abdurrauf social science

Abdurrauf Social Science
ISSN: 3063-3117 (p); 3063-6604(e)
Vol. 2, No. 2, (2025), pp. 181-203, doi: 10.70742/arsos.v2i2.366

Analysis Of Qris Potential in Mobile Banking to Support Financial Inclusion in The Face of The Post-Pandemic Covid-19 Crisis: A UTAUT2 Model Approach

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Abstract: This study investigates the factors that influence the implementation of QRIS in Islamic bank mobile banking services in the post-COVID-19 context. Guided by the Extended Unified Theory of Acceptance and Use of Technology (UTAUT2), the research emphasizes the dynamics of Islamic finance and aims to identify aspects requiring further development in QRIS M-Banking. A total of 500 individual customers of Islamic banks who actively use mobile banking services across Indonesia participated in the study. The research employed a quantitative method with purposive sampling. Data were collected through a combination of open- and close-ended questionnaires and analyzed using SPSS 26. The results reveal that Social Influence, Facilitating Conditions, Hedonic Motivation, and Habit significantly affect Behavioral Intention to use QRIS M-Banking, while Performance Expectancy, Effort Expectancy, and Trust show no significant influence. These findings underline the importance of strengthening social and environmental support, improving system infrastructure, and enhancing features that encourage positive user habits and enjoyment in financial transactions. This study contributes theoretically by extending the application of UTAUT2 within the context of Islamic banking and post-pandemic financial behavior. Practically, it provides insights for Islamic banks to design strategies that foster higher QRIS adoption rates, while also offering recommendations for policymakers to strengthen digital financial inclusion and promote sharia-compliant payment systems.

Keywords: QRIS; Islamic Banking; Mobile Banking; Financial Inclusion; UTAUT2

Received: August 27, 2025	**Accepted:** October 5, 2025	**Published:** October 6, 2025

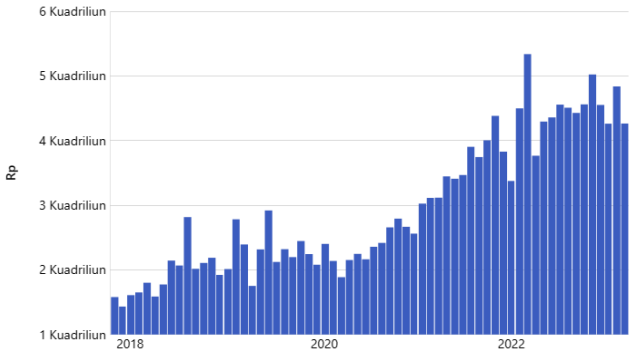
To Cite this Article: Musyaropah, M., Sugianto, S., & Shoolihah, M. F. Q. . (2025). Analysis Of Qris Potential in Mobile Banking to Support Financial Inclusion in The Face of The Post-Pandemic Covid-19 Crisis: A UTAUT2 Model Approach. *Abdurrauf Social Science*, *2*(2), 185–208. https://doi.org/10.70742/arsos.v2i2.366

Introduction

One of the impacts of the COVID-19 pandemic has been a significant increase in the use of digital technology across various sectors, including the banking sector. QRIS (Quick Response Code Indonesian Standard) is a solution to facilitate contactless transactions, which are crucial in minimizing the spread of the virus. Islamic banks have strived to improve their technological infrastructure to support QRIS use. This includes providing the necessary software and hardware, as well as training customers on how to use QRIS effectively. Despite QRIS's growing popularity, some customers still require education about its benefits and uses. This includes explaining transaction security, ease of use, and other advantages gained through QRIS.

The successful use of QRIS by Islamic bank customers is also inseparable from their trust in the Islamic banking system as a whole. Factors such as transparency, fairness, and Sharia compliance can influence customer attitudes and behavior toward QRIS use. Regulations supporting QRIS use can also influence the attitudes and behavior of Islamic bank customers. Policies that facilitate QRIS use, such as tax incentives or subsidies, can increase customer adoption of the technology. Therefore, to assess QRIS adoption in post-pandemic mobile banking, researchers used the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2).

