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The Influence of Performance Expectancy, Effort Expectancy, and Social Influence on Behavioral Intentions among QRIS Users in Selopampang Community

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ABSRACT

Abstract

The rapid development of technology, particularly in the field of *financial technology*, has provided various benefits in everyday life. One such innovation is QRIS, a digital payment service that facilitates cashless transactions. To assess the acceptance of QRIS among the Selopampang community, this study applies the Unified Theory of Acceptance and Use of Technology (UTAUT) to examine the effects of *performance expectancy*, *effort expectancy*, and *social influence* on users' *behavioral intentions* to use QRIS. This study employed a quantitative descriptive approach using multiple linear regression analysis with SPSS 25. The sample consisted of 100 respondents selected through purposive sampling. The research instrument was tested for validity and reliability, followed by classical assumption tests, including normality, linearity, multicollinearity, and heteroscedasticity tests. Multiple linear regression analysis was then conducted using t-test, F-test, and coefficient of determination (R^2). The results indicate that *performance expectancy* has a positive and significant effect on *behavioral intentions*. Similarly, *effort expectancy* and *social influence* each have a positive and significant effect on *behavioral intentions*. Simultaneously, *performance expectancy*, *effort expectancy*, and *social influence* have a positive and significant effect on *behavioral intentions*. The coefficient of determination (R^2) indicates that the three independent variables collectively explain **50.5%** of the variance in *behavioral intentions* to use QRIS.

Introduction

The rapid development of technology across various sectors has brought significant benefits to human life, particularly by enabling everyday activities to be completed more effectively and efficiently. One of the major technological developments in the economic sector is *financial technology* (*fintech*). Changes in people's lifestyles, together with advances in financial technology, have transformed consumer preferences toward digital payment instruments that are practical, convenient, and secure. This transformation is reflected in the growing adoption of digital payment systems that facilitate people's financial transactions. *Financial technology* is defined as an "innovation in financial services," referring to innovation in the financial sector through the integration of technology (Muchlis, 2023).

The Head of Bank Indonesia's Central Java Representative Office, Rahmat Dwi Saputra, stated that the digitalization of economic activities has made transactions faster and easier. The digitalization of payments and financial technology has become increasingly important, particularly in response to the growing trends of digital marketing and digital banking. Bank Indonesia's Central Java Representative Office recorded 1,422,406 QRIS merchants in Central Java as of May 2022. QRIS transactions also experienced substantial growth, reaching 306.1% in March 2022, with a transaction value of approximately IDR 232 billion. This development indicates the increasingly significant role of financial technology in supporting digital economic activities. One of the most widely adopted applications of the *Quick Response Code Indonesian Standard* (QRIS) is payment for purchasing goods and services.

The development of technology, internet access, and financial services through QRIS provides an important basis for evaluating public acceptance of QRIS as a financial technology platform. User acceptance of digital information systems can be assessed through theoretical approaches that explain technology acceptance and use, one of which is the *Unified Theory of Acceptance and Use of Technology* (UTAUT). Developed by Venkatesh et al. (2003), UTAUT is a theoretical model that explains users' behavioral intentions and technology use. This model includes several key variables, including *performance expectancy*, *effort expectancy*, *social influence*, and *behavioral intentions*. The adoption of QRIS in Temanggung has continued to increase, as demonstrated by various financial institutions in the region that have incorporated QRIS into their transaction services. Its use is no longer limited to purchasing goods and services but has also expanded to other banking transactions, including installment payments, savings-related

transactions, and other financial services. The growing use of QRIS in Temanggung reflects the efforts of financial service providers to continuously improve service quality, accessibility, integrity, and risk mitigation. According to the Temanggung Media Center, financial service providers have continued to adapt to digital services, including by providing digital applications and QRIS-based services for customers in traditional markets and rural areas. QRIS services are also provided by the Regional Financial and Revenue Management Agency (*Badan Pengelola Keuangan Pendapatan Daerah*—BPKPAD) of Temanggung Regency to facilitate the payment of local taxes.

