012). The current study proposes that behavioural intention is not a dependent variable but rather a mediating variable that links the impacts of the seven UTAUT2 characteristics on use behaviour (Armansyah, 2021; Paramita & Cahyadi, 2024). Komala and Ernawadi (2025) found that customer engagement and satisfaction moderate the relationship between visitors' perceived value and their behavioural intention, lending credence to this idea. Overarching Theory and Postulates following the above theoretical analysis, the following conceptual framework illustrates the seven UTAUT2 constructs and their hypothesised direct and indirect effects on behavioural intention and use behaviour.

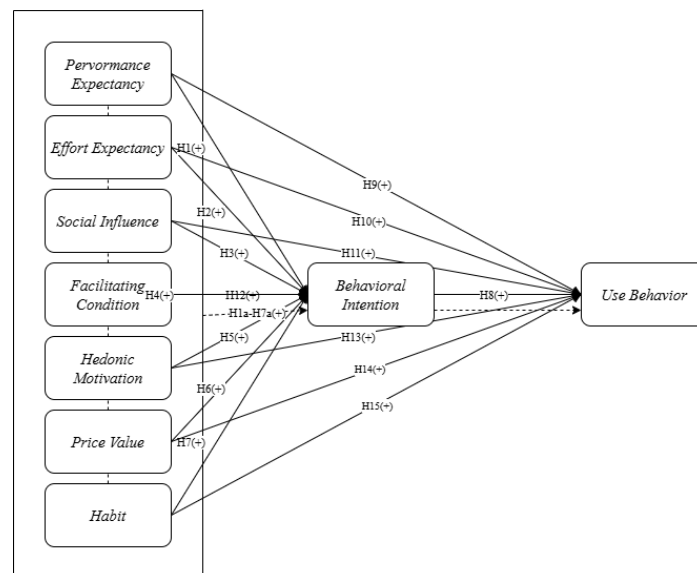


Figure 2. Research Conceptual Framework

Based on this conceptual framework, the hypotheses proposed in this study are presented in Table 1.

Table 1. Research Hypotheses

Code	Hypothesis Statement
H1	Performance expectancy has a positive and significant effect on behavioral intention
H2	Effort expectancy has a positive and significant effect on behavioral intention
H3	Social influence has a positive and significant effect on behavioral intention
H4	Facilitating condition has a positive and significant effect on behavioral intention
H5	Hedonic motivation has a positive and significant effect on behavioral intention
H6	Price value has a positive and significant effect on behavioral intention
H7	Habit has a positive and significant effect on behavioral intention
H8	Behavioral intention has a positive and significant effect on use behavior
H9	Performance expectancy has a positive and significant effect on use behavior
H10	Effort expectancy has a positive and significant effect on use behavior
H11	Social influence has a positive and significant effect on use behavior
H12	Facilitating condition has a positive and significant effect on use behavior
H13	Hedonic motivation has a positive and significant effect on use behavior
H14	Price value has a positive and significant effect on use behavior
H15	Habit has a positive and significant effect on use behavior
H1a-H7a	Behavioral intention mediates the effect of PE, EE, SI, FC, HM, PV, and HB (respectively) on use behavior

METHODOLOGY

This research applied a quantitative approach with a descriptive and associative design (Sugiyono, 2011), using a single cross-sectional survey to test the hypothesised relationships among the seven UTAUT2 constructs, behavioural intention, and use behaviour. The descriptive component was used to profile respondents and describe each research variable, while the associative component was used to examine the direct and mediating effects proposed in the conceptual framework (Figure 2) through Partial Least Square-Structural Equation Modelling (PLS-SEM).

The population of this study consisted of students who reside in Cimahi City and have used QRIS as a means of digital payment. Participants were required to meet two criteria: (1) currently enrolled as a student, and (2) domiciled in the Cimahi City area with prior experience using QRIS. These criteria were intended to ensure that respondents had sufficient first-hand experience to meaningfully evaluate the seven UTAUT2 constructs under investigation. Because the exact size of this population was not known with certainty, a non-probability sampling technique was employed to determine the sample.