Figure 1. Graph of the value of digital banking transactions in Indonesia per month (January 2018-April 2023)



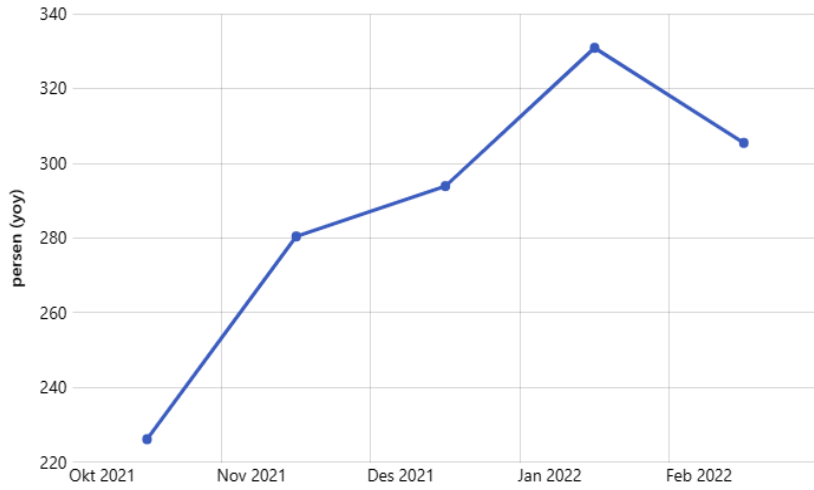
Source: Central Bank of the Republic of Indonesia

According to Bank Indonesia (BI) data, throughout April 2023, the value of domestic digital banking transactions reached IDR 4,264.8 trillion, or

nearly IDR 4.3 quadrillion. This value includes various digital banking transactions classified by the Financial Services Authority (OJK), including internet banking, SMS/mobile banking, and phone banking. In April 2023, the value of digital banking transactions in Indonesia decreased by 11.8% compared to March 2023 (month-on-month/mom), and also decreased by 20.1% compared to April 2022 (year-on-year/yoy).

However, if we look back five years, in April 2023, the value of digital banking transactions nationally had grown by 158% compared to April 2018. This shows that despite monthly fluctuations, the long-term trend of digital banking service usage in Indonesia tends to strengthen, as seen in the graph above.

Figure 2. Graph of annual growth in QRIS transaction value in m-banking from October 2021 to February 2022



Source: Central Bank of the Republic of Indonesia

Bank Indonesia (BI) recorded that the nominal value of Quick Response Code Indonesian Standard (QRIS) transactions throughout 2023 reached IDR 229.96 trillion. This figure represents an annual growth rate of 130.01%. The number of QRIS users last year reached 45.78 million people, while the number of merchants reached 30.41 million people, with the majority being micro, small, and medium enterprises (MSMEs). The value of transactions using ATM cards, debit cards, and credit cards decreased by 0.81% annually to IDR 8,178.69 trillion. The value of digital banking transactions was

recorded at IDR 58,478.24 trillion and is projected to increase to IDR 63,803.77 trillion in 2024.

In 2020, a total of 6 million merchants across 34 provinces and 480 regencies/cities, 85% of which were MSMEs, utilized QRIS, supported by the infrastructure of 52 licensed Payment System Service Providers (PJSPs). As of November 1, 2021, the number of QRIS merchants reached 12 million.

Based on research conducted by Audrey (2023), researchers attempted to evaluate the variables influencing consumer QRIS usage in Ciputat, Tangerang, using the PLS method. Researchers used the UTAUT model due to its proven ability to understand the acceptance and use of information technology (Venkatesh, 2016). This study is divided into two parts. The initial study aims to identify factors influencing customer willingness to use QRIS in mobile banking services post-COVID-19. The second study aims to evaluate factors that need to be considered in the development of QRIS in mobile banking to accelerate and improve the development of Islamic finance post-COVID-19.

Research on QRIS, mobile banking, and financial inclusion has flourished in recent years, but still leaves a number of limitations. Prabowo & Firdaus (2020) explored the potential of QRIS in promoting financial inclusion through digital payments, particularly in the informal sector. The strength of this study is that it provides an initial overview of QRIS's contribution to the small economic sector, but its weakness lies in the absence of analysis of post-pandemic conditions. Hasanah & Wicaksono (2021) highlighted the role of mobile banking in expanding financial access during the pandemic. Their findings are relevant in the context of the health crisis, but do not address the effectiveness of mobile banking in supporting financial stability after the pandemic ends. Meanwhile, Puspasari & Nur (2022) used the UTAUT2 model to examine mobile banking acceptance among Generation Z. The strength of this study is its use of a strong theoretical framework, but its weakness is that it does not place QRIS as a primary focus. Setyawan & Putri (2021) examined the role of digital payments such as QRIS in supporting post-pandemic financial inclusion, but their study did not integrate the UTAUT2 model to measure user acceptance factors.