The development of QRIS in Selopampang District has also progressed, as evidenced by the adoption of QRIS by several retail stores and micro, small, and medium-sized enterprises (MSMEs). The digitalization of transactions in Selopampang represents a strategic step toward strengthening the local economy. QRIS is therefore not merely a technological innovation but also an increasingly essential instrument for economic actors seeking to optimize their potential and respond to the challenges of the digital era. However, preliminary observations at several locations in Selopampang District indicate a gap between the adoption of QRIS among economic actors and its acceptance among members of the wider community. Although many business actors have embraced digital payment systems, some members of the community continue to experience difficulties in adapting to digital financial services. This gap raises an important question regarding the factors that shape people's intention to use QRIS. Therefore, this study examines the acceptance of QRIS among the Selopampang community using the UTAUT framework, particularly by analyzing the influence of *performance expectancy*, *effort expectancy*, and *social influence* on *behavioral intentions* to use QRIS.

Method

This study employed a descriptive research design with a quantitative approach, using multiple linear regression analysis to examine the relationships between the independent and dependent variables (Ghozali, 2018). Data were collected through a questionnaire designed to measure respondents' perceptions of QRIS adoption and the variables examined in the study (Sugiyono, 2016). The sampling technique employed was non-probability sampling, specifically purposive sampling, in which respondents were selected based on predetermined criteria relevant to the research objectives. The sample size was determined using the Lemeshow formula (Ronaldy, 2023), resulting in a

minimum sample of 96 respondents. This number was rounded up to 100 respondents for the purposes of the study. The study consisted of three independent variables (X) and one dependent variable (Y). The independent variables comprised *performance expectancy* (X1), *effort expectancy* (X2), and *social influence* (X3), while the dependent variable was *behavioral intention* (Y), referring to respondents' intention to use QRIS. The data were analyzed statistically using SPSS version 25. Before conducting the regression analysis, the research instrument was examined through validity and reliability tests (Sugiyono, 2016). The data were subsequently subjected to classical assumption tests, including normality, linearity, multicollinearity, and heteroscedasticity tests. Multiple linear regression analysis was then conducted using the t-test to assess the partial effects of the independent variables, the F-test to examine their simultaneous effect, and the coefficient of determination (R^2) to determine the proportion of variation in *behavioral intention* that could be explained by *performance expectancy*, *effort expectancy*, and *social influence*.

Results and Discussion

1. Validity Test

The validity test was conducted to determine whether the research instrument and each questionnaire item accurately measured the intended constructs. A valid instrument is one that is capable of producing data that appropriately represent the variables being measured. The validity of each questionnaire item was assessed by comparing the calculated correlation coefficient (r-count) with the critical correlation value (r-table) at a 5% significance level ($\alpha = 0.05$). The r-table value was determined using the formula df = n − 2, where *n* represents the number of respondents included in the instrument test (Latan, 2013). In this study, the validity test involved 30 respondents who were not included in the main sample, resulting in df = 30 − 2 = 28. At a significance level of 0.05, the corresponding r-table value was 0.361. An item was considered valid when r-count > r-table (0.361). The validity test was conducted using SPSS. Of the 14 questionnaire items tested, 13 items were found to be valid, while one item did not meet the specified validity criterion. The detailed results of the validity test are presented in Table 1.

Table 1. Validity Test Results

Variable	Question Item	R-count	R-table	Description
Performance Expectancy	*Performance Expectancy* 1	0,775	0,361	Valid
	Performance Expectancy 2	0,928	0,361	Valid
	Performance Expectancy 3	0,797	0,361	Valid
	Performance Expectancy 4	0,859	0,361	Valid
	Performance Expectancy 5	0,765	0,361	Valid
Effort Expectancy	*Effort Expectancy* 1	0,718	0,361	Valid
	Effort Expectancy 2	0,684	0,361	Valid
	Effort Expectancy 3	0,890	0,361	Valid
Social Influence	*Social Influence* 1	0,773	0,361	Valid
	Social Influence 2	0,804	0,361	Valid
	Social Influence 3	0,775	0,361	Valid
	Social Influence 4	-0,163	0,361	Invalid
Behavioral Intentions	*Behavioral Intentions* 1	0,933	0,361	Valid
	Behavioral Intentions 2	0,959	0,361	Valid

Based on the validity test results presented in the table above, all research instrument items have an R-count greater than the R-table value. The variables *performance expectancy*, *effort expectancy*, *social influence*, and *behavioral intention* each show an R-count > R-table at the 0.05 significance level. Thus, all 13 questionnaire items included in the research instrument are declared valid. This finding is consistent with the validity testing criterion that an item is considered valid when R-count > R-table at a significance level of 0.05, indicating that the item has a statistically significant correlation with the total score and is therefore suitable for use as a research instrument.

