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Determinants of QRIS Transaction Intentions in Solo City

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Abstract

The implementation of the Quick Response Code Indonesian Standard (QRIS) has accelerated the movement toward digital payments in Indonesia. However, consumers' readiness to use QRIS is influenced by several factors, including financial literacy, trust, and the ability to manage risks arising from digital transactions. This research aims to assess the extent to which digital financial literacy, consumer trust, and financial risk behavior shape consumers' intentions to conduct QRIS-based transactions in Solo City. A quantitative approach was applied using a survey method, with 215 respondents chosen through purposive sampling. Primary data were collected via a Likert-scale questionnaire and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that consumer trust, digital financial literacy, and financial risk behavior each have positive, statistically significant effects on consumers' intention to transact using QRIS. Taken together, these findings imply that strengthening consumer trust in the security and reliability of payment systems, enhancing digital financial literacy, and improving consumers' capacity to understand and control risks in digital transactions will increase QRIS usage intentions in Solo City.

Keywords: Digital Financial Literacy, Consumer Transaction Trust, Financial Risk Behavior, Transaction Intention, QRIS.

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INTRODUCTION

The advancement of digital financial technology in Indonesia is occurring at a very rapid pace, especially through the adoption of a cashless payment system grounded in the Indonesian Quick Response Code Standard (QRIS). The implementation of QRIS promotes transactions that are more practical, quicker, and more efficient. Bank Indonesia reports an increase in the number of QRIS merchants alongside the expansion of the digitalization of the national payment system (Bank Indonesia, 2025). QRIS is not only growing among large businesses; it is also increasingly being used by micro-entrepreneurs and the general public across various regions. This suggests that digital payments are playing an ever more important role in Indonesians' economic activities while also contributing to strengthening financial inclusion and accelerating the national digital economy (Muchtar et al, 2024).

Despite the continued growth in the use of QRIS, the uptake of digital payments still involves a range of challenges, including one related to digital financial literacy. The Financial Services Authority states that the level of financial inclusion in Indonesia remains higher than the level of financial literacy, indicating a gap in understanding financial services (OJK, 2024). Insufficient digital financial literacy may reduce consumers' capacity to comprehend the advantages, workings, and security associated with using QRIS, which can make them more hesitant when conducting digital transactions. In contrast, adequate understanding of digital financial services can increase consumers' readiness to use digital payments optimally (Ardini et al, 2024). Therefore, digital financial literacy is one of the factors with the potential to shape consumers' intention to use QRIS.

Beyond digital financial literacy, consumer trust and attitudes toward financial risk also influence the use of QRIS. Confidence can be reinforced when consumers believe in data security, system reliability, and the certainty of transactions, thereby encouraging repeated use of digital payments (Zhang et al, 2023). Conversely, low trust can inhibit the use of digital payments even when the system offers convenience and efficiency (Ariffin & Lim, 2022). QRIS also has the potential to introduce risks, such as data leakage, transaction failure, and account misuse. Improving consumers' capacity to comprehend and handle these risks can enhance their preparedness to use digital payment services (Bland et al, 2024; Appiah & Agblewornu, 2025).

Interest in transacting using QRIS is shaped by perceptions of benefits, ease of use, security, and individuals' ability to use digital payment technology. Within the framework of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), technology adoption is linked to beliefs about the technology's usefulness and to perceived behavioral control in carrying out an action. QRIS offers convenience through fast, flexible transaction processes and integration with various digital payment applications (Usman et al, 2025). Nonetheless, acceptance of QRIS continues to be influenced by consumers' ability to understand the technology and their confidence in the security of the payment system (Latifah & Aruan, 2025). This highlights the importance of identifying the factors that shape consumers' intention to use QRIS.

Previous studies suggest a link between digital financial literacy, consumer trust, perceived risk, and the adoption of digital payments. Asaif et al (2025) reported that digital financial literacy influences intention and usage behavior in QRIS adoption, whereas Astuti (2025) highlighted that trust plays a key role in increasing consumers' interest in using QRIS. Nonetheless, research that brings together digital financial literacy, consumer trust, and financial risk behavior within a single model is still limited. Furthermore, evidence on consumers' intention to use QRIS at the regional level—especially in the city of Solo—remains comparatively scarce. Addressing these gaps, this study seeks to examine the effects of digital financial literacy, consumer trust, and financial risk behavior on consumers' intention to make transactions using QRIS in the city of Solo.

