



**ANALYSIS OF QRIS CONTINUANCE USAGE AMONG MSMEs IN
GIANYAR REGENCY: A TECHNOLOGY CONTINUANCE THEORY (TCT)
APPROACH**

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Abstract

This study aims to analyze the continuance intention of QRIS usage among MSMEs in Gianyar Regency using the Technology Continuance Theory (TCT) approach. This study used a quantitative method with a purposive sampling technique involving 100 MSMEs using QRIS in Gianyar Regency. The data were analyzed using the PLS-SEM method through the SmartPLS application. This study examined the influence of confirmation, perceived ease of use, perceived usefulness, satisfaction, and attitude on the continuance intention to use QRIS. The results showed that most relationships between variables had a positive and significant influence, especially the influence of confirmation on perceived usefulness and satisfaction, as well as the influence of perceived usefulness, satisfaction, and attitude on continuance intention. However, several relationships were not significant. Overall, the continuance of QRIS usage is influenced by how users evaluate the benefits and experience of using the system in supporting their business activities.

Keywords: QRIS, MSMEs, Technology Continuance Theory, Continuance Intention, SmartPLS



INTRODUCTION

Advances in technology have brought major changes to various sectors, one of which is the financial sector. Technological development has driven the emergence of digital-based financial services, or Financial Technology (Fintech), which makes it easier for the public to conduct transactions more quickly, practically, and efficiently. Financial Technology utilizes information technology to make it easier for users to access financial services without being limited by space and time (Santoso & Rachmawati, 2021). The development of financial technology has opened up increasing opportunities for the public to make use of digital-based services in financial activities (Darmawan & Putra, 2026).

Financial technology (fintech) has changed how small businesses receive payments, and QRIS, introduced by Bank Indonesia in 2019 as the national QR code standard, is among its most widely used forms for MSMEs. Previous studies report that QRIS speeds up transactions [citation], reduces the risks of handling cash and counterfeit money [citation], and simplifies transaction recording [citation]. Yet in Gianyar Regency, the number of QRIS merchants rose from 13,572 in 2020 to 99,635 in July 2025 (Bank Indonesia, 2025) while transaction volume remains lower than in Denpasar and Badung. This gap suggests that the main problem is no longer registration but whether MSMEs keep using QRIS.

MSMEs are the backbone of the Indonesian economy because they dominate the number of business units, make a significant contribution to GDP, and absorb the majority of the workforce. Therefore, digital transformation in the MSME sector, including through the adoption of digital payment systems such as QRIS, is important to support business efficiency and business sustainability (Darmawan et al., 2026). The government also continues to encourage the digitalization of MSMEs through financial inclusion programs. Based on the 2025 National Survey on Financial Literacy and Inclusion (SNLIK), Indonesia's financial inclusion index increased to 80.51% compared to the previous year's figure of 75.02% (OJK, 2025). In addition, the government targets a financial inclusion rate of 91% by 2025. In this regard, QRIS is seen as one of the important instruments for accelerating payment digitalization and improving the efficiency of MSME transactions (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2022.). The use of financial technology by MSMEs is considered capable of improving operational efficiency, simplifying business management, and supporting long-term business sustainability through more effective and structured transaction and financial management processes. Digitalization in business financial management can also improve the efficiency



and transparency of financial record-keeping, thereby helping business actors manage their businesses better (Putri et al., 2024).

Bali Province is one of the regions with a fairly high level of QRIS usage development. Based on data from the Ministry of Cooperatives and SMEs for 2023, Bali has 442,848 MSMEs spread across various business sectors. Gianyar Regency is one of the regions with a substantial number of MSMEs, particularly in the tourism, culinary, and handicraft sectors. Bank Indonesia data shows that the number of QRIS merchants in Gianyar Regency increased from 13,572 units in 2020 to 99,635 units by July 2025 (Bank Indonesia, 2025.). However, this high number of QRIS merchants has not been fully matched by a correspondingly high volume of QRIS transactions. Compared to the City of Denpasar and Badung Regency, the volume of QRIS transactions in Gianyar remains relatively lower even though the number of merchants continues to increase. This condition indicates that the use of QRIS by MSMEs in Gianyar Regency is not yet fully optimal and that problems remain regarding the continuance of its use.