2. Reliability Test

The reliability test was conducted to assess the accuracy, consistency, and stability of the questionnaire in measuring the research variables. An instrument is considered reliable when respondents provide consistent responses to the questionnaire items and when the indicators of the constructs demonstrate consistent measurement results after undergoing validity testing. The reliability of the research instrument was assessed using Cronbach's alpha statistical test. A variable is considered reliable if its Cronbach's alpha value is greater than 0.60. Therefore, an instrument with a Cronbach's alpha > 0.60 is considered to have adequate internal consistency and is suitable for use in the research. The results of the reliability test are presented in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Performance Expectancy	0,878	5	Reliable
Effort Expectancy	0,651	3	Reliable
Social Influence	0,765	3	Reliable
Behavioral Intentions	0,871	2	Reliable
Total Reliable Variables		13 Reliable	

Based on the reliability test results presented in the table, the Cronbach's alpha values for each variable—*performance expectancy*, *effort expectancy*, *social influence*, and *behavioral intention*—are greater than 0.60 (*Cronbach's alpha* > 0.60). Therefore, all variables are considered reliable. It can be concluded that all questionnaire items measuring *performance expectancy*, *effort expectancy*, *social influence*, and *behavioral intention* demonstrate adequate internal consistency and are reliable for use in this study.

3. Classical Assumption Tests

a. Normality Test

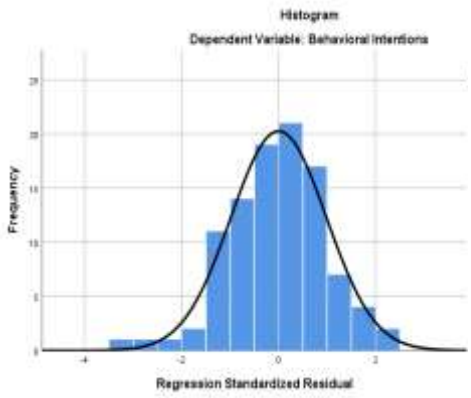
In this study, the normality test was conducted using the Kolmogorov–Smirnov test as a statistical approach to determine whether the data were normally distributed. The decision criterion was based on the Asymp. Sig. (2-tailed) value, using a significance level of 0.05. The data are considered normally distributed if the Asymp. Sig. (2-tailed) value is greater than 0.05. The results of the normality test are presented in Table 3.

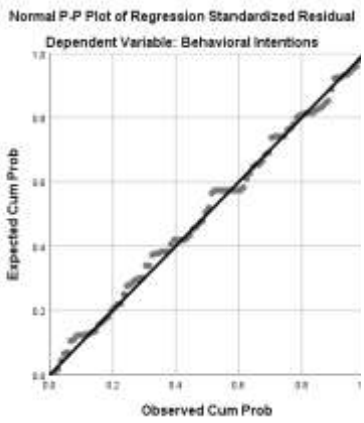
Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.83596696
Most Extreme Differences	Absolute	.057
	Positive	.036
	Negative	-.057
Test Statistic		.057
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Based on the results of the Kolmogorov–Smirnov normality test presented in the table above, the probability value (p) or Asymp. Sig. (2-tailed) is 0.200. Since the probability value of 0.200 is greater than the significance level of 0.05, the data meet the assumption of normality. Therefore, the residuals can be considered normally distributed. In addition to statistical analysis, normality can also be assessed through graphical analysis using a histogram and a Normal P–P Plot. The results of the graphical analysis are presented below.

Figure 1. Normality Test Results





Based on the histogram presented above, the distribution of the data forms an approximately bell-shaped curve. Meanwhile, the Normal P–P Plot shows that the sample points follow the diagonal line from the lower left to the upper right. These results indicate that the data are normally distributed and that the normality assumption is satisfied.

b. Linearity Test

The linearity test was conducted to determine whether the empirical relationship between the independent and dependent variables should be modeled as linear, quadratic, or cubic. The decision criterion is based on the Sig. Deviation from Linearity value. If the significance value is greater than 0.05, the relationship between the variables is considered linear, and the linearity assumption is therefore satisfied.