LITERATURE REVIEW

Digital Financial Literacy

Digital financial literacy builds on the wider concept of financial literacy. It describes an individual's ability to understand, assess, and appropriately use financial services delivered through digital technology. This literacy goes beyond knowing how to manage personal finances; it also includes understanding the workings, advantages, security considerations, and the risks that come with using digital financial services (Lusardi & Mitchell, 2023; Ardini et al, 2024). For digital payments, these capabilities help consumers grasp the steps involved in a transaction while making more precise decisions about how to use the services (Putri et al, 2024). Previous research further suggests that financial literacy and digital literacy are associated with QRIS use among both consumers and students (Alfiyana et al, 2025; Asaif et al, 2025). Therefore, digital financial literacy is a key element in supporting consumers' readiness to adopt QRIS as a form of digital payment.

Digital financial literacy can be examined through individuals' abilities to understand digital payment systems, to use electronic financial services, and to recognize the benefits and risks of technology-based transactions. Such understanding can strengthen consumers' skills in using digital payment services effectively while ensuring safety (Ardini et al, 2024; Deswita & Hidayat, 2025). Consumers with higher literacy are more likely to have a more adequate grasp of QRIS mechanisms and benefits, making them better prepared to apply it in transactional activities (Asaif et al, 2025; Wijayanto et al, 2025). The studies by Alfiyana et al (2025) and Putri et al (2024) further show that there is an association between financial literacy and digital literacy with actual use of, or interest in, digital payments. Therefore, improving digital financial literacy can support efforts to broaden the adoption of QRIS in society.

Consumer Confidence

Consumer trust refers to an individual's belief that a system or service can provide security, reliability, and certainty throughout the transaction process. In digital payments, this trust is especially critical because consumers delegate the transaction process to technology-based systems and entrust their financial data and information to the service provider (Zhang et al, 2023). Trust in the security of the system can increase consumers' acceptance of digital payment services (Ariffin & Lim, 2022; Alrawad et al, 2023). In the QRIS context, trust likewise includes confidence in the system's security and reliability in completing transactions (Astuti et al, 2024). Therefore, as trust in the digital payment system increases, the likelihood that consumers will develop an intention to use the service also rises.

Consumer trust in QRIS can be strengthened through system security, data protection, transaction reliability, and a positive user experience. A system that enables transactions to be carried out quickly, accurately, and securely can reinforce consumers' confidence in digital payment services (Astuti et al, 2024; Zhang et al, 2023). Conversely, risks such as data leakage, fraud, and transaction failures can reduce the level of consumer trust in payment systems (Alrawad et al, 2023). The findings of Ariffin and Lim (2022) indicate that trust also shapes mobile payment usage behavior, while Astuti (2025) and Wicaksono (2025) emphasize the importance of trust in QRIS adoption. Accordingly, improving system security and reliability is an important factor for increasing consumers' intention to use QRIS.

Financial Risk Behavior

Financial risk behavior describes a person's propensity to recognize, evaluate, and act in response to potential risks that emerge during financial activities. In the context of digital payments, this tendency shows up in the individual's focus on transaction security, safeguarding personal data, verifying transactions, and applying preventive measures to anticipate possible losses. Consequently, comprehending risk is an essential part of using digital financial services, since consumers encounter multiple threats, such as account misuse, data breaches, and transaction failures (Bland et al, 2024; Appiah & Agblewornu, 2025). Kamboj et al. (2025) additionally find that perceived risk and self-efficacy are linked to the intention to use mobile payment services, while Khan and Abideen (2023) demonstrate that risk affects behavior related to using digital wallets. Therefore, risk management is a key element for understanding the use of QRIS.

