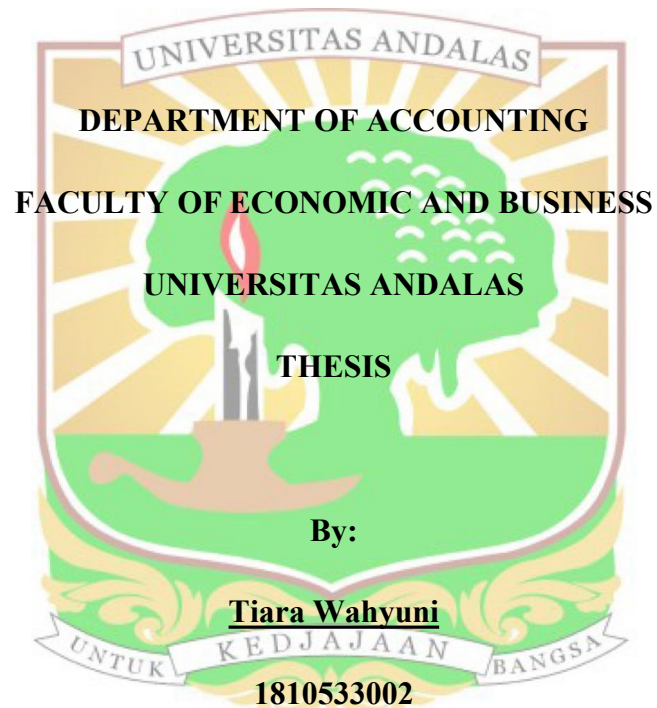


**ANALYSIS OF FACTORS THAT INFLUENCE CONSUMERS TO USE  
QRIS (QUICK RESPONSE CODE INDONESIAN STANDARD) AS AN  
ELECTRONIC PAYMENT TO REDUCE THE USE OF CASH**



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## ABSTRACT

*This study aims to analyze the factors (i.e. perceived usefulness, perceived security, trust, satisfaction and confirmation) of intention to use QRIS as a digital payment to reduce the use of cash. The research was conducted using the Expectation-Confirmation Model (ECM) method involving 100 respondents from Andalas University. The sampling method used convenience sampling. Data management in this study was assisted by SPSS 28 software. The results of this study indicate that perceived usefulness, trust and confirmation have a positive effect on the intention to use QRIS as electronic payment. Then perceived security and satisfaction affect the intention to use negatively.*

**Keyword:** *Electronic Payment, QRIS, Perceived Usefulness, Perceived Security, Trust, Satisfaction, Confirmation.*