Table 4. Linearity Test Results

Variabel	**Sig.**	**Decision**
Performance Expectancy	0.062	Linearity Assumption
Effort Expectancy	0.733	Linearity Assumption
Social Influence	0.644	Linearity Assumption

Based on the table above, the probability values (Sig.) for all three variables are greater than the significance level of 0.05 (5%). Therefore, it can be concluded that the linearity assumption is satisfied, indicating that the relationships between the variables are linear.

c. Multicollinearity Test

The multicollinearity test was conducted to determine whether there is a high correlation among the independent variables in the regression model. Multicollinearity was assessed based on the Variance Inflation Factor (VIF) and Tolerance values. A regression model is considered free from multicollinearity when the Tolerance value is greater than 0.10 and the VIF value is less than 10. The results of the multicollinearity test are presented in Table 5.

Table 5. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Performance Expectancy	.458	2.185
	Effort Expectancy	.497	2.012
	Social Influence	.455	2.197
a. Dependent Variable: Behavioral Intentions			

In this study, the multicollinearity test was conducted using data from the independent variables. Based on the results presented in the table above, the following findings were obtained:

1) The performance expectancy variable has a VIF value of 2.185 < 10 and a Tolerance value of 0.458 > 0.10. Therefore, the *performance expectancy* variable is considered free from multicollinearity.
2) The effort expectancy variable has a VIF value of 2.012 < 10 and a Tolerance value of 0.497 > 0.10. Thus, the *effort expectancy* variable is considered free from multicollinearity.
3) The social influence variable has a VIF value of 2.197 < 10 and a Tolerance value of 0.455 > 0.10. Therefore, the *social influence* variable is considered free from multicollinearity.

Overall, the VIF and Tolerance values indicate that no multicollinearity problem exists among the independent variables in the regression model.

d. Heteroscedasticity Test

The presence or absence of heteroscedasticity was examined using the Glejser test. This test was conducted to determine whether the variance of the residuals is constant across observations. A regression model is considered free from heteroscedasticity when the significance values of the independent variables are greater than 0.05. The results of the Glejser test are presented in the figure below.

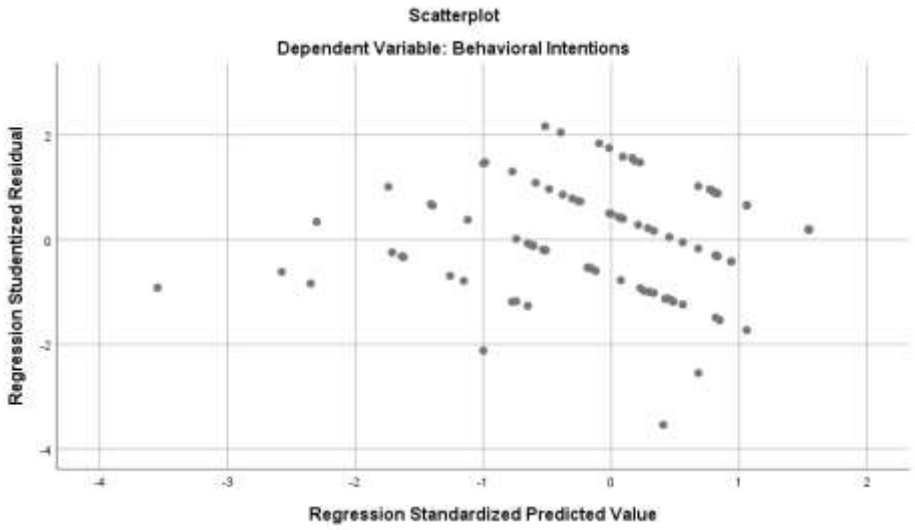


Figure 2. Glejser Test

Based on the Glejser test results shown in the figure above, the points are distributed both above and below the value of 0 on the Y-axis and appear to be randomly scattered. This indicates that there is no heteroscedasticity problem in the regression model. However, graphical inspection alone may have limitations, particularly when the number of observations is relatively small, as a limited sample size can make the interpretation of the scatter pattern less reliable. Therefore, a statistical test is required to provide a more objective assessment of heteroscedasticity. In the Glejser test, heteroscedasticity is examined by regressing the absolute residual values (AbsRes) on the independent variables.