Most previous research on QRIS has focused on initial usage intention (behavior intention), such as the influence of perceived benefits and ease of use on users' initial decisions to adopt digital payment technology (Rachman et al., 2024). However, research related to continuance intention remains relatively limited, even though continuance of use is an important aspect in assessing the success of digital technology implementation. In the context of QRIS, the challenge faced is no longer simply encouraging MSMEs to register as QRIS merchants, but rather ensuring that QRIS is actually used consistently in day-to-day transaction activities.

Based on this condition, this study uses the Technology Continuance Theory (TCT) approach to analyze the factors that influence the continuance of QRIS usage by MSMEs in Gianyar Regency. TCT is a development of the Technology Acceptance Model (TAM) and the Expectation Confirmation Model (ECM) that focuses on users' intention to continue using technology after the initial adoption stage. The variables used in this study include confirmation, perceived usefulness, perceived ease of use, satisfaction, and attitude, as well as continuance intention (Ariel & Iriyanty, 2023). This study is expected to make an academic contribution to the development of research related to the continuance of digital technology usage, while also providing practical input for MSMEs and related parties in enhancing the sustainable utilization of QRIS.

LITERATURE REVIEW

**TCT (Technology Continuance Theory)**

Technology Continuance Theory (TCT) was developed by Liao, Palvia, and Chen (2009) as a combination of the Technology Acceptance Model (TAM) and the Expectation Confirmation Model (ECM). This theory explains the factors that influence the desire to continue using technology after users have gained real experience with it. Unlike TAM, which focuses on initial adoption intention, TCT highlights users' decisions to keep using technology based on the benefits, ease of use, satisfaction, and attitude they hold toward the system they have already used (Sari & Mimba, 2025).

TCT (Liao, Palvia, & Chen, 2009) combines the belief-attitude-intention structure of TAM with the post-adoption logic of ECM. From ECM, confirmation, the extent to which actual experience meets initial expectations, shapes perceived usefulness and satisfaction (H1, H2). From TAM, perceived ease of use influences perceived usefulness and attitude (H3, H4), and perceived usefulness and satisfaction further shape attitude (H6, H7). Finally, perceived usefulness, satisfaction, and attitude jointly determine continuance intention (H8 to H10). Thus, users who find that QRIS meets their expectations judge it more useful and satisfying, and these evaluations sustain their intention to keep using it.

Structural Equation Modeling (SEM) and Partial Least Squares (PLS-SEM)

PLS-SEM is a latent-variable analysis method that allows for the testing of relationships between variables while simultaneously predicting the model, and is suitable for small samples and data that need not be normally distributed. This method is flexible for both reflective and formative indicators, is effective for complex models, and is widely used in research related to technology adoption and the continuance of digital payment system usage. In this study, PLS-SEM was used to test the influence of TCT factors on the continuance of QRIS usage by MSMEs, thereby enabling empirical validation of the model as well as a predictive picture of QRIS user behavior (Supriyati, 2021).

Micro, Small, and Medium Enterprises (MSMEs)

MSMEs play an important role in the Indonesian economy because they are able to absorb labor and support equitable economic development. MSMEs are businesses that utilize local resources, individual skills, and regional cultural potential in producing goods and services. In addition to their role in economic growth, MSMEs also support the distribution of development outcomes and the improvement of public welfare.

Based on Government Regulation No. 7 of 2021, MSMEs are classified into micro, small, and medium enterprises based on the amount of business capital



owned, excluding land and buildings used for business premises (Pemerintah Republik Indonesia, 2021).

Financial Technology (Fintech) QRIS (Quick Response Code Indonesian Standard)

Financial Technology (Fintech) is an innovation in financial services based on digital technology that aims to make the public's financial transactions easier (Purwanto et al., 2022). One implementation of fintech in Indonesia is QRIS (Quick Response Code Indonesian Standard), developed by Bank Indonesia and ASPI as the national standard for QR code-based payments.

QRIS supports faster, safer, and more efficient cashless transactions, while also driving financial inclusion and digitalization (Azzahroo & Estiningrum, 2021). In addition to facilitating transactions, QRIS also helps MSMEs expand their use of digital payments. However, its utilization still faces challenges, particularly regarding merchants' understanding and consistency of use.

