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TRUST AND BEHAVIOURAL INTENTION AS PREDICTORS OF FINANCIAL TECHNOLOGY ADOPTION

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Abstract

Advances in digital technology have changed people's transaction patterns, including the use of digital payment systems in Medan City. QRIS Dana as one of the leading digital wallets offers practical and efficient transaction convenience. The trust factor and user intention are important aspects that influence the actual use of this service. This phenomenon shows that users are increasingly influenced by trust and behavioural intention factors in their decision to use QRIS Dana. This research seeks to investigate the impact of trust and behavioural intention on the real-world usage of QRIS Dana in Medan City. The research methodology employed is quantitative, using an associative approach. The study population consists of individuals in Medan City who have utilised QRIS Dana, with a sample size of 100 participants chosen through purposive sampling. Primary data collection involved distributing surveys, while secondary data was gathered through literature review. The examination techniques employed consist of validation testing, consistency testing, traditional assumption testing, multiple linear regression, partial testing, simultaneous testing, and determination testing. The findings indicated that confidence (X1) and intention (X2) towards behaviour have a partial and simultaneous impact on the genuine adoption (Y) of QRIS Dana. In accordance with the determination test coefficient, the correlation between trust (X1) and intention (X2) towards behaviour on actual adoption (Y) has an R value of 0.861. As per the adjusted R square value, it is evident that trust and intention contribute 73.5% towards genuine adoption, while the remaining 26.5% is influenced by other unspecified variables.

Keywords: *Trust, Behavioral Intention, Actual Use, QRIS Dana, FinTech*

INTRODUCTION

The development of information and communication technology continues to increase rapidly and has an impact on the way we communicate and work, including in the economic field. One important aspect of this technological development is the digitisation of payment systems. Today's modern transaction systems are based on digital payment systems, which make payments easier, faster, and more secure (Hidayat et al., 2024). Changes in the payment system have led to the emergence of technological innovations in conducting financial transactions called fintech or financial technology. Fintech utilises digital technology innovations to improve financial services, offering solutions in digital payments that are more efficient and easy to use. The public has widely accepted various fintech-based financial

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applications, such as mobile payments, e-wallets, and QR code payments that have become part of the digital lifestyle.

Projected number of digital payment users in Indonesia based on Statista Market Insights (2024) data from 2018 to 2028, measured in millions. This data was sourced from Statista and released in January 2024. Overall, the trend shows a significant increase in the number of digital payment users over the period. In 2018, the number of users was recorded at 52.64 million, and this figure has continued to increase every year, reaching 94.4 million in 2021, then 128.2 million in 2023. Future projections estimate that the number of users will reach 204.97 million by 2028. This increase reflects the widespread adoption of digital payment technologies in Indonesia, driven by the development of FinTech's, increased internet access, and changing consumer behaviour that is increasingly comfortable with cashless transactions. This data can inform research on the factors that influence digital payment adoption and its impact on the digital economy ecosystem in Indonesia.

Fintech firms are crucial in driving the expansion of the digital economy, with e-wallets being a popular platform. E-wallets are digital tools used for storing and conducting online transactions with virtual money. A prime example of an e-wallet is Dana, which has established a strong presence in the Indonesian market. Dana provides convenience for its users in digital transactions, which are connected to various payment services, ranging from payment for goods and services to money transfers.

Based on data.com, the 10 most popular e-wallet applications in Indonesia based on the percentage of users, with data accessed from the Populix report in June 2024. Gopay took first place as the most popular e-wallet, followed by DANA, OVO, and ShopeePay, which together dominate the market. LinkAja ranked fifth with a lower percentage, while apps such as i.Saku, OCTO Mobile, DOKU, Sakuku, and JakOne Mobile ranked sixth to tenth with much smaller user shares. This data reflects users' preferences towards several e-wallet apps which can be further analysed to understand factors such as trust, ease of use, and superior features that influence users' choices.

The rapid evolution of this fintech-driven payment system is leading to significant changes, with the government actively promoting the expansion of the digital economy. In 2019, Bank Indonesia and the government introduced QRIS, a standardized Quick Response Code for Indonesia, to streamline the usage of different digital payment platforms and enhance user convenience. This is the driving force for QRIS in every payment application including Dana.