The decision criterion is that if the Sig. value > 0.05, the regression model is considered free from heteroscedasticity. Conversely, a Sig. value ≤ 0.05 indicates the presence of heteroscedasticity.

Table 6. Heteroscedasticity Test Results

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
(Constant)	.869	.458		1.897	.061
Performance Expectancy	-.007	.027	-.038	-.255	.800
Effort Expectancy	.049	.045	.157	1.096	.276
Social Influence	-.055	.047	-.175	-1.169	.245
a. Dependent Variable: ABSRES					

The probability (Sig.) values for the independent variables are 0.800 for *performance expectancy*, 0.276 for *effort expectancy*, and 0.245 for *social influence*. Since the significance values for all variables are greater than 0.05 (5%), the assumption of homoscedasticity is satisfied. Therefore, the regression model does not exhibit any indication of heteroscedasticity.

4. Multiple Linear Regression Analysis

Multiple linear regression analysis is a statistical method used to measure the strength of the relationship between two or more variables and to determine the direction of the relationship between independent and dependent variables (Ghozali, 2018). In this study, multiple linear regression analysis was employed to examine the effects of *performance expectancy*, *effort expectancy*, and *social influence* on *behavioral intention* to use QRIS.

Table 7. Multiple Linear Regression Analysis

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	1.494	.753		1.985	.050
Performance Expectancy	.098	.045	.238	2.197	.030

Effort Expectancy	.184	.074	.259	2.491	.014
Social Influence	.209	.077	.293	2.698	.008
a. Dependent Variable: Behavioral Intentions					

Based on the results of the multiple linear regression analysis presented in the table above, the following regression model was obtained:

$$Y = 1.494 + 0.098X_1 + 0.184X_2 + 0.209X_3$$

Where:

Y = *Behavioral Intention*

X_1 = *Performance Expectancy*

X_2 = *Effort Expectancy*

X_3 = *Social Influence*

Based on the multiple linear regression model presented above, the following results were obtained:

a. The constant coefficient is 1.494, indicating that when there is no change in the independent variables—*performance expectancy*, *effort expectancy*, and *social influence*—the predicted value of the dependent variable, *behavioral intention*, is 1.494.
b. The regression coefficient for performance expectancy (X_1) is 0.098, indicating a positive relationship. Holding the other independent variables constant, a one-unit increase in *performance expectancy* is associated with an increase of 0.098 units in *behavioral intention*.
c. The regression coefficient for effort expectancy (X_2) is 0.184, indicating a positive relationship. Holding the other independent variables constant, a one-unit increase in *effort expectancy* is associated with an increase of 0.184 units in *behavioral intention*.
d. The regression coefficient for social influence (X_3) is 0.209, indicating a positive relationship. Holding the other independent variables constant, a one-unit increase in *social influence* is associated with an increase of 0.209 units in *behavioral intention*.

1) Partial Test (t-Test)

The partial test (t-test) was conducted to determine the individual effect of each independent variable on the dependent variable. The t-test was performed by comparing the Sig. value with the significance level of 0.05 and by comparing the calculated t-value (*t-count*) with the critical t-value (*t-table*).

With a sample size of 100 respondents, three independent variables, and a significance level of 5%, the degrees of freedom are calculated as $n - k = 100 - 3 = 97$. Using a two-tailed test, the critical value is determined as t-table = 1.984 at $\alpha/2 = 0.025$ and df = 97.

The results of the partial significance test are presented in Table 8.

Table 8. Partial Test (t-Test) Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.494	.753		1.985	.050
	Performance Expectancy	.098	.045	.238	2.197	.030
	Effort Expectancy	.184	.074	.259	2.491	.014
	Social Influence	.209	.077	.293	2.698	.008
a. Dependent Variable: Behavioral Intentions						

Based on the t-test results presented in the table above, the following findings were obtained:

a) The *performance expectancy* variable has a significance value of 0.030, which is lower than 0.05. The calculated t-value (*t-count*) is 2.197, which is greater than the critical t-value (*t-table*) of 1.984. Therefore, *performance expectancy* has a significant partial effect on *behavioral intention*. Accordingly, the first hypothesis, H1: *performance expectancy* has a significant partial effect on *behavioral intention*, is accepted.