Digital Transformation and Financial Literacy

Digital transformation is the use of digital technology in business activities to improve efficiency and competitiveness (Viana et al., 2021). For MSMEs, the use of technology such as QRIS is an important part of supporting transaction activities and adapting to changes in consumer behavior.

In addition, financial literacy also plays an important role in helping MSME actors understand the benefits and use of digital payment technology. A good level of literacy will make it easier for MSMEs to manage their finances and utilize technology optimally to support business sustainability. Good utilization of technology and financial literacy can help MSME actors manage their business activities more effectively and support the long-term continuance of digital financial system usage (Putu et al., 2024).

RESEARCH METHOD

This study uses a quantitative approach with the Technology Continuance Theory (TCT) framework to analyze the continuance of QRIS usage by MSMEs in Gianyar Regency. The quantitative approach was chosen because this study aims to test relationships between variables in a measurable and objective manner based on numerical data (Sugiyono, 2019). The TCT model was used because it is able to explain user behavior at the post-adoption stage of technology, particularly regarding the intention to continue using a system (Rahi et al., 2021). The variables tested in this study include confirmation, perceived ease of use,

perceived usefulness, satisfaction, attitude, and continuance intention, with the following framework:

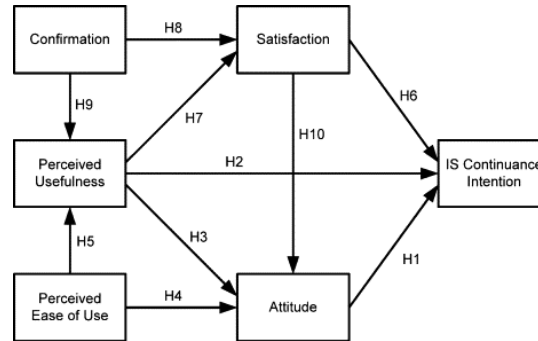


Figure 1

TCT Design

Data collection was carried out by distributing a questionnaire in the form of a Google Form to MSME actors using QRIS in Gianyar Regency, Bali, Indonesia, from September 2025 to July 2026. The sampling technique used was purposive sampling, namely the selection of respondents based on certain criteria, such as MSMEs that are still actively operating and have used QRIS for more than one month (Sugiyono, 2019). The research sample size was determined using the Slovin formula, calculated as follows:

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = sample size

N = population size

e = margin of error

Based on this formula, with a population (N) of 99,636 and a margin of error (e) of 0.10 (10%), the following results were obtained:

$$n = \frac{95.649}{1 + 95.649(0,10)^2}$$

$$n = \frac{95.649}{1 + 95.649 (0,01)}$$

$$n = \frac{95.649}{1 + 956,49}$$

$$n = \frac{95.649}{957,49}$$

$$n = 99,8 \approx 100$$

Thus, the minimum sample to be used in this study is 100 respondents.



The study employed a quantitative approach using the Technology Continuance Theory (TCT) to examine the continuance intention of MSMEs in using QRIS. The research model consisted of two independent variables, namely Confirmation (X1) and Perceived Ease of Use (X2), and four dependent variables, namely Perceived Usefulness (Y1), Satisfaction (Y2), Attitude (Y3), and Continuance Intention (Y4). The operational definitions and measurement indicators of each variable were adapted from previous studies. Confirmation refers to the extent to which actual QRIS experience meets initial expectations, while Perceived Ease of Use reflects the ease of learning and operating QRIS. Perceived Usefulness represents the benefits of QRIS for business transactions, Satisfaction reflects users' satisfaction with QRIS performance and experience, Attitude describes users' positive or negative responses toward QRIS, and Continuance Intention represents the intention to continue using QRIS in future business transactions.

The collected data were then analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method through the SmartPLS application. This method was chosen because it is able to simultaneously analyze relationships between latent variables and is appropriate for use in predictive research models as well as research with relatively small sample sizes (Supriyati, 2021). The research stages included a literature review, development of the research instrument, distribution of the questionnaire, data collection, validity and reliability testing, evaluation of the outer model and inner model, and hypothesis testing to determine the relationships between variables in the research model.