Participants were selected through purposive sampling, a non-probability technique in which respondents are chosen based on specific considerations – in this case, individuals judged to possess adequate knowledge of and direct experience with QRIS – so that they could provide relevant and informed responses to the research questions (Sugiarto, 2022). The questionnaire was distributed online via Google Forms to students at universities located in Cimahi City, including Universitas Jenderal Achmad Yani, STKIP Pasundan, and IKIP Siliwangi, with respondents self-selecting to participate after confirming that they met the sampling criteria stated at the beginning of the questionnaire.

The minimum sample size was determined using the formula recommended by Hair et al. (2019) for PLS-SEM, in which the required sample size is calculated as the number of indicators multiplied by a factor of 5 to 10. Given

the complexity of the research model – comprising nine latent variables measured by 31 indicators – a multiplier of 10 was applied to ensure adequate statistical power, yielding a minimum required sample of 310 respondents ($31 \times 10 = 310$). This threshold is also consistent with the 100–200-respondent range generally recommended for stable SEM estimation (Hair et al., 2019). The final sample obtained for this study was 311 valid responses, thereby satisfying the minimum sample size requirement.

In this research, we utilized a descriptive and associative quantitative approach (Sugiyono, 2011). The research is done with the cooperation of pupils from Cimahi city who have been using QRIS. In this regard, non-probability purposive sampling technique was employed in order to determine the sample size, as suggested by Hair et al. (2019). We were able to obtain 311 valid responses, which exceed the minimum number required for this survey, which is 310.

Primary data was collected through Google Form surveys with a scale from "Strongly Disagree" to "Strongly Agree" during 35 days (June 19 - July 23, 2026). The research tool included nine constructs based on the recommendations of Venkatesh et al. (2012). Behavioral Intention was used as a mediator between seven constructs of UTAUT2 (PE, EE, SI, FC, HM, PV, HB) and the dependent variable – use behavior (HB).

Data analysis was done through PLS-SEM, which is a procedure with no assumptions regarding the distribution of the data and is thus appropriate for prediction purposes, with the aid of SmartPLS (Yamin & Kurniawan, 2009; Ghozali & Latan, 2020). The measurement model, alternatively referred to as the outer model, was tested for convergent validity using AVE and the outer loading, discriminant validity using the Fornell-Larcker criterion, and reliability using Cronbach's Alpha and Composite Reliability. For the metrics used to test the inner model (also referred to as the structural model), R^2 , t-statistic, p-value, and hypothesis testing at the 5% significance level ($t > 1.96$ or $p < 0.05$), according to Tenenhaus et al. (2005). GoF was also considered.

RESULTS

Respondent Profile

In Cimahi City, 311 students who used QRIS participated in the research. The bulk of the participants were female (57.88%), between the ages of 19 and 22, and they lived in the Cimahi Selatan area (36.01%). Universitas Jenderal Achmad Yani had the highest number of replies (65), with STKIP Pasundan and IKIP Siliwangi following closely after. Respondents had rather advanced QRIS expertise, with the majority using it 1-3 times per 2-4 days (71.06%) and for 1-3 years (63.12%).

Table 2. Respondent Profile (n = 311)

Characteristic	Category	Count	Percentage
Age	19-22 years	173	55.63%
	23-28 years	128	41.16%
	15-18 years	11	3.22%
Gender	Female	180	57.88%
	Male	132	42.12%
Residence	Cimahi Selatan	113	36.01%
	Cimahi Tengah	104	33.44%
	Cimahi Utara	95	30.55%
Usage Frequency	1-3x/2-4 days (frequent)	221	71.06%
	1-3x/month (occasional)	51	16.40%
	Several times/day (very frequent)	39	12.54%
Duration of Use	1-3 years	196	63.02%
	> 3 years	56	18.01%
	< 1 year	55	17.68%
	3-6 months	4	1.29%

Description of Research Variables

All of the study constructs were deemed Very Good in the descriptive analysis, with mean values above 4.29 on a 1-5 scale (Table 3). With a Respondent Achievement Level (TCR) of 89.20% in the facilitating condition and 85.83% in the behavioural intention condition, it is in line with the pre-survey results that show a disparity between the strength of use intention and favourable assessments of QRIS features.