b) The *effort expectancy* variable has a significance value of 0.014, which is lower than 0.05. The calculated t-value is 2.491, which is greater than the t-table value of 1.984. Therefore, *effort expectancy* has a significant partial effect on *behavioral intention*. Accordingly, the second hypothesis, H2: *effort expectancy* has a significant partial effect on *behavioral intention*, is accepted.

c) The *social influence* variable has a significance value of 0.008, which is lower than 0.05. The calculated t-value is 2.698, which is greater than the t-table value of 1.984. Therefore, *social influence* has a significant partial effect on *behavioral intention*. Accordingly, the third hypothesis, H3: *social influence* has a significant partial effect on *behavioral intention*, is accepted.

2) Simultaneous Test (F-Test)

The simultaneous test (F-test) was conducted to determine whether the independent variables collectively have a significant effect on the dependent variable. The decision criterion is that if the Sig. value < 0.05 or the F-count > F-table, the independent variables have a statistically significant simultaneous effect on the dependent variable. With a sample size of 100 respondents, three independent variables, and a significance level of 5%, the degrees of freedom for the F-test are calculated as $df_1 = k = 3$ and $df_2 = n - k - 1 = 100 - 3 - 1 = 96$. The corresponding F-table value is 2.699.

Table 9. Simultaneous Test (F-Test) Results

ANOVA[a]					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	65.005	3	21.668	30.066	.000[b]
Residual	69.185	96	.721		
Total	134.190	99			
a. Dependent Variable: Behavioral Intentions					
b. Predictors: (Constant), Social Influence, Effort Expectancy , Performance Expectancy					

Based on the table above, the significance value is 0.000 < 0.05, while the calculated F-value (*F-count*) is 30.066 > F-table = 2.699. This indicates that the independent variables, namely *performance expectancy*, *effort expectancy*, and *social influence*, have a significant effect on the dependent variable, *behavioral intention*. Therefore, it can be concluded that *performance expectancy*, *effort expectancy*, and *social influence* have a statistically significant simultaneous effect on *behavioral intention*.

3) Coefficient of Determination (Adjusted R^2)

The coefficient of determination is used to measure the extent to which the regression model explains the variance in the dependent variable. The coefficient of determination ranges from 0 to 1. A value closer to 1 indicates that the independent variables provide a greater contribution to explaining the variation in the dependent variable.

Table 10. Coefficient of Determination Test (Adjusted R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721[a]	.520	.505	.81915
a. Predictors: (Constant), Social Influence, Effort Expectancy , Performance Expectancy				
b. Dependent Variable: Behavioral Intentions				

Based on the coefficient of determination test presented above, the Adjusted R^2 value of the regression model was used to determine the extent to which the independent variables explain the dependent variable. As shown in the table above, the Adjusted R^2 value is 0.505, indicating that **50.5% of the variance in the dependent variable, *behavioral intention*, can be explained by the three independent variables: *performance expectancy*, *effort expectancy*, and *social influence*. The remaining 49.5% (100% – 50.5%) is explained by other factors not included in this study.

Conclusion

Based on the research findings and statistical tests conducted, the main conclusions of this study are as follows:

1. The independent variable performance expectancy (X_1) has a significant effect on the dependent variable behavioral intention among QRIS users in Selopampang. The significance value is 0.030 < 0.05, indicating that H_a1 is accepted and H_01 is rejected.
2. The independent variable effort expectancy (X_2) has a significant effect on behavioral intention among QRIS users in Selopampang. The significance value is 0.014 < 0.05, indicating that H_a2 is accepted and H_02 is rejected.
3. The independent variable social influence (X_3) has a significant effect on behavioral intention among QRIS users in Selopampang. The significance value is 0.008 < 0.05, indicating that H_a3 is accepted and H_03 is rejected.
4. Simultaneously, the independent variables *performance expectancy*, *effort expectancy*, and *social influence* have a significant effect on behavioral intention among QRIS users in Selopampang. This is indicated by a significance value of 0.000 < 0.05 and an Adjusted R^2 value of 0.505, meaning that the three independent variables jointly explain 50.5% of the variance in *behavioral*

intention, while the remaining 49.5% is explained by other factors outside the scope of this study.

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