Within the context of QRIS, financial risk behavior can be seen in consumers' ability to understand potential risks and apply preventive steps when conducting digital transactions. Consumers should focus on account security, verify transactions, and protect the confidentiality of their data to reduce the likelihood of loss. Such capability can enhance consumers' readiness to use digital payment services, because transaction risks are understood and managed more effectively (Bland et al, 2024; Kamboj et a., 2025). Appiah and Agblewornu (2025) show that risk and trust are interrelated factors in fintech adoption, whereas Yanti et al (2025) find that usage risk is associated with interest in conducting transactions using QRIS. Firdaus et al (2025) also demonstrate a linkage between the risks of digital transactions and the intent of micro, small, and medium enterprises to use QRIS. Consequently, the ability to manage digital transaction risk may serve as a factor that supports interest in QRIS usage.

Interest in Transacting

Transaction interest refers to an individual's propensity to choose, test, and use a specific payment method in economic activities. In the setting of digital technology, usage interest captures consumers' motivation to take advantage of a service as shaped by how they perceive its benefits, ease, security, and the extent to which they can control their own usage behavior. The Theory of Planned Behavior holds that the intention to carry out a behavior is determined by attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). This perspective helps explain how interest in digital payments, including QRIS (Usman et al., 2025; Latifah & Aruan, 2025), develops. Research by Putra and Heruwasto (2022) and Nuswantoro et al (2024) further shows that diverse consumer perceptions are linked to intention and QRIS use. Consequently, QRIS transaction interest represents consumers' readiness to use digital payment systems in their transactions.

In implementing QRIS, transaction interest can be observed through consumers' attraction, desire to use it, and tendency to employ digital payment services when making transactions. This interest develops when QRIS is perceived to provide benefits, ease, comfort, and security throughout the payment process (Venkatesh et al, 2012; Latifah & Aruan, 2025). Research by Wijayanto et al (2025) shows that ease, benefits, comfort, and financial literacy are associated with interest in QRIS payments, while Astuti (2025) finds that ease of use and trust are relevant factors for QRIS adoption. Putra and Heruwasto (2022) also emphasize that factors within the C-TAM-TPB framework help shape the intention to use QRIS. Consequently, understanding the factors that form transaction interest is essential to support the sustainable expansion of QRIS use.

METHOD

This study applies a quantitative survey approach to assess how digital financial literacy, consumer trust, and financial risk behavior affect consumers' intention to conduct transactions using the Quick Response Code Indonesian Standard (QRIS) in Solo City. The research was carried out in April 2026, and the study participants were consumers who are aware of or have used QRIS in their transaction activities. Solo City was chosen because QRIS has been adopted across a wide range of trade and service sectors, which makes it suitable for examining the factors that shape interest in digital transactions (Bank Indonesia, 2025).

The research population includes consumers who carry out transactions in various shopping centers in Solo City. Because the population size is not known with certainty, the sample size was determined using Lemeshow's formula for an effectively infinite population, with a confidence level of 95% and a margin of error of 5%, resulting in 215 respondents. Sampling was conducted using purposive sampling, with criteria requiring consumers who know about or have used digital payment services, particularly QRIS. The respondent profile indicates a tendency toward respondents who are dominated by those with undergraduate (S1/D4) education levels, who work as operational employees, and who fall within the monthly expenditure group of Rp2.500.001–Rp7.500.000. These findings suggest that QRIS is relevant to productive-age consumer groups who actively transact; therefore, QRIS marketing strategies should focus on strengthening understanding of how to use it, ensuring transaction security, and improving the ability to manage digital risks. This outcome is directly connected to the study's tested variables: digital financial literacy, consumer trust, and financial risk behavior.

The research data comprise both primary and secondary data. Primary data were collected through questionnaires administered to respondents in line with the study criteria. Secondary data were obtained from publications issued by Bank Indonesia and the Financial Services Authority, as well as from scientific journals and related literature on digital payments and QRIS. The questionnaire was designed to assess digital financial literacy, consumer trust, financial risk behavior, and the intention to transact using QRIS, with items measured on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Given that most respondents have bachelor's-level education and are active workers, increased QRIS adoption can be encouraged via marketing communications that emphasize the benefits and convenience of transactions to strengthen digital financial literacy. In addition, providing information about the system's security and reliability can bolster consumer trust, while education on preventing transaction risks can strengthen risk management capabilities.