Research Hypotheses

Based on the research framework and the relationships between variables previously described, the hypotheses of this study were formulated to test the influence between constructs in the Technology Continuance Theory (TCT) model on the continuance of QRIS usage by MSMEs in Gianyar Regency. The proposed research hypotheses are as follows:

1. Influence of Confirmation on Perceived Usefulness
H1: Confirmation has a positive effect on Perceived Usefulness
H0: Confirmation has no effect on Perceived Usefulness
2. Influence of Confirmation on Satisfaction
H2: Confirmation has a positive effect on Satisfaction
H0: Confirmation has no effect on Satisfaction



3. Influence of Perceived Ease of Use on Perceived Usefulness
H3: Perceived Ease of Use has a positive effect on Perceived Usefulness
H0: Perceived Ease of Use has no effect on Perceived Usefulness
4. Influence of Perceived Ease of Use on Attitude
H4: Perceived Ease of Use has a positive effect on Attitude
H0: Perceived Ease of Use has no effect on Attitude
5. Influence of Perceived Usefulness on Satisfaction
H5: Perceived Usefulness has a positive effect on Satisfaction
H0: Perceived Usefulness has no effect on Satisfaction
6. Influence of Perceived Usefulness on Attitude
H6: Perceived Usefulness has a positive effect on Attitude
H0: Perceived Usefulness has no effect on Attitude
7. Influence of Satisfaction on Attitude
H7: Satisfaction has a positive effect on Attitude
H0: Satisfaction has no effect on Attitude
8. Influence of Perceived Usefulness on Continuance Intention
H8: Perceived Usefulness has a positive effect on Continuance Intention
H0: Perceived Usefulness has no effect on Continuance Intention
9. Influence of Satisfaction on Continuance Intention
H9: Satisfaction has a positive effect on Continuance Intention
H0: Satisfaction has no effect on Continuance Intention
10. Influence of Attitude on Continuance Intention
H10: Attitude has a positive effect on Continuance Intention
H0: Attitude has no effect on Continuance Intention.

RESULTS AND DISCUSSION

Research Instrument Testing

In the early stage of the study, an instrument test was carried out to ensure that the questionnaire used could be understood by respondents and could accurately and consistently measure the research variables. The instrument test was conducted on 30 respondents as a pilot test before the main questionnaire was distributed.

Instrument Validity Test

The validity test was carried out to determine whether each statement item in the questionnaire was able to properly measure the research variables. The test was conducted using the Pearson Product Moment Correlation method with the help of SPSS 30.



Based on the results of testing on 30 respondents, an r-table value of 0.361 was obtained. The test results show that all statement items had an r-calculated value greater than the r-table value, so that all items were declared valid and suitable for use in the study.

Table 1.
Validity Test Results

No	Indicator	R Calculated	R Table	Description
1	X1	0.731	0.361	Valid
2	X1	0.655	0.361	Valid
3	X1	0.626	0.361	Valid
4	X1	0.632	0.361	Valid
5	X2	0.746	0.361	Valid
6	X2	0.587	0.361	Valid
7	X2	0.631	0.361	Valid
8	X2	0.655	0.361	Valid
9	Y1	0.658	0.361	Valid
10	Y1	0.637	0.361	Valid
11	Y1	0.659	0.361	Valid
12	Y1	0.644	0.361	Valid
13	Y2	0.730	0.361	Valid
14	Y2	0.659	0.361	Valid
15	Y2	0.656	0.361	Valid
16	Y2	0.754	0.361	Valid
17	Y3	0.620	0.361	Valid
18	Y3	0.624	0.361	Valid
19	Y3	0.731	0.361	Valid
20	Y4	0.806	0.361	Valid
21	Y4	0.674	0.361	Valid
22	Y4	0.661	0.361	Valid
23	Y4	1	0.361	Valid



Instrument Reliability Test

The reliability test was carried out to determine the level of consistency of the research instrument when used repeatedly. The reliability test in this study used the Cronbach's Alpha method.

A variable is declared reliable if it has a Cronbach's Alpha value greater than 0.60. The higher the alpha value, the better the level of consistency of the research instrument.

Based on the test results, all variables obtained a Cronbach's Alpha value above 0.60. This shows that all statement items in the questionnaire have a good level of consistency, so the research instrument is declared reliable and can be used in the next stage of analysis.