Table 3. Summary of Descriptive Statistics for Research Variables

Variable	Mean	TCR (%)	Category
Performance Expectancy (PE)	4.391	87.81	Very Good
Effort Expectancy (EE)	4.442	88.84	Very Good
Social Influence (SI)	4.457	89.13	Very Good
Facilitating Condition (FC)	4.460	89.20	Very Good
Hedonic Motivation (HM)	4.370	87.40	Very Good
Price Value (PV)	4.419	88.38	Very Good
Habit (HB)	4.373	87.46	Very Good
Behavioral Intention (BI)	4.292	85.83	Very Good
Use Behavior (UB)	4.352	87.03	Very Good

According to Table 3, all seven UTAUT2 constructs, together with the behavioural intention and use behaviour variables, include statements that are Very Good (TCR over 85%) at the item level. In line with the pre-survey finding on the perception-intention gap, the item pertaining to the Facilitating Condition had the highest achievement rate (TCR 89.77%), while the item pertaining to the Behavioural Intention had the lowest rate (TCR 85.40%), regarding the prediction of consistent future QRIS use. As an appendix, you can find item-level descriptive data (Tables 3a-3c).

Securing Reliability and Accuracy

All the items used for measurements, except two FC items that had still been greater than 0.50 and had been convergently valid, had had outer loadings of more than 0.70, according to Table 4, implying that convergent validity had been achieved. In addition, the AVE of all constructs had been more than 0.50, ranging from 0.567 to 0.776. All instruments had been considered reliable when it had been found out that their Cronbach's alpha values had been more than or equal to 0.60 and their Composite Reliability values had been more than or equal to 0.70, respectively. The results of the Fornell-Larcker test for discriminant validity revealed that the square root of AVE for each construct had been greater than its correlation with other constructs.

Table 4. Summary of Validity and Reliability Testing

Variable	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Performance Expectancy	0.817-0.853	0.863	0.906	0.706
Effort Expectancy	0.811-0.834	0.848	0.894	0.679
Social Influence	0.819-0.885	0.877	0.915	0.728
Facilitating Condition	0.719-0.843	0.760	0.842	0.572
Hedonic Motivation	0.716-0.799	0.623	0.797	0.567
Price Value	0.834-0.928	0.859	0.912	0.776
Habit	0.756-0.815	0.701	0.831	0.621
Behavioral Intention	0.748-0.822	0.679	0.824	0.609
Use Behavior	0.738-0.801	0.641	0.807	0.582

Hypothesis Testing

The structural model's hypothesis testing findings utilising path coefficients, t-statistics, and p-values are shown in Table 5. Three of the fifteen direct-effect hypotheses – the impact of habit on behavioural intention (H7), the impact of behavioural intention on use behaviour (H8), and the impact of enabling circumstances on use behaviour (H12) – were supported by statistical data.

