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Research paper

Technology Adoption for Management Accounting: The Role of QRIS in Improving Financial Decision-Making

Novie Susanti Suseno [1] *, Zikri Fachrul Nurhadi [2]

[1] Faculty of Economics, Universitas Garut
[2] Faculty of Communication and Information, Universitas Garut
**Corresponding author E-mail: noviesusantisuseno@uniga.ac.id*

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Abstract

Technological progress increasingly impacts management accounting, especially by facilitating quicker and more precise decision-making, improving operational efficiency, and integrating financial processes. This research focuses on examining the elements influencing acceptance and willingness to utilize QRIS for accounting transactions, along with its effects on management accounting practices. Data were gathered via questionnaires given to 258 respondents through purposive sampling and analyzed using multiple linear regression. The findings indicate that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, perceived price value, habit, and trust notably affect the intention to adopt QRIS. The results further indicate that adopting QRIS payments decreases the time needed for manual recording, enhances data precision, and facilitates more streamlined accounting procedures. These findings suggest that digital payment technologies can be enhanced to improve management accounting roles in financial management and strategic decisions within companies.

Keywords: *Digital transaction efficiency; Financial decision-making; Management accounting; Technology acceptance; QRIS adoption*

1. Introduction

The internet is now embedded in all aspects of social life. (Hoang, Hoang, and Hoang 2023), technological advancements have significantly influenced business organizations (Yadav 2023), including management accounting, which now relies heavily on information systems in its processes (Ghandour 2021). Management Accounting Information Systems (MAIS) are essential for supporting strategic decision-making. (Vasarhelyi et al. 2023), and offering critical insights into management performance (Nugraheni and Martono 2023). Through efficient financial data management, MAIS assists companies in cost reduction and the development of innovative strategies that enhance financial outcomes. (Muskat et al. 2021);(Saleh and Al-Nimer 2022).

Technological advancements and internet growth have also transformed people's lives. (Balapour, Nikkhah, and Sabherwal 2020), particularly in shifting financial transactions toward digital platforms that offer a wide array of services (Pham 2025). These changes have enabled people to complete financial transactions more conveniently through electronic or digital devices. This includes accounting transactions, where technologies like machine learning are now used to predict customer payment behavior and enhance company cash flow management.. (Kureljusic and Mentz 2023). Financial technology refers to the creative use of digital tools in delivering financial services, enhancing convenience and service quality. (Kusumawardhani et al. 2025). Such innovations offer new opportunities for banks and fintech companies to develop efficient alternative payment methods. (Akinwale and Kyari 2022). While traditional payment methods—such as cash, debit cards, and credit cards—remain in use, technology is rapidly advancing non-cash alternatives that allow users more flexibility in accessing financial services, including e-money, internet banking, mobile banking, and Quick Response Code Indonesian Standard (QRIS) payments. (Aditya 2022).

QRIS serves as a digital payment method that leverages QR codes to enable seamless, direct transactions between users and merchants (Liu, Wu, and Buck 2021)(Durga, Podile, and Naraparedi 2025). Integrating QRIS payments into MAIS marks a transformative shift, simplifying transaction recording, providing access to real-time data, and enhancing financial oversight. QRIS has emerged as a vital tool for advancing digitalization within the financial ecosystem. As QRIS adoption grows, it becomes essential for organizations to understand the factors driving this trend and the impact on management accounting systems. This knowledge is crucial for companies aiming to optimize their MAIS and maintain competitiveness in an increasingly cashless economy.

In Indonesia, Bank Indonesia introduced QRIS to unify QR-based payments, prioritizing convenience, security, and ease of use (Nainggolan, Silalahi, and Sinaga 2022). According to Bank Indonesia, QRIS transactions throughout 2023 reached a significant IDR 229.96 trillion, reflecting an impressive annual growth rate of 130.01%, with 45.78 million users adopting the platform. Despite the advantages QRIS provides—such as improved transaction recording accuracy, cost efficiency, and streamlined financial analysis—its adoption within MAIS is influenced by various factors. Key determinants include users' perceptions of transaction speed, security, ease of use, and their trust in both the technology and its providers (Musyaffi and Kayati 2020). Moreover, consumer confidence in the security of

digital payments is crucial for adoption; studies have shown that users are more inclined to adopt payment systems they trust (Kaewkitipong et al. 2022).

While digital payment systems like QRIS are seeing growing adoption, research specifically analyzing the influence of QRIS on MAIS remains limited. Most studies discuss QRIS primarily as a tool for financial transactions without delving into its broader potential to transform management accounting by enhancing data accessibility, enabling real-time financial tracking, and boosting transaction efficiency. (Liu et al. 2021). Although prior research has explored general factors affecting digital payment adoption—such as perceived benefits, ease of use, and social influence—the unique drivers and challenges associated with QRIS adoption in the context of MAIS remain underexplored. (Indah and Agustin 2019);(Akinwale and Kyari 2022). Additionally, few studies have addressed the impact of this integration on MAIS effectiveness or examined its strategic implications for gaining a competitive edge in a cashless economy, where real-time, automated financial tracking is essential. (Yan et al. 2021);(Blahušiaková 2023).