With the development of digital payment technology, the implementation of QRIS Sharia-compliant mobile banking is a key innovation in supporting financial inclusion. QRIS facilitates transactions for both consumers and merchants, requiring only a single QR code that can be accessed from various payment applications. Furthermore, Sharia-compliant mobile banking is gaining popularity due to its efficiency, convenience, and secure transactions in accordance with Sharia principles. To understand the factors influencing QRIS usage intention in Islamic mobile banking, this study uses the UTAUT2 approach (Venkatesh et al., 2012), which is relevant in explaining consumer technology adoption behavior. This model includes key constructs such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Price Value, Habit, as well as an additional factor, namely Trust, which in the context of digital payment systems is very important.

From this review, it is clear that most previous studies have focused more on technology adoption during the pandemic or in non-Sharia contexts, while studies specifically examining the use of QRIS in post-pandemic Sharia mobile banking using the UTAUT2 approach are still very limited. The paucity of studies linking QRIS, financial inclusion, and the UTAUT2 model in the post-pandemic era indicates a significant research gap. Therefore, the urgency of this research is to fill this gap through a critical analysis of Sharia bank customers' attitudes and behaviors in using QRIS Mobile Banking. This research is expected to not only strengthen the literature on technology adoption in Sharia finance but also provide a practical contribution to the Sharia banking industry in improving digital service development strategies to support sustainable financial inclusion.

Thus, this study argues that the higher the perceived benefits (PE), the easier it is to use (EE), the stronger the social influence (SI), and the more adequate the facilitator conditions (FC), the higher the behavioral intention to use QRIS. Furthermore, pleasant experiences (HM), value for money (PV), usage habits (Hb), and trust (TR) also play a role in strengthening these behavioral intentions.

Method

Method study This is study Which nature quantitative Which supported by data qualitative. According to Sugiyono (2015: 13), method study quantitative can interpreted as method study Which based on on philosophy positive, used For study on population or sample certain, technique taking sample on generally done in a way random, data use research instruments, quantitative/statistical data analysis with the aim of testing predetermined hypothesis (Mastura, Nuringwahyu, & Zunaida, 2020). Data Which used in This research is primary data.

The sampling technique used in this study is the sampling technique. purposive sampling. Technique purposive sampling is technique determination And taking sample Which determined by researchers with consideration certain (Sugiyono, 2015). Considerations made using this purposive sampling technique can different And depends on need study Which will done (Empress & Bernard, 2018). As for criteria First, respondents is users m-bankingsharia; criteria second is they users m-banking sharia No fromstudents of the Faculty of Islamic Economics and Business, UIN Sunan Kalijaga Yogyakarta. Researchers assisted by friends, you, Also relatives in all over Indonesia and online questionnaires use Google Forms.

The data method in this study was carried out by filling out a questionnaire and studies library. Questionnaire study Which submitted consists of from question with structured answers and statements that have a value interval between 1 and 0.5 with answer details Strongly Disagree (STS = 1), Disagree (TS = 2), Neutral(N = 3), Agree (S = 4), and Strongly Agree (SS = 5). While the data through the study library done with browse And learn information or theory Which related to the themes reviewed by researchers through books, journals and research Which have been done. Then the data analyzed using SPSS 26.

Test validity is testing For know validity (levelaccuracy) of the questions asked with the state that should be associated with an object being studied. If r count > r table then the data passes the validity test, if r count < r table, then the data does not pass the validity test. Reliability testing is a test For knowing the level consistency of a measurement, where views or answers between respondents is consistent (stable) over time. In other words, the answers does

not contain any significant differences between respondents one and Which other. Testing reliability done For show objectivity testing data (Awwal, 2018).

According to (Ghazali, (2009) If mark *Cronbach Alpha* >0.6 then An instrument is said to be reliable. However, if the *Cronbach Alpha value* is <0.6 then an instrument is said to be unreliable. After that, the Classical Assumption test is carried out Regression Linear Multiple. Regression linear simple is something method Which used to measure the magnitude of the influence of the independent variable on the dependent variable and predicting the dependent variable using the independent variable. The regression method Linear analysis is intended to determine how big the level of influence is between variables. free (*independent*) with variables bound (*dependent*).

In this study, the independent variable used *is Performance. Expectancy* (PE), *Effort Expectancy* (EE) , *Social Influence* (SI) , Facilitator Condition (FC), *Hedinoc Motivation* (HM), *Price Value* (PV), *Habit* (Hb), and *Trust* (TR). Meanwhile, the dependent variable used is *Behavioral Intention* (BI) .

Result and Discussion

QRIS (Quick Response Cide Indonesia Standard)

QRIS (Quick Response Code Indonesia Standard) is a QR Code payment standard in Indonesia developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (www.bi.go.id). Before QRIS was implemented, merchants had to provide multiple payment applications in their stores, and consumers who wanted to pay cashlessly had to ensure their payment applications were supported by the merchant. However, with the implementation of QRIS, merchants only need to provide one QR Code, which consumers can scan using various payment applications on their smartphones (Sihaloho, 2020).