Data analysis employed Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS. The analysis involved evaluating the outer model to assess construct validity and reliability, and evaluating the inner model to test relationships among variables through a bootstrapping procedure. PLS-SEM was selected because it is appropriate for examining relationships among latent constructs and for research aimed at predicting the dependent variable (Hair et al, 2019).

RESULT AND DISCUSSION

Result

The characteristics of the respondents indicate that most respondents are male, with 114 respondents (53.0%). In terms of their most recent education, the majority are graduates of a Bachelor's/Bachelor of Applied Science program (S1/D4), totaling 102 respondents (47.4%). When categorized by occupation, the largest group consists of operational workers, with 78 respondents (36.3%), followed by managerial workers with 54 respondents (25.1%). Meanwhile, based on the average monthly spending, most respondents fall within the Rp2.500.001–Rp5.000.000 category, comprising 81 respondents (37.7%), followed by the Rp5.000.001–Rp7.500.000 category with 74 respondents (34.4%). These findings suggest that the research respondents are predominantly individuals with a bachelor's-level education, who work as operational workers, and whose monthly expenditures fall within the mid-range.

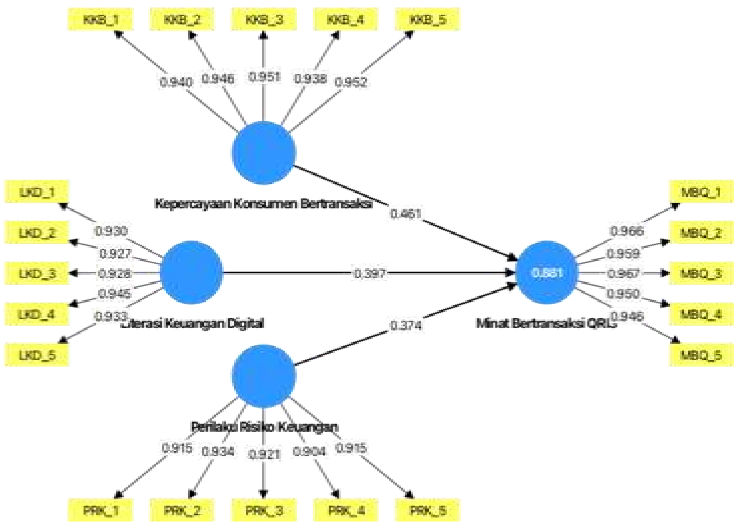

Figure 1. *Outer Model*

Outer loading describes how well an indicator reflects or explains the latent construct being measured. Larger outer loading values indicate a stronger link between the indicator and the construct. As illustrated in Figure 1, the PLS-SEM analysis typically uses an outer loading threshold of ≥ 0.70 to confirm convergent validity. According to Table 2, all research indicators exceed 0.70, with values between 0.904 and 0.967. Overall, these findings show that the indicators strongly represent the constructs Consumer Trust, Digital Financial Literacy, Financial Risk Behavior, and Interest in QRIS Transactions, meaning they meet the requirements for convergent validity.

Table 1. *Outer Loading*

Indicator	Consumer Confidence	Digital Financial Literacy	Interest in QRIS Transactions	Financial Risk Behavior
KKB_1	0.940			
KKB_2	0.946			
KKB_3	0.951			
KKB_4	0.938			
KKB_5	0.952			
LKD_1		0.930		
LKD_2		0.927		
LKD_3		0.928		
LKD_4		0.945		
LKD_5		0.933		
MBQ_1			0.966	
MBQ_2			0.959	
MBQ_3			0.967	
MBQ_4			0.950	
MBQ_5			0.946	
PRK_1				0.915
PRK_2				0.934
PRK_3				0.921
PRK_4				0.904
PRK_5				0.915

According to Table 1, all indicators show outer loading values above 0.70: Digital Financial Literacy ranges from 0.927 to 0.945, Consumer Trust ranges from 0.938 to 0.952, Financial Risk Behavior ranges from 0.904 to 0.934, and QRIS Transactional Intention ranges from 0.946 to 0.967. These findings indicate that every indicator represents the construct in a strong and consistent manner. Therefore, all indicators meet the requirements for convergent validity and are appropriate to retain in the structural model analysis.

