

## **ABSTRACT**

*In line with technological advances and developments, the Indonesian government through Bank Indonesia encourages the public to conduct cashless transactions using QRIS. The use of QRIS is considered capable of encouraging the development of non-cash transactions, and driving growth and development of the Indonesian economy in future.*

*The research conducted in Surakarta aimed to test the construct of Decomposed Theory of Planned Behavior, with hypotheses were as follows (1) whether attitude affects intention, (2) whether awareness, uncertainty, suitability and relative advantage partially affect attitudes, (3) whether subjective norms effect on intention, (4) does perceived behavioral control affect intention, and (5) does self-efficacy and resource facilities individually affect perceived behavioral control.*

*Data from 183 sample respondents collected were processed and analyzed using Partial Least Square Structural Equation Modeling (PLS - SEM). Reliability test and validity test were carried out beforehand with reliable and valid results. The reliability test used Cronbachs' Alpha, rho\_A and Composite Reliability, while the validity test used the Average Variance Extracted (AVE) and HTMT criteria. Researchers also tested the coefficient of determination (R<sup>2</sup>) and the fit model test.*

*The results of the study were first, people's intention to use QRIS is influenced by attitude and perceived behavioral control; second, people's attitude in using QRIS itself is influenced by uncertainty, compatibility and relative advantage and awareness; third, the subjective norms of QRIS users are influenced by normative beliefs; fourth, people's perceived behavioral control in using QRIS is influenced by self-efficacy and facilitation conditions; and fifth, people's intention to use QRIS is explained (determined) by attitude and perceived behavioral control, but not influenced by subjective norms.*

*The results of this study are expected to be used as an evaluation of Bank Indonesia on the use of the QRIS service system in Surakarta. This research can also be used as a direction in to increase the number of QRIS users in Surakarta. The increase in the number of QRIS users is very supportive of the realization of Bank Indonesia's target to make the payment system in Indonesia well integrated.*

*Keywords: Cashless, QRIS, Decomposed Theory Of Planned Behavior*