Mobile Banking

Mobile banking is a service in the banking sector that can be accessed directly via mobile phones or GSM or CDMA cellular networks by utilizing data services provided by telecommunications operators (Sukmawati, 2021). Mobile banking is a service that allows users to access various banking products and services

through mobile devices, providing convenience in conducting financial transactions anytime and anywhere (Amin et al., 2020). This service utilizes information and communication technology to increase accessibility and efficiency in banking transactions, which in turn can encourage financial inclusion (Dahlan & Hasan, 2022). By using mobile banking applications, customers can perform various activities such as money transfers, bill payments, and balance checks without having to visit a physical bank (Raza & Iman, 2021). Furthermore, mobile banking also offers enhanced security features, such as biometric authentication and data encryption, which can increase user confidence in digital transactions (Huda et al., 2023). Mobile banking adoption is increasing along with the growth of smartphone penetration and wider internet access in society (Suryadi & Rahman, 2021).

Unified Theory of Acceptance and Use of Technology (UTAUT)

Unified Theory of Acceptance and Use of Technology (UTAUT) formulated as model integrated Which originate from integration theoretical element across all previous models (TRA and TAM) and empirically tested (Venkatesh, Morris, Davis, & Davis, 2003). UTAUT is a theory that focuses on prediction. adoption And use technology. Development model done with combines eight theories that explain technology acceptance, namely *Theory of Reasoned Action* (TRA), *Technology Acceptance Model* (TAM), *Motivational Model* (MM), *Theory of Planned Behavior* (TPB), Model PC. Utilization (MPCU), Theory Diffusion Innovation (IDT), Theory Cognitive Social (SCT), And Model Integrated TAM and TPB. There are four constructs that influence behavioral intention (BI) in use technology, that is *Performance Expectancy* (PE), *Effort Expectancy* (EE), *Social Influence* (SI), and *Facilitating Condition* (FC). After that, Venkatesh et al. (2012) develop it by adding three construct which consists of *Hedonic Motivation* (HM), *Price Value* (PV), and *Habit* (Hb), so that become a model UTAUT2.

The UTAUT2 model is an extension of UTAUT with the addition of three endogenous constructs, namely price value (PV), habit (HT) and hedonic motivation (HM) (Venkatesh et al., 2012). Test empirical model This show results R2, show improvement (compared to with UTAUT) from 56 become 74 percent in BI. With realize benefit technology more from the cost

(Venkatesh et al., 2012), this has positive implications for the use of technology. UTAUT and TAM is empirically tested from a technological context (use of email in organization, various industry, including service telecommunication, banking, And financial services). Since the introduction of TAM, UTAUT2 has been the adoption model the first technology in the last three decades that the author has empirically tested for used consumers. Therefore, the hypothesis proposed is:

H1: *Performance Expectancy* (PE) influential to *behavioral intention* (BI) in use QRIS in m-banking Sharia. According to Venkatesh et al. (2003), PE reflects the extent to which individuals believe that using a particular technology will improve their performance. Previous research has shown consistent results, where PE has been shown to significantly influence BI in the context of Islamic banking and QRIS use. This indicates that the higher the perceived benefits of QRIS, the greater the user's intention to adopt it.

H2: *Effort Expectancy* (EE) influential positive to *behavioral intention* (BI) in use QRIS in m-banking Sharia. EE measures the ease of use of technology, and research shows that users who feel comfortable and have no difficulty using QRIS tend to have a higher intention to use it. Research by Dzulhaida & Giri (2017) shows that EE has a significant effect on BI.

H3: *Social Influence* (SI) influential positive to *behavioral intention* (BI) in use QRIS in m-banking Sharia. SI reflects the influence of those around an individual, including friends and family, on the decision to use technology. This study shows that social support can increase users' intention to adopt QRIS. Community involvement in QRIS use can also strengthen users' intention to participate.

H4: *Facilitating Condition* (FC) has a positive effect on *behavioral intention* (BI) in use QRIS in m-banking Sharia. FC includes the resources and support available to users in using the technology. Previous research shows that favorable facilitating conditions, such as infrastructure accessibility and customer service support, can increase user intention to use QRIS.

H5: *Hedinoc Motivation* (HM) has a positive effect on *behavioral intention* (BI) in use QRIS in m-banking Sharia. HM refers to the pleasure and satisfaction derived from using technology. In the context of QRIS, if users

find a pleasant experience while using the application, they are more likely to have a higher intention to continue using it.