Therefore, this journal explicitly focuses on financial technology (fintech), with a particular emphasis on QRIS as the core subject of analysis. This study investigates the factors influencing QRIS adoption in MAIS and explores its applicability for services as a means of payment in accounting transactions. Utilizing the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) framework, this study examines how factors such as perceived usefulness, ease of use, and social influence influence adoption decisions. This study also adds gender, age, and income as moderating variables for some independent variables, with the dependent variable in UTAUT2. Men and women may have different levels of comfort and ease in accessing and using technology, which may impact the adoption rate of QR payment systems. (Mustafa and Zhang 2022). Gender can influence technology preferences, with men tending to focus on efficiency and performance while women place more importance on convenience and comfort. Income plays a crucial role in technology adoption decisions. (Al-Dmour et al. 2021) It relates to an individual's financial ability to acquire and use the devices necessary for QR payments, such as smartphones and internet access. Younger generations are more open to new technologies due to their wider digital experience and access. (Anshari, Alas, and Sulaiman 2019), while older generations tend to prefer traditional payment methods. Therefore, age as a moderating variable can explain differences in behavior and technology adoption between age groups.

These findings offer valuable insights for organizations seeking to improve their MAIS, meet consumer expectations, and enhance the adoption of QR payment services to enhance the efficiency and effectiveness of management accounting practices.

2. Literature Review

2.1. Theoretical Underpinning

Several studies have shown that the UTAUT model is the most effective framework for understanding technology acceptance. This model refines previous technology acceptance theories, including the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), Motivational Models (MM), the Theory of Planned Behavior (TPB), the Combined TAM and TPB (C-TAM-TPB), the Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT) (Indah and Agustin 2019). Provides a valuable framework for social and behavioral research. It posits that individual attitudes, perceived behavioral control, and subjective norms can predict intentions to engage in specific behaviors. (Ajzen 1991). Actual behavioral outcomes can be realized through perceived behavioral control and intentions. (Ajzen 1991);(She et al. 2024). Researchers continue to investigate aspects of the structural model, such as the moderating effects of perceived behavioral control, and propose additional components to account for the complexities of human behavior. (Bosnjak, Ajzen, and Schmidt 2020).

UTAUT2 is an advanced version of UTAUT1, tailored to better align with consumer usage contexts. It introduces three new variables: hedonic motivation, price value, and habits. (Palau-Saumell et al. 2019). The UTAUT2 model includes various factors-such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit- that play a crucial role in shaping users' decisions to embrace and use new technology.

Intention refers to the motivation to engage in a specific behavior, including the use of technology. (Indah and Agustin 2019). Behavioral intention serves as an indicator of the likelihood that consumers will take particular actions in the future, such as repurchasing a product or recommending it to others.

Intention represents a person's willingness or plan to carry out a particular behavior, though it has not yet been translated into action. In contrast, habit refers to how frequently and automatically someone performs a behavior due to repeated past engagement. Behavior is a real action or activity that is carried out. (Solekah and Hilmawan 2021). A person's routine use of QRIS payments is possible, but it has become a habit. The high behavioral intention will influence the level of use of a technology. (Indah and Agustin 2019). Behavioral intention can measure the possibility that a consumer will act with a certain method in the future, such as buying/using the product again and recommending it to other people. Somebody will use a technology if there is a desire in themselves to use the system technology.

The economic and technology industry has increased in line with changes in people's lifestyles that depend on technology. Rapid technological developments enable various new functions in transactions, ranging from bill payments, transfers, remote payments, and balance top-ups. (Indah and Agustin 2019). The millennial generation now represents the largest demographic with significant purchasing power, making them an essential target market for industries to focus on (Alfansi and Daulay 2021). Nowadays, QRIS is a popular payment system. QRIS is used as a payment tool and can provide user data privacy and prevent data misuse, as well as being faster and more efficient (Musyaffi and Kayati 2020).

This study applies the UTAUT2 framework to examine QRIS adoption in MAIS, aiming to identify key factors influencing user behavior. Insights gained are expected to improve management accounting practices and optimize business operations.

2.2. Hypotheses Development

The development of fintech is driving significant changes in accounting practices and management information systems. Innovations such as the Quick Response Code Indonesian Standard (QRIS) not only simplify transactions but also increase transparency, efficiency, and real-time accounting records. Research by (Suyatna 2024) Confirms that QRIS can improve recording accuracy and accelerate cash reconciliation, thus supporting the effectiveness of management accounting. Given this situation, it is crucial to examine the factors influencing user behavioral intention to adopt QRIS, particularly through the UTAUT2 framework.