Table 2. *Cross Loading*

Operational Item	Consumer Confidence	Digital Financial Literacy	Interest in QRIS Transactions	Financial Risk Behavior
KKB_1	**0.940**	0.402	0.709	0.310
KKB_2	**0.946**	0.423	0.736	0.311
KKB_3	**0.951**	0.345	0.663	0.248
KKB_4	**0.938**	0.406	0.704	0.305
KKB_5	**0.952**	0.413	0.685	0.238
LKD_1	0.381	**0.930**	0.675	0.368
LKD_2	0.394	**0.927**	0.667	0.297
LKD_3	0.371	**0.928**	0.679	0.402
LKD_4	0.372	**0.945**	0.667	0.334
LKD_5	0.442	**0.933**	0.732	0.381
MBQ_1	0.730	0.713	**0.966**	0.614
MBQ_2	0.706	0.714	**0.959**	0.643
MBQ_3	0.704	0.704	**0.967**	0.652
MBQ_4	0.678	0.709	**0.950**	0.639
MBQ_5	0.727	0.676	**0.946**	0.631
PRK_1	0.295	0.340	0.630	**0.915**
PRK_2	0.246	0.363	0.616	**0.934**
PRK_3	0.264	0.410	0.620	**0.921**
PRK_4	0.276	0.312	0.573	**0.904**
PRK_5	0.294	0.331	0.607	**0.915**

Drawing on the findings in Table 2, the cross-loading results show that each indicator attains its highest loading value on the construct it is designed to measure, compared with the other constructs. The Consumer Trust (KKB_1–KKB_5) indicators show loadings of 0.938–0.952, Digital Financial Literacy (LKD_1–LKD_5) shows 0.927–0.945, Interest in QRIS Transactions (MBQ_1–MBQ_5) shows 0.946–0.967, and Financial Risk Behavior (PRK_1–PRK_5) shows 0.904–0.934. These findings suggest that, for each construct, the corresponding indicators represent it more strongly than indicators belonging to other constructs. Accordingly, the research model satisfies the criteria for discriminant validity and demonstrates that each construct has distinct empirical characteristics, with no overlap in measurement.

Table 3. Fornell Lacker Criterion

Variable	Consumer Trust	Digital Financial Literacy	Intention to Transact via QRIS	Financial Risk Behavior
Consumer Confidence	0.946			
Digital Financial Literacy	0.422	0.932		
Intention to Transact via QRIS	0.740	0.734	0.958	
Financial Risk Behavior	0.300	0.383	0.664	0.918

Table 3 shows that, according to the Fornell–Larcker criteria, the test results indicate stronger discriminant validity: the square root of the AVE for each construct exceeds the correlations between constructs. Specifically, the square root of the AVE for Consumer Trust, Digital Financial Literacy, Interest in Using QRIS for Transactions, and Financial Risk Behavior is 0.946; 0.932; 0.958; and 0.918, respectively. These results suggest that all constructs satisfy discriminant validity, because each construct is assessed as more capable of explaining its own indicators than the other constructs.

Table 4. Reliability Test

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Consumer Confidence	0.970	0.971	0.977
Digital Financial Literacy	0.962	0.963	0.971
Intention to Transact via QRIS	0.977	0.977	0.982
Financial Risk Behavior	0.953	0.954	0.964

In light of the reliability test results, every construct demonstrates Cronbach's alpha values, composite reliability (rho_a), and composite reliability (rho_c) that each exceed 0.70. Consumer Trust is 0.970; 0.971; and 0.977, Digital Financial Literacy is 0.962; 0.963; and 0.971, and QRIS Transaction Intention is 0.977; 0.977; and 0.982. Meanwhile, Financial Risk Behavior is 0.953; 0.954; and 0.964. Therefore, all constructs are declared reliable..