Table 5. Hypothesis Testing Results – Direct Effects

Hyp.	Path	Coefficient	t-statistic	p-value	Decision
H1	PE -> BI	0.070	1.376	0.169	Rejected
H2	EE -> BI	0.083	1.412	0.158	Rejected
H3	SI -> BI	0.051	0.995	0.320	Rejected
H4	FC -> BI	0.023	0.414	0.679	Rejected
H5	HM -> BI	0.033	0.539	0.590	Rejected
H6	PV -> BI	0.088	1.610	0.108	Rejected
H7	HB -> BI	0.379	6.521	0.000	Supported
H8	BI -> UB	0.391	6.513	0.000	Supported
H9	PE -> UB	0.076	1.356	0.175	Rejected
H10	EE -> UB	-0.023	0.383	0.702	Rejected
H11	SI -> UB	-0.064	1.046	0.296	Rejected
H12	FC -> UB	0.125	2.329	0.020	Supported
H13	HM -> UB	0.127	1.862	0.063	Rejected
H14	PV -> UB	0.060	1.041	0.298	Rejected
H15	HB -> UB	0.057	0.891	0.373	Rejected

In the mediation effect testing (Table 6), behavioral intention was only found to significantly mediate the effect of habit on use behavior (H7a); the other six mediation effects were not significant.

Table 6. Mediation Effect Testing Results (Indirect Effect)

Hyp.	Path	Coefficient	t-statistic	p-value	Decision
H1a	PE -> BI -> UB	0.027	1.328	0.184	Rejected
H2a	EE -> BI -> UB	0.032	1.396	0.163	Rejected
H3a	SI -> BI -> UB	0.020	0.966	0.334	Rejected
H4a	FC -> BI -> UB	0.009	0.411	0.681	Rejected
H5a	HM -> BI -> UB	0.013	0.534	0.593	Rejected
H6a	PV -> BI -> UB	0.034	1.492	0.136	Rejected
H7a	HB -> BI -> UB	0.148	4.499	0.000	Supported

R² shows that the seven constructs in the UTAUT2 have an ability to explain 24.5% and 29.7% of the variance in behavioural intention and use behaviour combined with behavioural intention respectively. These results are in the low to moderate effect range based on the criteria set by Chin (1998). Overall, the research model exhibits a good fit in capturing the relationship among the variables since its Goodness of Fit (GoF) value is 0.419 which is calculated from the square root of the average AVE (0.649) times the average R² (0.271).

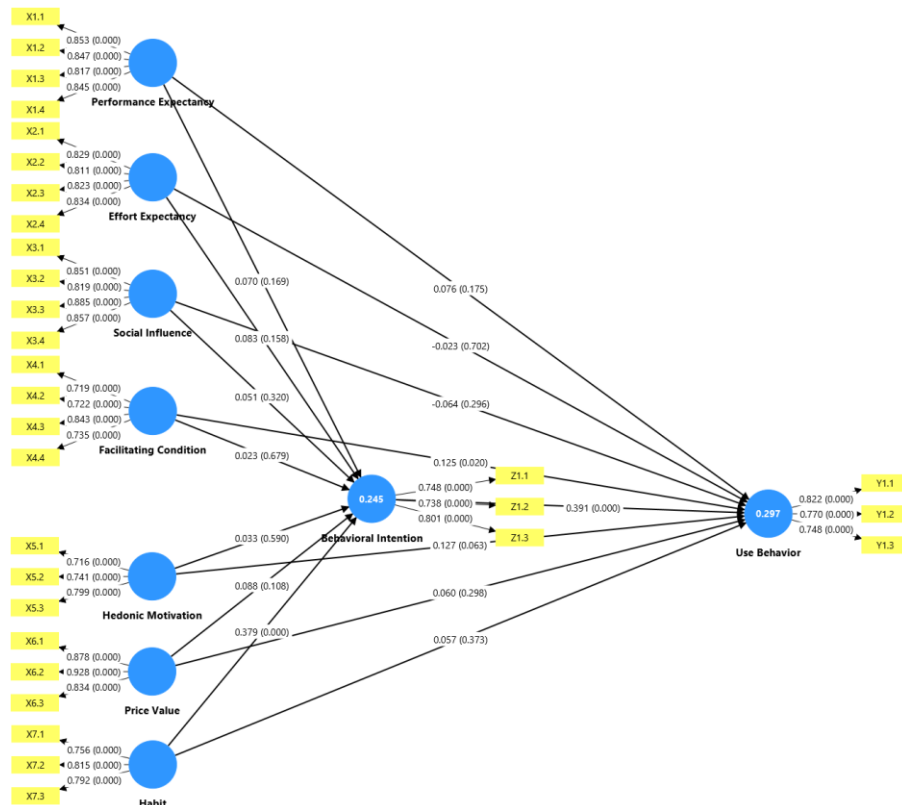


Figure 3. Structural Model Estimation Results (PLS-SEM Output)

