MEASURING THE ACCEPTANCE LEVEL OF QRIS TECHNOLOGY AS A PAYMENT MEDIUM AMONG GENERATION Z IN LAMPUNG PROVINCE USING THE TAM METHOD

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ABSTRACT

This study aims to measure the acceptance of QRIS technology among Generation Z in Lampung Province using the Technology Acceptance Model (TAM). Although QRIS has been widely adopted, its adoption among Gen Z remains limited. This study analyzes factors influencing QRIS acceptance, including Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude Toward Using (ATU), Behavioral Intention to Use (BIU), and Actual Use (AU), and tests hypotheses regarding the relationships between these variables within the TAM framework.

This research employs a quantitative method with a survey approach. Data were collected through an online questionnaire distributed to 100 Gen Z respondents aged 12–27 in Lampung Province. The analysis was conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM) via SmartPLS 4 to assess validity, reliability, and relationships among variables in the TAM model.

The findings indicate a high level of QRIS acceptance, with an average acceptance rate of 91.79%. However, the significance test results show that the relationships between ATU and AU, as well as BIU and AU, are weaker than other variables. This suggests the need for increased digital literacy and broader promotional strategies to strengthen Gen Z's confidence in consistently using QRIS. These findings confirm that the TAM model effectively explains the acceptance of digital payment technology among Gen Z in Lampung Province.

Keywords: QRIS, Technology Acceptance Model (TAM), Generation Z, PLS-SEM, technology adoption