2.2.1 Performance Expectancy and Intention

Performance expectancy refers to the belief that using technology will lead to improved performance or productivity for the individual. (Alfansi and Daulay 2021). Performance expectations play an important role in determining user interest in QRIS payments. If users feel that this technology can provide significant benefits in terms of efficiency, security, and convenience, they will be more likely to adopt it. Behavioral intentions play a strong role in shaping the use of technology or systems. For example, people choose to use QRIS because it is considered faster, more practical, and safer than cash, which is often a hassle with change and carries the risk of damage or loss. The research conducted (Solekah and Hilmawan 2021) Identifies that expectation performance has an influence on to use of information systems.
H_1: Performance expectancy influences the intention to use QRIS payments

2.2.2 Effort Expectancy and Intention

Expectation business is a level of convenience that uses the system that reduce effort and time in doing their job. (Solekah and Hilmawan 2021). Effort expectancy refers to the degree to which a person believes that using a system will bring benefits to the user in performing a particular task. (Evan, Winarno, and Putro 2021). Effort Expectancy refers to the ease and comfort associated with using technology, which significantly influences a customer's intention to adopt it. (Suseno and Aulawi 2021). Effort expectations are a strong predictor of the intention to use online payments, because QRIS uses different technologies from distance payment far. Perception of convenience in the use of QRIS will affect behavioral intentions, such as research conducted by (Puspitasari and Salehudin 2022) Which shows that effort expectancy influences behavioral intention.
H_2: Effort expectancy influences the intention to use QRIS payments

2.2.3 Social Influence and Intention

Social influence is an important factor that influences interest in using payments with QRIS codes. Social influence explains that someone uses a technology because of encouragement from people around them, which refers to social pressure from the external environment that influences perception and behavior in doing certain. (Piarna, Fathurohman, and Purnawan 2020). Connection, brotherhood, and friendship can have a strong impact on the intention to use a system for individuals, such as when somebody gets recommendations to do transactions using a mobile phone. (Indah and Agustin 2019). In this case, technology pushes from other people are one of the frequently used variables in making online payments. (Puspitasari and Salehudin 2022), such as friends, colleagues, or members of the family. Social influence plays a big role in driving user attitudes toward using technology. (Vanduhe, Nat, and Hasan 2020). Research conducted by (Puspitasari & Salehudin, 2022) and (Vanduhe et al. 2020) Shows that social influence has an effect on the use of technology.
H_3: Social influence on the intention to use QRIS payments

2.2.4 Facilitation Conditions and Intention

Facilitation conditions also play an important role in influencing the interest in using payments with QRIS codes. In the UTAUT model, facilitating conditions represent an individual's perception of the resources and support available to help them perform a behavior. (Palau-Saumell et al. 2019). Facilities vary widely between consumer cross-generation technology, mobile devices, and application vendors in the context of the consumer. (Wong, Leong, and Puah 2019). Condition facility is the perception of somebody that an infrastructure in the form of a device or knowledge support uses a system or technology. To adopt electronic payments, a person needs skills, smartphones, the internet, and security. With infrastructure, adequate technology, support for power users, as well as guaranteed security and privacy, contribute to the improvement of interest and adoption of technology. Examples of QRIS utilization are influenced by the availability of smartphones, stable internet access, and guidance support from banks or applications, so these three factors are important prerequisites for smooth non-cash transactions. The better the facilities available for users, the higher the desire of individuals to accept technology (Alfansi and Daulay 2021).
H_4: Facilitation conditions influence the intention to use QRIS payments

2.2.5 Hedonic Motivation and Intention

Hedonic motivation is very important for experience and behavior (Widyanto et al., 2020) ; (Suseno and Aulawi 2021). Hedonic motivation is defined as pleasure or enjoyment associated with using technology. (Evan et al. 2021). In the realm of technology, this type of motivation refers to the enjoyment or satisfaction a person experiences when using it. Users often gain a sense of excitement or pleasure from engaging with new technological tools. (Alfansi & Daulay, 2021). In previous studies, hedonic motivation, known as perceived enjoyment, is an important construct in determining technology acceptance and direct use. Pleasant user experiences, emotional aspects, and social influences all contribute to increased interest and adoption of this technology. (Venkatesh, Thong, and Xu 2012b) individuals are concerned not only with how well technology performs but also with the emotions it evokes during use.
H_5: Hedonic motivation influences the intention to use QRIS Payment

2.2.6 Price Value and Intention

The connection between price value and behavioral intention lies in how users assess the advantages they receive from using a technology in relation to the cost involved. Price value reflects this perception of benefit versus expense. Price value is a condition that requires customers, when using technology, to be sensitive to whether the technology gives greater benefits and advantages (Evan et al. 2021). The price associated with using technology encompasses internet charges, banking service fees, and transaction costs. For users to find value in the technology, the benefits they receive should outweigh these financial expenses. (Alfansi and Daulay 2021). Cost-low or zero transactions, economic benefits such as discounts and cashback, and high perceived value all contribute to increased interest and adoption of this technology.
H_6: Price value influences the intention to use QRIS payments

2.2.7 Habit and Intention

Habit, defined as the extent to which people tend to perform a behavior automatically due to learning (Evan et al. 2021), and used in their daily life. Consumer habits have been considered as a determinant in technology use. Habits reflect the various outcomes of previous experiences. (Suseno and Aulawi 2021). Along with increased expertise in using technology, users start using technology as usual. Habit can determine the intentional behavior of users in using technology. Research conducted by (Wong et al., 2019) and (Piarna et al. 2020) Shows that behavioral intention is influenced by habits.
H_7: Habit influences the intention to use payments with QRIS