Table 5. Uji AVE

Variable	Average variance extracted (AVE)
Consumer Confidence	0.894
Digital Financial Literacy	0.869
Intention to Transact via QRIS	0.917
Financial Risk Behavior	0.843

As shown in Table 5, the Average Variance Extracted (AVE) results indicate that every construct exceeds the minimum threshold of 0.50. Specifically, Consumer Confidence has an AVE of 0.894, Digital Financial Literacy of 0.869, Interest in QRIS Transactions of 0.917, and Financial Risk Behavior of 0.843. These findings suggest that each construct explains more than 50% of the variance in its respective indicators. Therefore, all constructs satisfy the criteria for convergent validity and have adequate ability to represent the latent construct, supporting their use in structural model analysis.

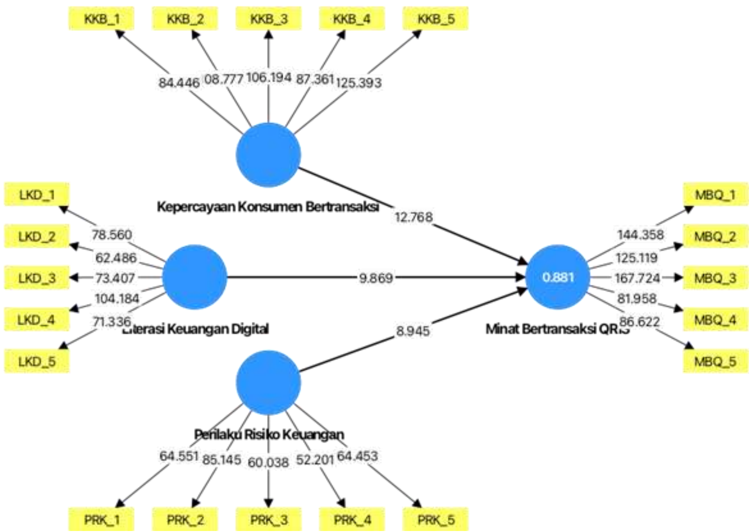

Figure 2. Inner Model

From the bootstrapping results, all indicators have t-statistic values exceeding 1.96, indicating that the indicators are significant for representing their constructs. With respect to QRIS transaction intention, the effects of Consumer Trust, Digital Financial Literacy, and Financial Risk Behavior yield t-statistic values of 12.768, 9.869, and 8.945, respectively. Overall, these results show that every structural relationship is statistically significant.

Table 6. Coefficient of Determination

	R2	Adjusted R2
Interest in Making QRIS Transactions	0.881	0.878

According to Table 6 on the coefficient of determination, an R^2 value of 0.881 and an adjusted R^2 value of 0.878 suggest that Digital Financial Literacy, Consumer Trust, and Financial Risk Behavior explain variations in QRIS transaction intention. These findings suggest that the model's explanatory ability falls within the moderate category; therefore, digital financial literacy is an important factor, although other variables outside the model also influence consumers' interest in using QRIS for transactions.

Table 7. Hypothesis Testing

Relationship	Coefficient	t-stat	P-values
Consumer Trust -> Interest in QRIS Transactions	0.461	12.768	0.000
Digital Financial Literacy -> Interest in QRIS Transactions	0.397	9.869	0.000
Financial Risk Behavior -> Interest in QRIS Transactions	0.374	8.945	0.000

Based on the hypothesis testing reported in Table 7, the results show that:

1. Consumer trust positively and significantly influences the intention to transact using QRIS. The study's testing outcomes report a path coefficient of 0.461, a t-statistic of 12.768, and a p-value of 0.000. Overall, the results imply that when consumers' confidence in the security and reliability of the digital payment system increases, their intention to use QRIS also increases.
2. Digital financial literacy similarly shows a positive and significant effect on the intention to transact using QRIS. The findings indicate a path coefficient of 0.397, a t-statistic of 9.869, and a p-value of 0.000. This evidence suggests that the better consumers understand digital financial services, recognize the benefits of QRIS, and perceive the security of transactions, the higher their intention to use QRIS.