Table 2.
Reliability Test Results

No	Variable	Cronbach Alpha	N of Item
1	Confirmation	0.752	4
2	Perceived Usefulness	0.785	4
3	Perceived Ease of Use	0.785	4
4	Satisfaction	0.797	4
5	Attitude	0.803	3
6	Continuance Intention	0.783	4

Table 3.
Cronbach's Alpha Reliability Levels

Cronbach's Alpha Value	Reliability Level
0.0 – 0.20	Less Reliable
>0.20 – 0.40	Somewhat Reliable
>0.40 – 0.60	Fairly Reliable
>0.60 – 0.80	Reliable
>0.80 – 1.00	Very Reliable

Respondent Demographics

After conducting a pilot test with 30 respondents, the questionnaire was distributed to MSME owners using QRIS in Gianyar Regency, resulting in 122 responses. After data screening, 7 respondents were excluded due to uniform response patterns, leaving 115 respondents for analysis. Most respondents

operated food and beverage businesses (43.4%), and the majority had used QRIS for more than two years (32.8%).

Data Processing Results

Inner Model Design

The inner model was designed to describe the relationships between latent variables in the study based on the Technology Continuance Theory (TCT) framework. This model shows the direction of influence between the variables used to test the research hypotheses related to the continuance of QRIS usage by MSMEs in Gianyar Regency.

The Confirmation (X1) and Perceived Ease of Use variables influence Perceived Usefulness, which in turn influences Satisfaction (Y2), Attitude (Y3), and Continuance Intention (Y4). In addition, Satisfaction influences Attitude and Continuance Intention, and Attitude influences Continuance Intention.

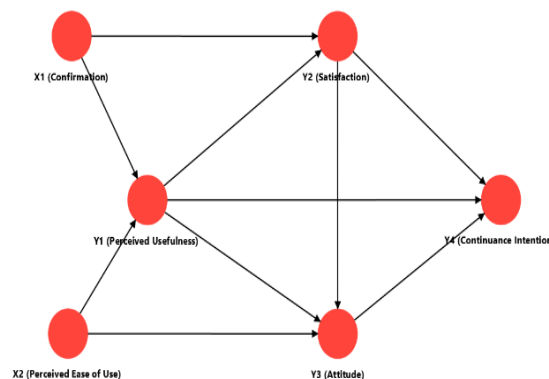


Figure 2
Design Inner Model

Outer Model Design

To test the quality of the research instrument through validity and reliability testing, an outer model test was conducted to ensure that the indicators used were able to measure the variables accurately and consistently.

Evaluation of the outer model was conducted to test the validity and reliability of the indicators in representing each research variable. Testing was carried out through convergent validity, discriminant validity, Composite Reliability (CR), and Cronbach's Alpha (CA).

Validity Test

a. Convergent Validity

The convergent validity test was conducted by examining the outer loading value and the Average Variance Extracted (AVE). An indicator is declared valid if it has an outer loading value ≥ 0.70 and an AVE ≥ 0.50 .

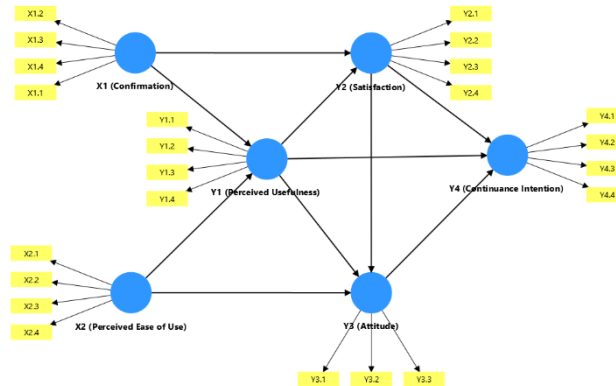


Figure 3
Outer Model Design

Based on the initial test results, one indicator, X1.3 on the Confirmation variable, had an outer loading value below 0.70, namely 0.63, so this indicator was eliminated and the test was rerun.