H6: *Price Value* influential positive to *behavioral intention* (BI) in use QRIS in m-banking Sharia. *Price Value* reflects users' perceptions of the costs versus benefits of using QRIS. Users who perceive they receive more value than the costs incurred are more likely to intend to use QRIS. Research shows a positive relationship between price value and BI.

H7: *Habit* (Hb) has a positive effect on *behavior intention* (BI) in use QRIS in m-banking Sharia. Habits in using technology can influence a person's intention to continue using it in the future. This research shows that habits formed from previous use can strengthen a user's intention to continue using QRIS.

H8: *Trust* (TR) has a positive effect on *behavioral intention* (BI) in use QRIS in m-banking Sharia. User trust in the security and reliability of digital payment systems like QRIS is crucial in determining their intention to use them. This research shows that a high level of trust can significantly improve BI.

Table 1. Respondent Profile Results

Variables	Description	Frequency/N	Percentage/%
Gender	Man	213	42.6%
	Woman	287	57.4%
Age	≤ 20 years	179	35.8 %
	21-30 years old	213	42.6 %
	31-40 years	66	13.2%
	41-50 years	28	5.6%
	≥ 50 years	14	2.8%
last education	High School/ Equivalent	221	44.2%
	D3/S1	267	53.4%
	Masters/Doctoral Degree	10	2%
	Other	2	0.4%
Employment status	Student / Student	326	65.2%
	Civil Servants/Police/TNI/	20	4%
	Employees	82	16.45
	Private employees	39	7.8%
	Self-employed /	2	0.4%
	Entrepreneur	31	6.2%
	Professional Worker		
	Other		
Monthly income	< Rp. 1,500,000	132	2 6.4%
	Rp1,500,001 - Rp5,000,000	3 32	6 6.4%
		20	4%

	Rp5,000,001 - Rp10,000,000	7 9	1.4% 1.8%
	Rp.10,000,001 - Rp.15,000,000		
	Rp. 15,000,000		
Islamic Bank M-Banking	Bank Syariah Indonesia (BSI)	420 35	84% 7%
	BCA Syariah	16	3.2%
	Bank Muamalat	29	5.8%
	Other		
Period of use of M-Banking Bank Syariah	Less than 6 months	65	13%
	6 Months-1 Year	132	26.4%
	1 Year-2 Years	159	31.8%
	2 Years-3 Years	106	21.2%
	More than 3 Years	38	7.6%

Source: Data processed using SPSS26, 2024

This study involved 500 individual customers of Islamic banks who actively use mobile banking services. Respondents had diverse characteristics, including demographic variations and use of various mobile banking services over varying time periods. The research data demonstrates a representative sample, with respondents spread across various cities in Indonesia.

Table 2. Validity Test Results

Variables	Code	Corrected Item-Total Correlation Values	Conclusion
Performance Expectancy	X 1 .1	0.736	
	X1.2	0.800	
	X1.3	0.740	
	X1.4	0.664	Valid
	X1. 5	0.891	
	X1. 6	0.779	
	X1. 7	0.760	
Effort Expectancy	X2. 1	0.559	
	X2. 2	0.589	
	X2. 3	0.677	
	X2. 4	0.807	Valid
	X2.5	0.834	
	X2. 6	0.755	
	X2. 7	0.708	
Social Influence	X3. 1	0.679	
	X3. 2	0.771	Valid
	X3. 3	0.778	
	X3. 4	0.735	

	X3. 5	0.729	
Facilitating Conditions	X4. 1	0.702	
	X4. 2	0.809	
	X4. 3	0.803	
	X4. 4	0.818	Valid
	X4. 5	0.730	
	X4. 6	0.745	
	X4. 7	0.724	
Hedonic Motivation	X5. 1	0.661	
	X5. 2	0.772	
	X5. 3	0.706	
	X5. 4	0.783	Valid
	X5. 5	0.816	
	X5. 6	0.701	
	X5. 7	0.716	
	X5. 8	0.718	
Price Value	X6. 1	0.854	
	X6. 2	0.868	
	X6. 3	0.802	
	X6. 4	0.842	Valid
	X6. 5	0.738	
	X6. 6	0.859	
	X6. 7	0.860	
Habit	X7. 1	0.829	
	X7. 2	0.783	
	X7.3	0.809	
	X7.4	0.784	Valid
	X7.5	0.831	
	X7. 6	0.744	
	X7. 7	0.664	
Trust	X8. 1	0.863	
	X8.2	0.863	
	X8.3	0.856	Valid
	X8.4	0.888	
	X8.5	0.873	
	X8.6	0.851	
Behavioral Intention	Y1. 1	0.669	
	Y1. 2	0.751	
	Y1. 3	0.688	
	Y1. 4	0.760	
	Y1. 5	0.791	Valid
	Y1. 6	0.760	
	Y1. 7	0.745	
	Y1. 8	0.747	
	Y1. 9	0.699	
	Y1. 10	0.669	

Source: Data processed using SPSS26, 2024

Based on the analysis of questionnaire data filled out by 500 respondents, from a total of 64 questions, if the calculated r value exceeds the table r value, which is 0.115, it can be concluded that the question or instrument has a strong relationship with the total score, so it is considered valid.