2.2.8 Trust and Intention

In addition, user trust is also one of the factors that influence the use of QRIS as a tool for transactions. Trust is an emotional state that drives someone to trust others, which is based on the behavior of satisfying others. (Liébana-Cabanillas et al. 2021). Information quality and perceived security can influence trust and intention. (Darmiasih and Setiawan 2020). Consumer trust can be created from the fintech application itself. The level of consumer trust in other consumers varies, so the QRIS application must understand consumer characteristics and what consumers want. (Sumadi, Haris Romdhoni, and Fatakhurohim 2022);(Sebayang and Rahmawati 2023). Consumers must apply their skills to search for information. (Sharif, Ahadzadeh, and Turner 2020). Measuring trust in information sources regarding the use of QRIS as a payment medium is important to ensure that the public gets accurate and reliable information. Referring to the theory of innovation diffusion developed by Everett Rogers, there are several key elements, including innovation, communication channels, time, and social system. (Aditya, 2022), Which can influence the intention to use QRIS as a payment instrument.
H_8: Trust in information sources regarding the intention to use QRIS payments

2.2.9 The Role of Moderating Variables

Demographics are an important factor in consumer choices, both positive and negative, in adopting new products or technologies. (Mustafa and Zhang 2022). In this study, gender, age, and income are used to strengthen the relationship between variables and behavioral intentions in adopting transactions using QR.

Gender will be used to determine whether there are differences between individuals of different genders. Gender was found to have a moderating effect on several independent variables with dependent variables in UTAUT2. (Venkatesh, Thong, and Xu 2012a). Hypothesis H9a-H9h is formulated as follows:
H_{9a}: gender strengthens the influence of performance expectations on QR usage intentions
H_{9b}: gender strengthens the influence of effort expectations on QR usage intentions
H_{9c}: gender strengthens the influence of social influences on QR usage intentions
H_{9d}: gender strengthens the influence of facilitating conditions on QR usage intentions
H_{9e}: gender strengthens the influence of hedonic motivation on QR usage intentions
H_{9f}: gender strengthens the influence of price value on QR usage intentions
H_{9g}: gender strengthens the influence of habit on QR usage intentions
H_{9h}: gender strengthens the influence of trust in information sources on QR usage intentions

Age is a moderating variable used to determine whether there are different reactions between younger and older individuals in the study. The age variable was found to have a moderating effect on several independent variables with dependent variables in UTAUT2. (Venkatesh et al. 2012a). Hypothesis H_{10a}-H_{10h} is formulated as follows:
H_{10a}: Age strengthens the influence of performance expectations on the intention to use QR
H_{10b}: Age strengthens the influence of effort expectations on the intention to use QR
H_{10c}: Age strengthens the influence of social influences on the intention to use QR
H_{10d}: Age strengthens the influence of facilitating conditions on the intention to use QR
H_{10e}: Age strengthens the influence of hedonic motivation on the intention to use QR
H_{10f}: Age strengthens the influence of price value on the intention to use QR
H_{10g}: Age strengthens the influence of habit on the intention to use QR
H_{10h}: Age strengthens the influence of trust in the information source on the intention to use QR

Then, income is used to find out whether low or higher income will affect an individual's decision to use QR as a transaction tool. Hypothesis H_{11a}-H_{11h} is formulated as follows:
H_{11a}: Income strengthens the influence of performance expectations on the intention to use QR
H_{11b}: Income strengthens the influence of effort expectations on the intention to use QR
H_{11c}: Income strengthens the influence of social influences on the intention to use QR
H_{11d}: Income strengthens the influence of facilitating conditions on the intention to use QR
H_{11e}: income strengthens the influence of hedonic motivation on the intention to use QR
H_{11f}: Income strengthens the influence of price value on the intention to use QR
H_{11g}: Income strengthens the influence of habits on the intention to use QR
H_{11h}: Income strengthens the influence of trust in information sources on the intention to use QR

