

ABSTRACT

QRIS innovation is a step forward in the development of a non-cash payment system in Indonesia, which aims to facilitate, accelerate, and improve security in the electronic transaction process. The study aims to determine and analyze the influence of Technology Readiness, Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Attitude on Intention of Use and Actual System Use of QRIS use in South Kalimantan. This study framework is a combination of Technology Readiness (TR) and Technology Acceptance Model (TAM) that called Technology Readiness and Acceptance Model (TRAM) with Perceived Risk also included in this model to provide a robust integrated framework of QRIS acceptance. The data collected through by online questionnaires, which were analyzed using Structural Equation Modeling (SEM) and Partial Least Square (PLS) method.

Data analysis of 400 respondents showed that Technology Readiness has a positive and significant effect on Perceived Usefulness, Perceived Ease of Use, and Intention to Use. Perceived Usefulness and Perceived Ease of Use have a positive and significant effect on Attitude. Perceived Risk has a negative and not significant effect on Attitude and Intention to Use. Attitude has a positive and significant influence on Intention to Use. Intention to Use has a positive and significant influence on Actual System Use.

Keywords: *QRIS, Technology Readiness, TAM, TRAM, Perceived Risk*