Table 3. Reliability Test Results

Variables	Croncach's Alfa Value	Conclusion
Performance Expectancy	0.870	Reliable
Effort Expectancy	0.834	
Social Influence	0.783	
Facilitating Conditions	0.879	
Hedonic Motivation	0.875	
Price Value	0.925	
Habit	0.891	
Trust	0.933	
Behavior Intention	0.901	

Source: Data processed using SPSS26, 2024

The reliability test results revealed that out of a total of 64 questionnaire items administered to 500 respondents, all items demonstrated a Cronbach's Alpha value exceeding 0.60. This indicates that all questionnaire items are considered reliable.

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		500
Normal Parameters [a,b]	Mean	,0000000
	Standard Deviation	3.58724886
Most Extreme Differences	Absolute	,062
	Positive	,037
	Negative	-,062
Test Statistics		,062
Asymp. Sig. (2-tailed)		,200 [c]
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Data processed using SPSS26, 2024

From the table, it can be seen that the Asymp Sig value for each variable exceeds 0.05, which indicates that all data for each variable is normally distributed.

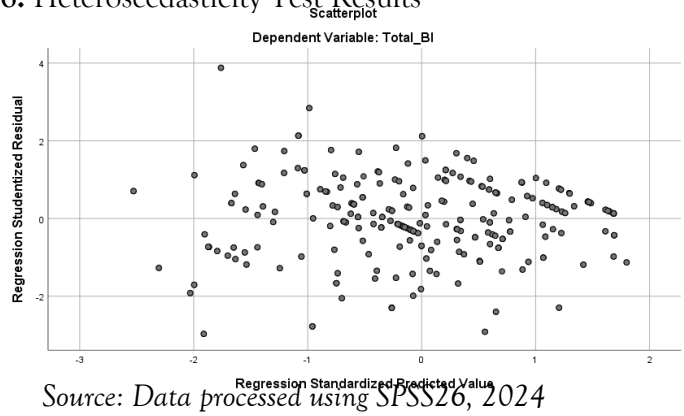
Table 5. Multicollinearity Test Results

Coefficients		
	Collinearity Statistics	
Model	Tolerance	VIF
Total_PE	,397	2,521
Total_EE	,306	3,270
Total_SI	,370	2,704
Total_FC	,241	4,146
Total_HM	,357	2,800
Total_PV	,346	2,894
Total Hb	,244	4,104
Total_TR	,265	3,776
a. Dependent Variable: Total_BI		

Source: Data processed using SPSS26, 2024

Based on the multicollinearity test, the tolerance value of each independent variable (work discipline, work environment, and work competence) is greater than 0.10, and the VIF value obtained is less than 10. It can be concluded that there is no multicollinearity between the independent variables (work discipline, work environment, and work competence). independent variables in the regression model.

Table 6. Heteroscedasticity Test Results



Source: Data processed using SPSS26, 2024

From the illustration, it can be seen that the data is randomly distributed without forming a particular pattern, indicating that based on the test results, each variable does not show heteroscedasticity.

Table 7. T-Test Results

Coefficients					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
(Constant)	7,291	1,361		5,355	,000
Total_PE	,019	,066	,013	,294	,769
Total_EE	-,012	,065	-,009	-,184	,854
Total_SI	,226	,086	,117	2,614	,009
Total_FC	,175	,077	,126	2,284	,023
Total_HM	,587	,053	,504	11,074	,000
Total_PV	-,181	,049	-,170	-3,680	,000
Total Hb	,452	,075	,334	6,070	,000
Total_TR	-,093	,076	-,065	-1,234	,218
a. Dependent Variable: Total_BI					