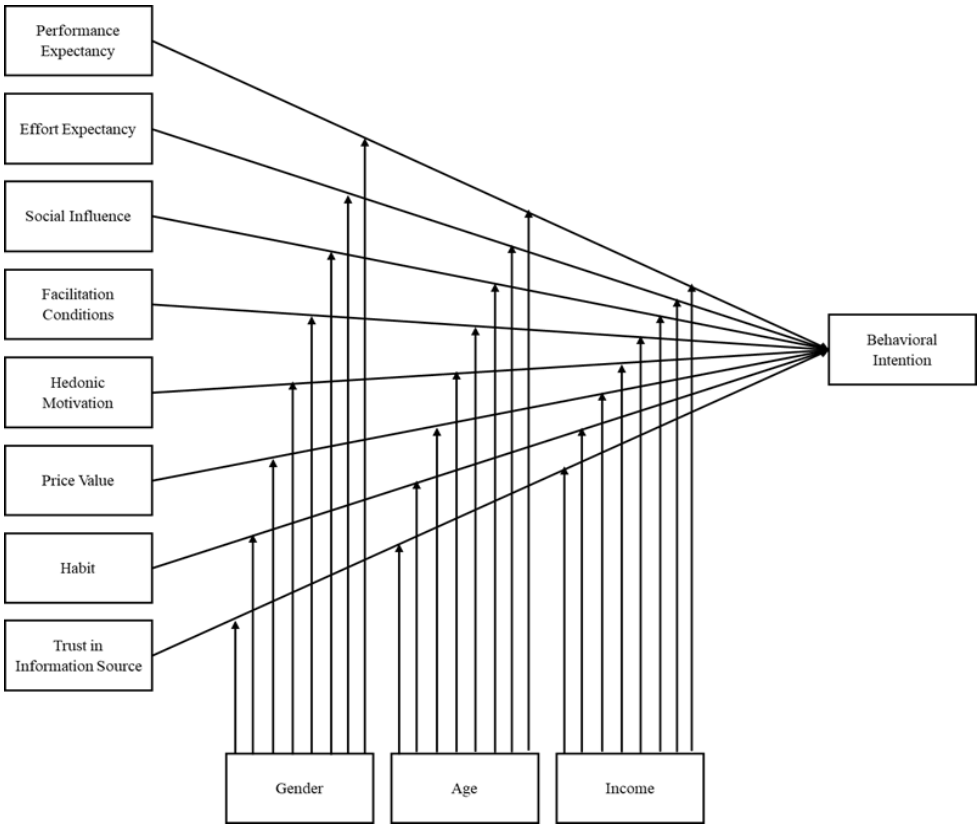

Fig 1: Research Framework

3. Research Method

This study employed a quantitative approach using the UTAUT 2 framework, distributing questionnaires to 300 purposively sampled millennials aged 24–39 in West Java. Data were analyzed using multiple linear regression and the coefficient of determination. The study collected primary data via online and direct questionnaires, designed to minimize bias through confidentiality, concise questions, and proper analysis. Responses were measured using a Likert scale from strongly disagree to strongly agree. Data were collected through literature review, questionnaires, and field research. Data analysis included validity and reliability testing, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and hypothesis testing using multiple linear regression.

Table 1: Validity and Reliability Test

Variables	Outer Loading	r table	Variables	Outer Loading	Cronbach's Alpha
Ease of transaction	0.223	0.138		0.812	0.70
Security	0.589	0.138	Performance Expectancy (PE)		
Time efficiency	0.148	0.138			
Ease of access	0.342	0.138			
Convenience	0.234	0.138			
Ease of use	0.453	0.138	Effort Expectancy (EE)	0.965	0.70
Clarity and understanding of instructions	0.411	0.138			
Ease of access to technology	0.322	0.138			
Uncomplicated usage product	0.512	0.138			
Availability of help	0.212	0.138			
Influence friends and family	0.354	0.138	Social Influence (SI)	0.795	0.70
Influence of co-workers	0.566	0.138			
Influence of society	0.423	0.138			
The influence of social media and advertising	0.218	0.138			
Infrastructure technology	0.231	0.138	Facilitating Conditions (FC)	0.811	0.70
Service provider support	0.452	0.138			
Availability of QR code scanning devices	0.541	0.138			
Availability of technical support	0.198	0.138			
Enjoyment	0.223	0.138	Hedonic Motivation (HM)	0.788	0.70
Curiosity satisfaction	0.265	0.138			
Social interaction	0.541	0.138			
Self-expression	0.432	0.138			
Analysis cost-benefit	0.352	0.138	Price Value (PV)	0.878	0.70
Willingness to pay	0.249	0.138			
Affordability	0.347	0.138			
Comparative value	0.335	0.138			
Frequency	0.232	0.138	Habit (H)	0.778	0.70
Consistency	0.623	0.138			
Automaticity	0.323	0.138			
Ease of performance	0.178	0.138			
Perceived usefulness	0.432	0.138	Behavioral Intention (BI)	0.897	0.70

Perceived ease of use	0.322	0.138			
Attitude toward behavior	0.198	0.138			
Subjective norms	0.404	0.138			
Credibility	0.333	0.138	Trust in Information	0.880	0.70
User reviews and recommendations	0.184	0.138	Source (T)		
Reliability	0.324	0.138			
Independence source	0.191	0.138			

Table 1 presents the validity test results for the measurement model evaluation, indicating that all r values exceed 0.138, confirming the data's validity. Additionally, the test results reveal that each variable has a Cronbach's Alpha > 0.70, confirming their reliability.

4. Result and Discussion

4.1. Result

Table 2. Characteristics Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Man	98	38
	Woman	160	62
Age	24-28	127	49.2
	29-33	91	35.3
	34-39	40	15.5
Income	Between Rp 2.000.000 – Rp 3.000.000	10	3.9
	Between Rp 3.000.000 – Rp 4.000.000	138	53.5
	Between Rp 4.000.000 – Rp 5.000.000	60	23.2
	More than Rp 5.000.000	50	19.4
Profession	Civil Servant / Employee Private	105	41
	Freelancers	64	25
	Entrepreneur	73	28
	Housewife	16	6
Experience using fintech	0-1 Years	100	38.7
	1-2 Years	76	29.5
	3-4 Years	54	21
	4-5 Years	18	7
	Above 5 Years	10	3.8

This study uses primary data, and the sources are obtained directly from the research object in the form of a questionnaire, with a total of 258 respondents declaring it valid for statistical analysis. As shown in Table 2, the study sample is predominantly female (62%), with males comprising 38%. Most respondents are aged 24–28 (49.2%), followed by those aged 29–33 (35.3%) and 34–39 (15.5%). In terms of income, 53.5% earn between IDR 3,000,000–4,000,000, 23.2% between IDR 4,000,000–5,000,000, 19.4% over IDR 5,000,000, and 3.9% between IDR 2,000,000–3,000,000. Professionally, 41% are civil servants or private employees, 28% entrepreneurs, 25% freelancers, and 6% housewives. Regarding fintech usage experience, 38.7% have used it for over a year, 29.5% for 1–2 years, 21% for 3–4 years, 7% for 4–5 years, and 3.8% for more than 5 years.