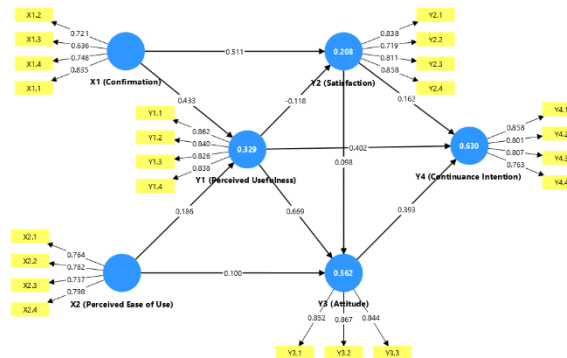


Figure 4
Outer Loading 1

After retesting, all indicators had outer loading values above 0.70 and were therefore declared valid. The following is a breakdown of the loading factor results in this study:

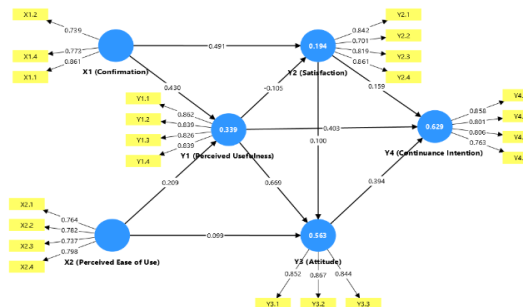


Table 5
Outer Loading Results



Figure 5
Outer Loading 2

	X1	X2	Y1	Y2	Y3	Y4
X1.2	0.739					
X1.4	0.773					
X2.1		0.764				
X2.2		0.782				
X2.3		0.737				
X2.4		0.798				
Y1.1			0.862			
Y1.2			0.839			
Y1.3			0.826			
Y1.4			0.839			
Y2.1				0.842		
Y2.2				0.701		
Y2.3				0.819		
Y2.4				0.861		
Y3.1					0.852	
Y3.2					0.867	
Y3.3					0.844	
Y4.1						0.858
Y4.2						0.801
Y4.3						0.806
Y4.4						0.763
X1.1	0.861					

Table 6
Average Variance Extracted Results

Variable	Average Variance Extracted (AVE)
X1 (Confirmation)	0.628
X2 (Perceived Ease of Use)	0.594
Y1 (Perceived Usefulness)	0.708



Variable	Average Variance Extracted (AVE)
Y2 (Satisfaction)	0.653
Y3 (Attitude)	0.730
Y4 (Continuance Intention)	0.653

Based on the AVE results, all variables have values above 0.50: X1 at 0.628, X2 at 0.594, Y1 at 0.708, Y2 at 0.653, Y3 at 0.730, and Y4 at 0.653. This shows that all variables meet the convergent validity criteria and are able to explain their indicators well.

b. Discriminant Validity

The discriminant validity test was conducted to ensure that each construct in the model was clearly distinguishable from the others. Testing was carried out using the Heterotrait-Monotrait Ratio (HTMT), where an HTMT value below 0.90 indicates that the variables do not overlap with one another.

Table 7
Heterotrait-Monotrait Ratio Results

Variable	HTMT
X2 (Perceived Ease of Use) <-> X1 (Confirmation)	0.837
Y1 (Perceived Usefulness) <-> X1 (Confirmation)	0.717
Y1 (Perceived Usefulness) <-> X2 (Perceived Ease of Use)	0.580
Y2 (Satisfaction) <-> X1 (Confirmation)	0.562
Y2 (Satisfaction) <-> X2 (Perceived Ease of Use)	0.585
Y2 (Satisfaction) <-> Y1 (Perceived Usefulness)	0.193
Y3 (Attitude) <-> X1 (Confirmation)	0.732
Y3 (Attitude) <-> X2 (Perceived Ease of Use)	0.580
Y3 (Attitude) <-> Y1 (Perceived Usefulness)	0.873
Y3 (Attitude) <-> Y2 (Satisfaction)	0.309
Y4 (Continuance Intention) <-> X1 (Confirmation)	0.682
Y4 (Continuance Intention) <-> X2 (Perceived Ease of Use)	0.629
Y4 (Continuance Intention) <-> Y1 (Perceived Usefulness)	0.847
Y4 (Continuance Intention) <-> Y2 (Satisfaction)	0.405
Y4 (Continuance Intention) <-> Y3 (Attitude)	0.884



Based on the HTMT test results, all pairs of variables have values below 0.90. This shows that each variable in the study can be well distinguished from the others and meets the discriminant validity criteria.

Reliability Test

The reliability test was conducted to determine the consistency of the indicators in measuring the research variables. Testing was carried out using Cronbach's Alpha and Composite Reliability values. A variable is declared reliable if it has a value above 0.70.