DISCUSSION

In the direct-effect testing on behavioural intention, only habit out of the seven UTAUT2 constructs yielded positive and statistically significant results (H7 supported; $\beta = 0.379$; $t = 6.521$; $p = 0.000$). As a stronger use habit develops, the findings demonstrate that students' intentions to continue using QRIS are greater with increased use. As students often use QRIS, it becomes an essential component of their financial operations, which aligns with the UTAUT2 theory

that learned habits influence the desire to continue using a technology in the future (Venkatesh et al., 2012). Consistent with previous research, this study found that habits significantly impact the intention to use mobile money. It also lends credence to the argument put forth by Laloan et al. (2023), who argue that financial habits formed during childhood impact adult financial choices. The results are in line with those of Susyani et al. (2023), who found that millennial mothers' habit building is the main factor for them to use digital wallet applications persistently.

There was no significant relationship between behavioural intention and performance expectation (H1; $\beta = 0.070$; $p = 0.169$) or effort expectancy (H2; $\beta = 0.083$; $p = 0.158$). Based on the descriptive results, students rate QRIS as Very positive for its ease of use and benefits; yet, this positive rating does not inspire them to use the system. The current situation implies that the benefits and ease of use of QRIS are not seen as critical elements in deciding intention, but rather as characteristics of any digital payment system. Since the majority of students are already used to using other digital payment systems, such as e-wallets and mobile banking, the decision to utilise QRIS is probably influenced more by habitual factors than by an evaluation of practical benefits. In terms of social influence (H3; $\beta = 0.051$; $p = 0.320$), facilitating condition (H4; $\beta = 0.023$; $p = 0.679$), hedonic incentive (H5; $\beta = 0.033$; $p = 0.590$), and pricing value (H6; $\beta = 0.088$; $p = 0.108$), there was no discernible effect on behavioural intention. It seems that students have a fair level of freedom to choose their own payment methods while using QRIS, since their decisions are influenced more by personal considerations than by social pressure. Since the majority of students already possess these qualities, the availability of enabling circumstances such as smartphones, internet networks, and QRIS-accepting businesses is no longer a determining factor. Hedonic motivation states that students see QRIS more as a functional payment system than an emotional source, so they are unconcerned with the emotional component. The apparent broad use of QRIS as a payment method has overshadowed the system's economic benefits, which include cost savings, discounts, and refunds, making QRIS's price value negligible.

Venkatesh et al. (2012) reported that in the direct-effect testing, behavioural intention significantly and positively affected usage behaviour. This confirms what is already known from UTAUT2: that one's intentions are the most important factors in determining their actual usage behaviour. In most cases, students who are genuinely committed to utilising QRIS wind up doing so for a number of different transactions. The direct positive and significant effect of the facilitating condition on use behaviour (H12 supported; $\beta = 0.125$; $t = 2.329$; $p = 0.020$) shows that the availability of supporting facilities is both a technical prerequisite and a direct driver of usage behaviour, without the need to first form an intention. The first UTAUT2 model already included this connection (Venkatesh et al., 2012). Paramita and Cahyadi (2024) found similar results when discussing the role of the enabling condition in a QRIS context. Consistent with their insignificance non relation to behavioural purpose, the first five dimensions are also unimportant. This indicates that QRIS's benefits,

usability, social effect, enjoyment, and economic value have not yet become drivers of behaviour, either directly or indirectly. Notably, the habit finding differs from the significant effect on behavioural intention (H7), which is noteworthy. According to these results, frequent QRIS users among Cimahi City students do so indirectly, via the formation of an intention, which then motivates their actual usage of the system.