Table 3: Multiple Linear Regression

Hypothesis	t Statistics	Sig	Results	Hypothesis	t Statistics	Sig	Results
H_1	4,289	0.004	Significant	H_{10a}	3,680	0,025	Significant
H_2	5,889	0.020	Significant	H_{10b}	2,006	0,017	Significant
H_3	9,167	0.004	Significant	H_{10c}	3,562	0,022	Significant
H_4	5,798	0.017	Significant	H_{10d}	1,667	0,004	Significant
H_5	6,112	0.019	Significant	H_{10e}	1,830	0,016	Significant
H_6	8,887	0.001	Significant	H_{10f}	2,350	0,002	Significant
H_7	7,231	0,000	Significant	H_{10g}	4,009	0,001	Significant
H_8	6,871	0.011	Significant	H_{10h}	2,997	0,018	Significant
H_{9a}	0,204	0,069	non-significant	H_{11a}	1,727	0,002	Significant
H_{9b}	1,554	0,062	non-significant	H_{11b}	2,524	0,011	Significant
H_{9c}	0,897	0,057	non-significant	H_{11c}	1,879	0,018	Significant
H_{9d}	1,221	0,089	non-significant	H_{11d}	2,665	0,014	Significant
H_{9e}	0,771	0,297	non-significant	H_{11e}	3,175	0,001	Significant
H_{9f}	0,520	0,196	non-significant	H_{11f}	1,778	0,022	Significant
H_{9g}	1,332	0,323	non-significant	H_{11g}	1,892	0,011	Significant
H_{9h}	1,431	0,561	non-significant	H_{11h}	2,113	0,003	Significant

Table 4: Coefficient of Determination

Model	R	R Square	Adjusted R Square	std. Error of The Estimate
1	.886	.883	.693	.18609

An independent variable is considered to have an effect if the t statistic > t table value and is deemed significant if its p-value is less than 0.05. In this study, the t-table value was 1.652. The findings show that the model explains 88% of the intention to continue using the technology, with other factors accounting for the remaining influence. The study also reveals that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit all impact the intention to use QRIS as a payment method.

4.2. Discussion

4.2.1 Performance expectancy influences the intention to use QRIS payments

Several factors influence a person's willingness to adopt fintech services, with performance expectancy playing a key role. This refers to the belief that using the system will enhance performance (Ayaz and Yanartaş 2020). Users tend to adopt QRIS payments more readily when they view them as more effective and efficient compared to alternative methods. Research indicates that performance expectancy plays a significant role in influencing the intention to use QRIS (Muchtar et al. 2024)(Salloum et al. 2019). For example, users in Korea are more inclined to use QRIS when they expect faster, more secure transactions. These results are consistent with the UTAUT, which highlights performance expectancy as a key factor influencing behavior intention (Moslehpour et al. 2021).

4.2.2 Effort expectancy influences the intention to use QRIS payments

Effort expectancy measures aspects such as a system's interface design, user friendliness, flexibility, and how easily it can be learned (Ayaz and Yanartaş 2020). Studies show that expected performance influenced intention to use payments with QRIS. Muchtar et al., (2024) Mention that performance expectations are high, and customers show high behavioral intentions as well. Research conducted by (Alduais and Al-Smadi 2022) also shows that when users consider QRIS easy to use, both in terms of physical and mental effort, their intention to use it increases. Likewise, the results of research conducted by (Chen and Hwang 2019) show that the effort expectation factor has been proven to have a significant influence on usage intentions. If users feel that payments made using QRIS are easy to use and do not require excessive effort, then users will be more likely to use QRIS, which will clearly increase their perception of ease.

4.2.3 Social influence influences the intention to use QRIS payments

Adoption of QRIS payments is also influenced by opinions and recommendations from people around the user, such as friends, family, co-workers, or community leaders.
When the social environment supports the use of QRIS, it will encourage individuals to try it. Individuals will more easily accept recommendations to make transactions because they have a high level of trust in those closest to them. The social influence factor has been shown to have a significant impact on intention to use (Ayaz and Yanartaş 2020). Consistent with the study by Muchtar et al., (2024) performance expectations, facilitating conditions, and effort expectations have significantly affected consumers' intentions to use electronic payments. Additionally, social influence plays a role in encouraging users to conduct transactions with fintech products, as noted by (Akinwale and Kyari 2022).