Table 8
Cronbach's Alpha and Composite Reliability Results

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
X1 (Confirmation)	0.701	0.706	0.835
X2 (Perceived Ease of Use)	0.772	0.775	0.854
Y1 (Perceived Usefulness)	0.863	0.865	0.907
Y2 (Satisfaction)	0.821	0.835	0.882
Y3 (Attitude)	0.815	0.815	0.890
Y4 (Continuance Intention)	0.822	0.831	0.882

Based on the test results, all variables have Cronbach's Alpha and Composite Reliability values above 0.70. This shows that all indicators in the study have a good level of consistency and are suitable for use in the next testing stage.

Evaluation of the Inner Model (R-Square)

Evaluation of the inner model was carried out by examining the R-Square (R^2) value to determine the ability of the variables to explain the endogenous variables in the research model. The higher the R-Square value, the better the model's ability to explain the relationships between variables.

Table 4
R-Square Results for Continuance Intention

Variable	R-square
Y4 (Continuance Intention)	0.629



Based on the R-square test results, variable Y4 (Continuance Intention) obtained a value of 0.629. This value indicates that perceived usefulness, satisfaction, and attitude, as the variables influencing Continuance Intention in the research model, are able to explain 62.9% of the variation in Continuance Intention. This means that MSMEs' decisions to continue using QRIS can be explained by these three variables at a rate of 62.9%.

The remaining 37.1% is influenced by other factors outside the research model that were not analyzed in this study. These factors could include other variables that also have the potential to influence the continuance of QRIS usage, such as service quality, user trust levels, technical support, usage habits, system security, and the operational conditions of individual MSMEs.

Thus, it can be concluded that the research model has a fairly good ability to explain the Continuance Intention of QRIS usage among MSMEs in Gianyar Regency. This shows that the continuance of QRIS usage is reasonably influenced by the variables tested in the study, although other factors outside the model may also influence MSMEs' decisions to continue using QRIS.

Hypothesis Testing

Hypothesis testing was conducted to determine the relationships between variables in the research model using the bootstrapping method in SmartPLS. Testing was carried out by examining the path coefficient, t-statistic, and p-value. A hypothesis is declared accepted if it has a t-statistic value > 1.96 and a p-value < 0.05 . The test results show that of the 10 hypotheses tested, 7 hypotheses were accepted and 3 hypotheses were rejected.

Table 9
Path Coefficient Test Results

Relationship	Original Sample (O)	T Statistics (O/STDEV)	P Values
X1 (Confirmation) -> Y1 (Perceived Usefulness)	0.430	4.588	0.000
X1 (Confirmation) -> Y2 (Satisfaction)	0.491	6.137	0.000
X2 (Perceived Ease of Use) -> Y1 (Perceived Usefulness)	0.209	2.214	0.027
X2 (Perceived Ease of Use) -> Y3 (Attitude)	0.099	1.415	0.157



Relationship	Original Sample (O)	T Statistics (O/STDEV)	P Values
Y1 (Perceived Usefulness) -> Y2 (Satisfaction)	-0.105	1.010	0.313
Y1 (Perceived Usefulness) -> Y3 (Attitude)	0.669	11.905	0.000
Y1 (Perceived Usefulness) -> Y4 (Continuance Intention)	0.403	3.824	0.000
Y2 (Satisfaction) -> Y3 (Attitude)	0.100	1.369	0.171
Y2 (Satisfaction) -> Y4 (Continuance Intention)	0.159	2.007	0.045
Y3 (Attitude) -> Y4 (Continuance Intention)	0.394	3.615	0.000

Based on the results of the hypothesis testing conducted using the bootstrapping method in SmartPLS, the results show both significant and non-significant relationships between variables in the research model. An explanation of each hypothesis test result is provided below:

1. H1 is accepted and H0 is rejected, with a t-statistic value of 4.588 and a p-value of 0.000. These results show that Confirmation has a proven positive and significant effect on Perceived Usefulness. QRIS usage experiences that match expectations are able to increase users' perception of the system's benefits.
2. H2 is accepted and H0 is rejected, with a t-statistic value of 6.137 and a p-value of 0.000. This result shows that Confirmation has a positive and significant effect on Satisfaction. Users who feel their expectations were met when using QRIS tend to have higher levels of satisfaction.
3. H3 is accepted and H0 is rejected, with a t-statistic value of 2.214 and a p-value of 0.027. This shows that Perceived Ease of Use has a positive and significant effect on Perceived Usefulness. The ease of using QRIS helps users perceive the system's benefits more tangibly in their business activities. This is consistent with previous research indicating that ease of use is believed to reduce the effort, time, and energy required in using fintech (Hafifah et al., 2022).
4. H4 is rejected and H0 is accepted, with a t-statistic value of 1.415 and a p-value of 0.157. This result shows that Perceived Ease of Use does not have a



significant effect on Attitude. Ease of use does not necessarily directly form a positive attitude among users toward QRIS.