3. Financial risk behavior also has a positive and significant impact on the intention to transact using QRIS. The testing results yield a path coefficient of 0.374, a t-statistic of 8.945, and a p-value of 0.000. These results further confirm that improved consumers' ability to understand and manage the risks associated with digital transactions corresponds to a greater intention to use QRIS.

Discussion

1. Consumer Trust in the Intention to Transact via QRIS

   The study concludes that consumer trust positively and significantly affects consumers' intention to transact using QRIS in the city of Solo. When confidence in the security and reliability of the digital payment system increases, consumers' interest in using QRIS for everyday transactions also grows. Zhang et al (2023) note that trust is a key determinant of adopting fintech services because consumers depend on the system's security to protect data and financial transactions. In a similar vein, Ariffin and Lim (2022) argue that perceived safety in digital payment systems enhances consumers' confidence to use mobile payments repeatedly. Trust in QRIS can be strengthened through positive usage experiences, service quality, data protection, and the certainty of transactions. Alrawad et al (2023) further demonstrate that higher trust increases users' intention to use mobile payment services, and Wicaksono (2025) finds that trust is among the dominant factors behind the continued use of QRIS in Indonesia.
2. Digital Financial Literacy and Interest in QRIS Transactions

   The findings of this research suggest that digital financial literacy has a positive and significant impact on consumers' intention to conduct transactions using QRIS in the city of Solo. As consumers' understanding of digital financial services improves, their interest in using QRIS as a payment method also increases. Ardini et al (2024) explains that digital financial literacy enables people to grasp the benefits, operating mechanisms, and security features of digital payment services. Likewise, Asaif et al (2025) shows that understanding digital payment technology influences intention and usage behavior in QRIS adoption. Digital financial literacy helps consumers understand transaction procedures, benefits, efficiency, and the risks involved in digital payments, which in turn strengthens their confidence in completing cashless transactions. Putri and Sutrisno (2025) also report that financial literacy and behavioral control affect decisions to use QRIS among younger generations. Muat et al (2025) further states that digital financial literacy supports people's readiness to adopt digital payment services. Consequently, improving digital financial literacy is a key factor in broadening QRIS usage across society.
3. Financial Risk Behavior regarding Interest in QRIS Transactions

   Research results suggest that financial risk-taking behavior has a positive and statistically significant impact on consumers' intention to transact using QRIS in Solo. When consumers are better able to understand and manage the risks associated with digital transactions, their intention to use QRIS as a payment method increases. Bland et al (2024) note that perceived risk is among the key factors that shape decisions to use mobile payment, while Appiah and Agblewornu (2025) find that the capacity to manage perceived risk affects decisions to use fintech services. By supporting consumers in managing risk effectively, individuals can act more cautiously when protecting account security, confirming transactions, and safeguarding personal data, without lowering their interest in digital payments. Kamboj et al (2025) also report that perceived risk and self-efficacy jointly influence intention to use contactless mobile payment services. Consistent with this, Khan and Abideen (2023) show that perceived risk is significantly related to digital wallet usage behavior. Consequently, the ability to understand and manage the risks of digital transactions is a crucial factor for strengthening intention to use QRIS.

CONCLUSION

This research investigates how digital financial literacy, consumer trust, and financial risk behavior influence consumers' interest in conducting transactions through the Quick Response Code Indonesian Standard (QRIS) in Solo City. The PLS-SEM analysis shows that all three independent variables have a positive and statistically significant effect on interest in QRIS transactions. Overall, the results indicate that knowledge of digital financial services, confidence in the payment system's security, and the ability to understand and manage the risks of digital transactions are crucial for building stronger interest in using QRIS. Among the key predictors, consumer trust is the most dominant factor in fostering consistent QRIS use. Digital financial literacy improves users' understanding of QRIS benefits, procedures, and security, whereas financial risk behavior strengthens their readiness to handle risks linked to digital transactions. Interest in using QRIS is also relatively balanced across respondents when examined by their characteristics. Therefore, enhancing digital financial literacy, payment system security, and trust is necessary to support the sustainable expansion of QRIS adoption.

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