4.2.4 Facilitation conditions influence the intention to use QRIS payments

Facilitating conditions are a key element in the UTAUT theory that affect an individual's intention and behavior when using technology. Regarding technology-based payment methods like QR codes, facilitating conditions relate to the degree to which a person believes that the necessary infrastructure, resources, and technical support are accessible to support their use of the technology.
Facilitating conditions, a key component of the UTAUT model, significantly influence users' intention and behavior in adopting QR-based payments. These conditions include access to infrastructure, resources, and technical support. Studies show that factors such as QRIS availability at merchants, bank support, security policies, and user competence enhance both the intention and continued use of QRIS (Indah & Agustin, 2019);(Kosim and Legowo 2021).

4.2.5 Hedonic motivation influences the intention to use QRIS payments

Hedonic motivation refers to the urge to do something because of the pleasure or satisfaction gained from the experience. Hedonic motivation plays an important role in the adoption of new technologies. QRIS usage is fun and involves a fast and easy process, making users more likely to use QRIS more often to do transactions. Besides that, for many people, following modern trends and lifestyles is also a pleasure, and using the latest technology is one of the trends. Then, many QRIS payment service providers are promoting and giving rewards to users who make payments with QRIS, thus increasing consumer use of payments through QRIS. Research conducted by (Widyanto et al., 2020) and (Suseno and Aulawi 2021) shows hedonic motivation influences the use of mobile payments.
By understanding the importance of hedonic motivation, payment service providers can focus on improving user experience, such as making transactions faster, easier, and more enjoyable, so that users are more likely to continue using QR in their daily activities.

4.2.6 Price value influences the intention to use QRIS payments

Price value is one of the important factors that influence a person's intention to use a QRIS code as a means of payment. Price value can influence intention to use payment instruments when transaction costs are low or zero, there are discounts and promotions, efficiency time, and convenience compared to conventional payments, security transact, convenience tracking, as well as a satisfying experience. Positive perceptions of price value increase users' intention to switch and continue using the QRIS code as a means of payment. When benefits outweigh the costs, the intention to use the technology will increase. Research conducted by (Suseno & Aulawi, 2021) shows that price value influences an individual's intention to use a technology.

4.2.7 Habit influences the intention to use QRIS payments

Habit significantly influences the intention to use QRIS, as repeated use in daily activities like shopping or dining makes it automatic and consistent. This pattern encourages users to continue using QRIS. It has become part of their daily routine because users who are accustomed to using QR will continue to choose this method even without any additional promotions or incentives. The results of the study are in line with (Pratiwi & Oktarina, 2020) show that habits influence the intention to use a technology.

4.2.8 Trust in information sources regarding the intention to use QRIS payments

Trust is a crucial factor in the financial system and significantly influences QRIS adoption (Koh et al. 2021)Trust is a type of security that ensures that the user will be protected from harm (Lee 2025). Credible information sources enhance users' confidence and intention to use QRIS (Hoffmann and Plotkina 2020). The innovation's characteristics, communication channels, timing, and social systems also affect its diffusion. Service providers, government, financial institutions, and media must address these factors to promote QRIS adoption effectively. Studies confirm that trust positively impacts the intention to use electronic payments, including QRIS (Afandi et al., 2021);(Sebayang and Rahmawati 2023).

With present transactions using QRIS Code, many benefits can be felt by consumers, such as easier transactions when compared to the way of transacting before using QRIS, namely using physical paper (Sahriana and Rokan 2022). Payments with QRIS codes have the potential to continue to change the digital payments landscape and support financial inclusion globally.

The study indicates that adopting QR payments enhances the efficiency of management accounting information systems (MAIS) by reducing manual recording, improving data accuracy, and streamlining integration with accounting systems. This supports (Dabbas and Alkshali 2021) who highlight MAIS as a tool for collecting financial and operational data to support strategic goals and organizational performance.

4.2.9 Age, Gender, and Income as Moderating Variables That Strengthen the Relationship Between Variables

Within the UTAUT2 framework, various factors impact an individual's intention to use technology, with demographic variables like gender, age, and income acting as moderators that influence this intention. This study uses gender, age (Palau-Saumell et al. 2019) and income as moderating variables to strengthen the relationship between the variables.

The study shows that gender does not significantly moderate the intention to use QR payments. This suggests that both men and women equally value fast, safe, and practical transactions. Exposure to technological trends, user satisfaction, and access to supporting infrastructure—such as the internet and smartphones—are similar across genders, making gender less relevant in influencing QR payment adoption. Gender is often associated with differences in perspective. Men tend to be more skeptical and critical, while women prioritize interaction and communication when dealing with technology and information (Ompusunggu and Anugrah 2021). The results of the study indicate that gender variables do not significantly influence the level of QRIS usage. This finding indicates that in urban and semi-urban contexts, digital payment practices have been institutionalized as a new norm that is not influenced by the construction of gender stereotypes. Individual preferences in adopting QRIS are more guided by utilitarian factors such as perceptions of convenience, usefulness, and relatively equal accessibility between men and women. Thus, the decision to use QRIS tends to be determined by the system's functionality dimensions and the user's socio-economic conditions, rather than by differences in gender characteristics. The findings in this study are in line with the results of the studies of (Baishya and Samalia 2020); (Ye, Zheng, and Yi 2020), who showed that gender did not significantly affect the adoption of digital payments. Mhlanga (2020) indicating that gender gaps in fintech adoption are narrowing due to increasing digital literacy and equal access to mobile technology across genders. More recent evidence also supports this view; gender does not have a significant moderating effect on usage intention, illustrating the shrinking gender disparity in financial technology adoption (Wardhani and Handoyo 2024). This reflects that men and women are equally open to new payment technologies, with no significant differences based on gender.

