ABSTRACT

This research aims to solve the problem formulation in Solo Raya, namely investigating the influence of PEOU, perceived usefulness, service security which can influence perceived value and user satisfaction when using QRIS as a transaction tool; the influence of user satisfaction and perceived value on habit, continuous usage, and WOM. This research was conducted in Solo Raya and used 300 QRIS user respondents. The theory used is the Technology Acceptance Model (TAM). The technique used is purposive sampling. The data collection method uses a questionnaire packaged in the form of a Google form, then distributed online. Hypothesis testing in research uses a Structural Equation Model (SEM) based on Partial Least Square (PLS) edition 3. This research uses eight variables, namely perceived ease of use, perceived usefulness, service security, perceived value, user satisfaction, habit, continuous usage, and word of mouth.

The findings from this research show that perceived ease of use, perceived usefulness, and service security can influence perceived value and user satisfaction. Directly perceived value and user satisfaction can influence habit, continuous usage and word of mouth. Likewise, indirectly perceived value and user satisfaction can influence word of mouth through continuous usage and habit. Users who feel satisfaction and gain value from adopting QRIS will create habits that are then carried out continuously in the long term. This behavior of continuous use can encourage them to share their QRIS experiences with those closest to them and then invite them to adopt QRIS.

Keywords: technology acceptance model, quick response code Indonesian standard, perceived ease of use, perceived usefulness, service security, perceived value, user satisfaction, habit, continuous usage, word of mouth, contactless payment