5. H5 is rejected and H0 is accepted, with a t-statistic value of 1.010 and a p-value of 0.313. This result shows that the relationship between Perceived Usefulness and Satisfaction is not significant. User satisfaction is not only influenced by the benefits of the system but also by the overall usage experience.
6. H6 is accepted and H0 is rejected, with a t-statistic value of 11.905 and a p-value of 0.000. This result proves that Perceived Usefulness has a positive and significant effect on Attitude. MSME actors may accept or reject the use of digital payment technology based on the benefits they perceive from the system. The greater the benefit users perceive, the more positive their attitude toward the technology (Waning et al., 2022).
7. H7 is rejected and H0 is accepted, with a t-statistic value of 1.369 and a p-value of 0.171. This finding shows that Satisfaction does not have a significant effect on Attitude. Users' sense of satisfaction does not necessarily directly form a positive attitude toward the system.
8. H8 is accepted and H0 is rejected, with a t-statistic value of 3.824 and a p-value of 0.000. This result shows that Perceived Usefulness has a positive and significant effect on Continuance Intention. Users who perceive tangible benefits from QRIS tend to continue using the system.
9. H9 is accepted and H0 is rejected, with a t-statistic value of 2.007 and a p-value of 0.045. This result indicates that Satisfaction has a positive and significant effect on Continuance Intention. A satisfying usage experience encourages users to continue using QRIS on an ongoing basis.
10. H10 is accepted and H0 is rejected, with a t-statistic value of 3.615 and a p-value of 0.000. This result shows that Attitude has a proven positive and significant effect on Continuance Intention. A positive attitude toward QRIS encourages users to continue using the system in their daily business activities.

Based on all the hypothesis testing results, it can be seen that the variables Perceived Usefulness, Satisfaction, Confirmation, and Attitude play a role in influencing the Continuance Intention of QRIS usage by MSMEs in Gianyar Regency. These results show that the continuance of technology usage is not only influenced by Perceived Ease of Use, but also by how users perceive the benefits, satisfaction, and experience of using the system.





CONCLUSION

Based on the research results, it can be concluded that the continuance of QRIS usage by MSMEs in Gianyar Regency is influenced by a combination of perceived usefulness, satisfaction, and attitude toward the system. Users are relatively more likely to continue using QRIS when the system is able to meet their initial expectations, provide benefits in their business activities, and offer a sufficiently good usage experience.

The hypothesis testing results show that most of the relationships between variables have a positive and significant influence, such as confirmation on perceived usefulness and satisfaction, perceived ease of use on perceived usefulness, as well as perceived usefulness, satisfaction, and attitude on continuance intention. However, several relationships were not significant, namely perceived ease of use on attitude, perceived usefulness on satisfaction, and satisfaction on attitude. Overall, these results show that MSMEs' decisions in Gianyar to continue using QRIS are the result of a comprehensive evaluation of their direct experience with QRIS.

Recommendations

1. For future researchers, it is recommended to expand the scope of MSME respondents from various regions and use more representative sampling techniques so that the research results have better generalizability. In addition, future research could add other variables, such as service quality, trust, or technical system factors that have the potential to influence the continuance intention of QRIS usage.
2. For QRIS service providers, the research results show that satisfaction and attitude have a significant effect on continuance intention. Therefore, service providers need to improve the QRIS usage experience so that user satisfaction is maintained and positive attitudes toward QRIS are strengthened. Improvements are also needed in operational aspects, such as transaction smoothness and ease of use.
3. For MSMEs, it is recommended that they optimize their use of QRIS in transactions and understand the available features so that the perceived benefits become more tangible. With a good usage experience, satisfaction and positive attitudes toward QRIS can increase, thereby encouraging continued use.

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