Source: Data processed using SPSS26, 2024

Based on the results of the t-test, it is known that the *Performance Expectancy* (PE) variable has no effect on *Behavioral Intention* (BI) because the calculated t-value of 0.294 is smaller than the t-table of 1.971, so H1 is rejected at a significance level of 5%. The same thing also occurs in the *Effort Expectancy* (EE) variable with a calculated t-value of 0.184 <1.971, which indicates no effect on BI and results in H2 being rejected. On the other hand, the *Social Influence* (SI) variable has a calculated t-value of 2.614 which is greater than 1.971, so it has a significant effect on BI and H3 is accepted. The same thing also applies to *Facilitating Condition* (FC) with a calculated t-value of 2.284 > 1.971, so H4 is accepted. Furthermore, the *Hedonic Motivation* (HM) variable shows a very significant effect on BI with a calculated t-value of 11.074 > 1.971, so H5 is accepted. *The Price Value (PV)* variable also has an effect on BI with a t-count of -3.680 which is absolutely greater than the t-table of 1.971, so H6 is accepted even though the direction of the effect is negative. Furthermore, the *Habit* (Hb) variable is also proven to have a significant effect on BI with a t-count of 6.070 > 1.971, so H7 is accepted. However, the Trust (TR) variable does not have an effect on BI because the t-count of 1.234 is still smaller than 1.971, so H8 is rejected at the 5% significance level.

Table 8. F Test Results

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	11283,593	8	1410,449	107,849	,000b
Residual	6421,309	491	13,078		
Total	17704,902	499			

a. Dependent Variable: Total_BI

b. Predictors: (Constant), Total_TR, Total_SI, Total_PV, Total_PE, Total_HM, Total_EE, Total_Hb, Total_FC

Source: Data processed using SPSS26, 2024

With a significance level of 0.000 lower than 0.05 and with an F value of 107.849 far exceeding the critical F value of 2.71, it can be concluded that there is a significant influence between the independent variables on the dependent variable. variables at a significance level of 5%.

Table 9. Results of the Determination Coefficient Test (^{R2})

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,798 [a]	,637	,631	3,616

a. Predictors: (Constant), Total_TR, Total_SI, Total_PV, Total_PE, Total_HM, Total_EE, Total_Hb, Total_FC

Source: Data processed using SPSS26, 2024

The SPSS model summary output yielded an adjusted R Square of 0.631, indicating that approximately 63.1% of the variation in Behavioral Intention can be explained by the independent variables in this study. The remaining 36.9% (100% - 63.1%) is explained by variables outside the scope of this study.

The Performance Expectancy (PE) variable has a t-value of 0.294, smaller than the t-table value of 1.971. It can be concluded that there is no significant influence of PE on BI in the use of QRIS in Islamic banking after the COVID-19 pandemic. Therefore, the H1 hypothesis is rejected. This finding is inconsistent with previous research (Iman, N., & Raza, S.A, 2020) which stated a significant relationship between PE and BI. The rejection of this hypothesis may be due to changes in user perceptions post-pandemic, where the focus on the direct benefits of using QRIS may decrease as other payment alternatives increase. This indicates that in the current context, users are considering other factors that are more relevant to them.

The Effort Expectancy (EE) variable has a calculated t-value of 0.814, smaller than the t-table value of 1.971. It can be concluded that there is no significant effect of EE on BI in QRIS use in Islamic banking after the COVID-19 pandemic, thus hypothesis H2 is rejected. This result is consistent with other findings (Saibil and Romadoni, 2023) which show that effort expectancy has an insignificant effect on behavioral intention. A logical explanation for this finding could be related to the fact that users may have become accustomed to digital technology and QRIS, making ease of use less relevant compared to other factors such as trust or hedonic motivation.

Social Variables *Influence* (SI) has a t-value of 2.614, which is greater than the t-table value of 1.971. Thus, there is a significant influence of SI on BI in the use of QRIS in Islamic banking after the COVID-19 pandemic. Therefore, hypothesis H3 can be accepted. This study aligns with previous research (Saibil and Romadoni, 2023) which showed a significant influence of the SI variable on BI. In the current social context, support from friends and family in the use of QRIS may be a major motivating factor for new users to adopt this technology.

Facilitating Conditions (FC) variable has a calculated t-value of 2.284, greater than the t-table value of 1.971. It can be concluded that FC has a significant influence on BI in QRIS use in Islamic banking after the COVID-19 pandemic. Therefore, hypothesis H4 is accepted. This finding aligns with previous research (Saibil and Romadoni, 2023) which stated a significant influence of the FC variable on BI. In the context of post-pandemic Islamic banking, the existence of adequate infrastructure and customer service support can increase user convenience in using QRIS.

Hedonic Motivation (HM) variable has a calculated t-value of 11.074, which is greater than the t-table value of 1.971. It can be concluded that there is a significant influence of HM on BI in the use of QRIS in Islamic banking after the COVID-19 pandemic. Therefore, hypothesis H5 is accepted. This finding aligns with previous research (Andrianto, 2020) which showed that HM has an influence on BI. In the current situation, positive experiences and emotional satisfaction when using QRIS are important factors in user decisions.