The study indicates that age and income significantly moderate the adoption of QR payments. Younger individuals tend to prioritize efficiency, convenience, and ease of use, adapt more readily to technological advancements, and are more influenced by social and digital trends. Conversely, older users often prefer familiar and perceived safer payment methods, reflecting differing life priorities and levels of technological familiarity across age groups.

Device availability and technological proficiency vary by age, with younger generations—accustomed to smartphones and the internet—more comfortable and engaged with digital technologies. Older individuals often face limited access and lower digital literacy, influencing their preference for traditional payment methods. These findings align with (Mustafa and Zhang 2022), who identified age and gender as significant factors in technology use. Younger, wealthier adopters typically possess greater skills in electronic payment services than older users (Yaokumah, Kumah, and Okai 2017);(Anshari et al. 2019).

Income significantly influences perceived value in adopting QR payments. Higher-income individuals are less sensitive to transaction costs and view them as justified by the benefits, while lower-income users may see these costs as barriers. Additionally, higher-income users typically have better access to advanced devices, reliable internet, and greater technological literacy, further facilitating adoption.

Income influences both the enjoyment and adoption of QR payments. Higher-income individuals, with better access and supportive environments, are more likely to explore QR features, while lower-income users may be deterred by perceived costs and social norms favoring cash. This aligns with (Al-Dmour et al. 2021), who found that education, income, and age significantly affect the intention to adopt electronic payment services.

5. Conclusion

The results of the study show that performance expectancy, effort expectancy, social influence, facilitation conditions, hedonic motivation, price value, habit, and trust in information sources on behavioral intention show results that influence each variable.

Performance and effort expectations are key drivers of interest in QRIS payments; users are more likely to adopt QRIS if it is perceived as efficient, effective, and easy to use. Social influence—such as peer recommendations and workplace or local business adoption—also encourages usage. Additionally, adequate infrastructure, user support, and security enhance user interest and facilitate adoption.

Hedonic motivation, price value, habit, and trust all significantly influence interest in using QRIS payments. Enjoyable user experiences, emotional appeal, and social influence enhance adoption. Economic benefits like low fees, discounts, and cashback increase perceived value. Routine use and positive experiences reinforce habits, while trust—built through credible information channels such as media and user testimonials—further supports adoption. Recognizing and integrating these factors can effectively promote QRIS usage.

In research examining the factors that impact an individual's intention to use technology, demographic variables such as gender, age, and income were taken into account. The findings revealed that gender, as a moderating variable, did not have a significant impact. However, age and income were found to significantly influence the adoption of QR transaction usage as moderating factors.

This study highlights that technological adoption, expediting evidence-based decision-making, and simplifying transaction processes, technology adoption—particularly QRIS payments—has the potential to significantly improve management accounting. Organizations and service providers can create more effective strategies to promote QRIS adoption for accounting purposes by having a better understanding

of the essential components of the UTAUT2 model, including performance expectation, effort expectancy, social influence, and hedonic motivation. To optimize these benefits, organizations are advised to connect QRIS with accounting/ERP systems so that transactions are recorded automatically and reconciliation is faster; prepare infrastructure and staff training, including a stable internet network and integration via API to streamline operations; strengthen security and user trust with encryption, audit trails, and education related to transaction security; utilize QRIS transaction data for financial analysis, such as cash flow projections, consumer behavior, and data-driven marketing strategies; implement policies and incentives to make QRIS the primary payment method, such as cashback, discounts, or administrative convenience. With these steps, organizations not only accelerate transactions but also strengthen financial management and competitiveness in the digital era.

Beyond these technical and operational optimizations, the use of QRIS also requires careful attention to ethical and governance dimensions. This is crucial because the sustainability of digital payment systems depends not only on efficiency but also on access justice, cost transparency, data protection, transaction integrity, and the balance between commercial and social interests.

The ethical and governance implications of QRIS use include aspects of access justice, namely digital payments for various community groups, including MSMEs; cost transparency that protects micro-business actors from being burdened with high costs; data protection where organizers are required to maintain the confidentiality and security of data so that it is not misused for fraud; transaction integrity, namely transactions must be recorded correctly, funds must be forwarded to merchants without unauthorized deductions; and balance of interests, namely the balance between commercial profits and social interests. If managed ethically, QRIS has great potential to strengthen financial inclusion and increase public trust in digital payment systems.

Notwithstanding these insightful results, the study's limitations include its sole dependence on the UTAUT2 model and its attention to a single generation. Future studies ought to think about broadening the paradigm by incorporating other contextual or behavioral factors and investigating adoption trends among different age cohorts, like Generation Z. More extensive studies could improve our comprehension of how digital. Broader research may further enrich understanding of how digital payment adoption can continuously improve management accounting practices and financial control in diverse organizational settings.

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