From the seven paths that were tested for the mediation effect, only behavioural intention was found to significantly and positively mediate the effect of habit on use behaviour (H7a supported; $\beta = 0.148$; $t = 4.499$; $p = 0.000$), according to the results of the testing (Table 6). One of the six routes' fundamental requirements—a substantial influence of the concept on behavioural intention—was not met, hence none of them could constitute a mediation mechanism.

CONCLUSIONS AND RECOMMENDATIONS

This research found that out of fifteen direct-effect hypotheses and seven mediation hypotheses, which were evaluated, two were supported and thirteen were rejected. Additionally, one mediation hypothesis was supported and six were rejected. The following hypotheses were rejected along the road to behavioural intention: H7 (habit), H1 (performance expectation), H2 (effort expectancy), H3 (social influence), H4 (facilitating condition), H5 (hedonic incentive), and H6 (price value). Along the way to getting people to actually use the product, we found support for H8 (behavioural intention) and H12 (facilitating condition), but rejection of H9, H10, H11, H13, H14, and H15 (habit), as well as social influence, hedonic incentive, pricing value, and behavioural expectations. Regarding the mediation route, all six UTAUT2 constructs had their hypotheses rejected, save for H7a (behavioural intention mediating the influence of habit on use behaviour). Accordingly, out of the nine constructs examined in this study, behavioural intention is the most important predictor of use behaviour. The only antecedent that completely shapes intention and indirectly drives behaviour is habit, and the only UTAUT2 construct that has a direct effect path to use behaviour outside of intention is facilitating condition. Despite supporting empirical evidence for just a small percentage of the hypothesised routes, the UTAUT2 model was important in explaining QRIS adoption among students in Cimahi City.

These findings inform a number of suggestions. Students should make it a habit to use QRIS on a regular basis and make use of any resources that are accessible to them in order to get the most out of it. Promoting QRIS is important, but Bank Indonesia and other payment service providers should also strive to improve users' habits of using the system by increasing the size of merchant networks, making the system more stable, and launching continuous loyalty and education initiatives. Higher education institutions may help students get into the habit of using QRIS by increasing its implementation in campus amenities including canteens, cooperatives, and libraries.

FURTHER STUDY

The results cannot be applied to a broader population because of the study's cross-sectional methodology and its narrow geographic scope (Cimahi City). Researchers should think about moderating factors like age, experience, and income level, and other variables like trust, perceived risk, and digital financial literacy that may impact behavioural intention or use behaviour. To get a more complete picture, it's suggested to combine the UTAUT2 model with other models of technology adoption and to broaden the reach of respondents to other locations.

Theoretical Implications

This research adds theoretical weight to the UTAUT2 literature by demonstrating how the seven UTAUT2 dimensions indirectly impact use behaviour via behavioural intention, and by recasting behavioural intention as a mediating variable instead of a final dependent variable. The main drivers of digital payment adoption among students in a mid-sized city, a segment that remains rarely studied compared to research in large metropolitan cities, are habit and facilitating condition. This finding extends the UTAUT2 framework (Venkatesh et al., 2012) into the context of mediation effects specific to QRIS adoption and helps explain why.

Empirical and Practical Implications

These results provide practical suggestions for parties looking to speed up QRIS implementation, based on empirical evidence. Rather of running broad advertising campaigns that students already think are great, Bank Indonesia and other payment service providers may utilise this data to focus on habit-formation programs like cashback and incentives for repeat transactions. Local governments in mid-sized cities can adapt this research approach to design evidence-based digital payment inclusion strategies tailored to student characteristics. Higher education institutions can use this finding to strengthen the facilitating conditions for QRIS on campus, such as canteens, cooperatives, and libraries.

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