The Price Value (PV) variable has a calculated t-value of -3.680, greater than the t-table value of 1.971. Thus, there is a significant influence of PV on BI in

QRIS usage in Islamic banking after the COVID-19 pandemic. Therefore, hypothesis H6 can be accepted. This finding aligns with previous research (Mufingatun et al., 2020) which showed that PV influences BI. In the context of Islamic banking, users may perceive that QRIS transaction costs are commensurate with the benefits they receive.

The Habit (Hb) variable has a calculated t-value of 6.070, greater than the t-table value of 1.971. Therefore, there is a significant influence of Hb on BI in the use of QRIS in Islamic banking after the COVID-19 pandemic. Therefore, hypothesis H7 is accepted. This finding aligns with previous research (Hutagaol and Napitupulu, Togar, 2022) which stated that Hb has a significant positive influence on mobile banking usage behavior. Users' habits in conducting digital transactions can strengthen their intention to continue using QRIS.

The Trust (Tr) variable has a t-value of 1.234, smaller than the t-table value of 1.971. It can be concluded that there is no significant influence of Tr on BI in the use of QRIS in Islamic banking after the COVID-19 pandemic. Therefore, hypothesis H8 is rejected. This finding differs from previous research (Deameta, 2019) which stated that Tr partially has a significant positive influence on BI in using mobile banking. The rejection of this hypothesis may be due to increased user concerns about the security of digital transactions following several fraud incidents in cyberspace post-pandemic.

Overall, the research results provide important insights into the factors influencing users' intention to use QRIS in Islamic banking post-COVID-19. The differences in results between this study and previous studies may reflect changing consumer behavior and dynamic market conditions following the pandemic. Therefore, it is crucial for financial institutions to continuously evaluate and adapt their strategies to remain relevant to current user needs and expectations.

Conclusion

Based on the research findings, several variables were found to impact Behavioral Intention (BI) in the use of QRIS through mobile banking services at Islamic banks in the post-COVID-19 pandemic period. Variables (SI), (FC), (HM), (PV), and (Hb) significantly influenced (BI), thus the hypothesis regarding these variables was accepted. However, variables (PE), (EE), and (T)

did not significantly influence (BI), thus the hypothesis regarding these variables was rejected.

Based on the analysis results, *the Performance Expectancy* (PE) and *Effort Expectancy* (EE) variables do not have a significant influence on *Behavioral Intention* (BI) in the use of QRIS in Islamic banking after the COVID-19 pandemic, so that hypotheses H1 and H2 are rejected. This finding contradicts several previous studies, but is in line with other results that show the insignificance of the relationship. In contrast, the variables *Social Influence* (SI), *Facilitating Conditions* (FC), *Hedonic Motivation* (HM), *Price Value* (PV), and *Habit* (Hb) show a significant influence on BI, so that hypotheses H3, H4, H5, H6, and H7 are accepted. This finding is consistent with various previous studies that support the importance of social factors, supporting conditions, hedonic motivation, price value, and habits in influencing behavioral intentions to use QRIS. However, the *Trust (Tr) variable* does not have a significant influence on BI, so hypothesis H8 is rejected, in contrast to several previous studies that state the influence of trust on intentions to use financial technology.

This study has several limitations that should be considered. First, the respondents were limited to a specific region, so the results cannot be broadly generalized to all Islamic mobile banking users in Indonesia. Second, this study only refers to the variables in the UTAUT2 model with the addition of trust, so other factors such as digital literacy, religiosity, and regulatory compliance were not accommodated in the research model.

Furthermore, this research design employed a cross-sectional approach, where data was only collected over a single period. This prevented the study from capturing the dynamics of long-term changes in user behavior. Another limitation lies in the entirely questionnaire-based research instrument, which poses the potential for subjective respondent bias, both due to limited understanding of the questions and a tendency to respond according to social expectations.

Based on these limitations, further research is recommended to expand the research object and sample by involving respondents with a wider diversity of age, profession, and geographic location. This will make the results more representative in describing QRIS adoption behavior in Islamic mobile banking in Indonesia.

Furthermore, future research could add new variables beyond UTAUT2, such as digital financial literacy, perceptions of sharia security, regulatory factors, and religiosity, to achieve more comprehensive results. A longitudinal approach is also highly recommended to examine changes in QRIS usage intentions and behavior over time, particularly in light of new feature innovations and policies from Bank Indonesia.

Another recommendation is the use of mixed methods, combining quantitative and qualitative approaches. Through in-depth interviews or focus group discussions (FGDs), researchers can explore user motivations and barriers to QRIS adoption in greater detail. Furthermore, future research could also conduct comparative studies between banks, both Islamic and conventional, to examine the differences in factors influencing QRIS adoption in mobile banking.

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