

**PENGARUH *PERCEIVED USEFULNESS* DAN *PERCEIVED EASE OF USE* TERHADAP MINAT PENGGUNAAN PEMBAYARAN *DIGITAL QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS)* PADA GEN Z DI DIY DENGAN *TRUST* SEBAGAI VARIABEL INTERVENING**


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**Abstrak**

Penelitian ini bertujuan untuk menguji pengaruh langsung variabel TAM yaitu *Perceived Usefulness* dan *Perceived Ease of Use* serta pengaruh tidak langsung variabel TAM terhadap minat penggunaan QRIS Gen Z di DIY menggunakan variabel kepercayaan sebagai variabel intervening atau mediasi. Populasi dalam penelitian ini yaitu Gen Z di DIY dengan sampel sebanyak 98 responden, yang diperoleh melalui metode *Non Probability Sampling* dengan teknik *Purposive Sampling*. Teknik pengumpulan data menggunakan kuesioner (angket) dan dianalisis menggunakan *Structural Equation Modelling (SEM)* dengan aplikasi Smart-PLS yang dilakukan dengan dua tahap, yaitu uji Outer Model untuk membuktikan validitas dan reliabilitas kemudian uji Inner Model untuk membuktikan pengaruh antar variabel. Hasil analisis menunjukkan bahwa *Perceived Usefulness*, *Perceived Ease of Use*, dan *Trust* berpengaruh positif terhadap minat penggunaan QRIS. *Perceived Usefulness* dan *Perceived Ease of Use* berpengaruh positif terhadap *Trust*. *Perceived Usefulness* berpengaruh positif terhadap minat penggunaan QRIS yang dimediasi oleh *Trust*. Serta *Perceived ease of use* berpengaruh positif terhadap minat penggunaan QRIS yang dimediasi oleh *trust*.

**Kata Kunci:** *QRIS, Perceived usefulness, Perceived Ease of Use, Trust, Minat Penggunaan, Gen Z*

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**THE EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON INTEREST IN USING DIGITAL PAYMENT QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) ON GEN Z IN DIY WITH TRUST AS AN INTERVENING VARIABLE**

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***Abstract***

*This study aims to examine the direct effect of TAM variables, namely Perceived Usefulness and Perceived Ease of Use and the indirect effect of TAM variables on Gen Z interest in using QRIS in DIY using trust variables as intervening or mediating variables. The population in this study is Gen Z in DIY with a sample of 98 respondents, obtained through the Non Probability Sampling method with Purposive Sampling technique. The data collection technique used a questionnaire (questionnaire) and was analyzed using Structural Equation Modeling (SEM) with the Smart-PLS application which was carried out in two stages, namely the Outer Model test to prove validity and reliability then the Inner Model test to prove the influence between variables. The analysis results show that Perceived Usefulness, Perceived Ease of Use, and Trust have a positive effect on interest in using QRIS. Perceived Usefulness and Perceived Ease of Use have a positive effect on Trust. Perceived Usefulness has a positive effect on interest in using QRIS which is mediated by Trust. And Perceived ease of use has a positive effect on interest in using QRIS which is mediated by trust.*

***Keywords:*** QRIS, Perceived Usefulness, Perceived Ease of Use, Trust, Interest in Use, Gen Z