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QRIS is growing rapidly from year to year, based on data reported by Bank Indonesia (BI), until April 2024, the nominal transaction using QRIS increased significantly by 194.06% year-on-year. The number of QRIS users has also reached 48.90 million, with the support of 31.86 million merchants spread throughout Indonesia. In addition, the implementation of cross-border transactions through QRIS, which uses the local currency transaction (LCS) scheme, also experienced growth of more than 34% during the same period. By 2024, BI targets an increase in the number of QRIS users to 55 million users, with a projected transaction volume of 2.5 billion.

In the North Sumatra region, the North Sumatra BI representative recorded 1.27 million merchants using QRIS in the North Sumatra region in June 2024. New users also continue to grow, recorded from January to June 2024 new QRIS users increased by 200,226 users, in total 2.49 million users with a transaction volume of 111.9 million, of which Medan City is the highest user of QRIS, reaching a percentage of 58.6 percent. Despite the growing popularity of the QRIS Dana service, many users still face obstacles related to security, trust, and ease of use. This phenomenon can be seen from reports related to problems in the Dana application, such as data insecurity, transaction delays, and system disruptions that occur regularly.

There are several problems that occur in the Dana application that often cause a sense of uncertainty among users and potential users, especially as the public's need for fast, safe and reliable digital payment services continues to increase. Lack of clarity regarding the security and reliability of the application is the main reason for the loss of user confidence. This certainly impacts their comfort in using the service and affects their decision to continue using QRIS Dana as a digital payment option in the long run.

Based on the phenomenon of this problem, it can be seen that user trust and user interest are needed in the actualisation of QRIS Dana in the future. This study takes the variables of trust and behavioural intention as independent variables and actual use as the dependent variable. Although many studies include the use of digital payment technology, research that specifically discusses how trust and behavioural intention affect the actual use of QRIS Dana is still limited. Past studies have mainly concentrated on technological elements and general usage aspects, such as convenience, quality of service, and satisfaction of customers. For example, Heryanti (2023) looked into how service quality and customer satisfaction impact the Dana app's online transaction process. Fitratul Aini et al. (2023) focused on Dana user satisfaction through the TAM and EUCS methods, while Siti (2024)

investigated user satisfaction with the QRIS feature in the Dana app using the TAM approach.

Pre-research interviews with QRIS Dana users in Medan City revealed significant trust issues stemming from reported balance losses, transaction failures, and QR code/network instability. These problems created user insecurity and reduced confidence in the Dana application as a digital payment tool, providing strong justification for deeper investigation into how trust and behavioral intention influence user decisions.

While QRIS Dana has driven major changes in Indonesian financial transactions and achieved widespread adoption, significant challenges remain regarding security trust and usage interest that affect users' continued service utilization. This study therefore aims to analyze the effects of trust and behavioral intention on actual QRIS Dana usage in Medan City, addressing these critical factors that shape digital payment adoption in the face of emerging technological and reliability concerns.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a helpful and compact theoretical structure that examines how individuals view the utility and ease of use of a new technology or service that impacts its acceptance. According to Han and Sa (2022), TAM uses the concepts of 'perceived ease of use' and 'perceived usefulness' to elucidate users' willingness to adopt the information system. TAM has demonstrated its effectiveness in elucidating user behaviour towards utilising computer technology. This model illustrates the correlation between perceived ease of use (PEOU), perceived usefulness (PU), attitude towards use (AT), and Behavioural Intention (BI) (Mailizar et al., 2021).

Perceived usefulness (PU)

Perceived usefulness is a concept within the TAM model that involves consumers' assessment of how a new invention can simplify their daily tasks. It is about the belief that adopting new technology will enhance performance, while perceived ease of use is the amount of effort needed to adopt and use technology (Sinaga et al., 2021). PU is about how individuals perceive technology's ability to aid them in accomplishing tasks or reaching their objectives. Greater belief in the usefulness of technology in assisting with tasks or goals increases the likelihood of individuals intending to use the technology (Wicaksono, 2022).

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Perceived Ease of Use (PEOU)

Perception of ease of use is a crucial factor in gauging how readily people embrace the simplicity of operating technology and the perceived benefits it offers. This measure assesses users' embrace of the functions and advantages technology provides to facilitate their tasks (Aulifin & Dewi, 2022). PEOU reflects an individual's belief in the minimal effort required to use technology. Ease refers to the perception that using technology will be effortless, and the convenience of a company's services also aids users in deciding whether to engage with them (Suryani et al., 2021). Fusiler and Durlabhji suggest that the elements affecting the perceived simplicity of utilisation involve sensing the ease of operating technology essential for performing desired tasks, engaging with mobile commerce technology services effortlessly, and not demanding excessive exertion (Santika et al., 2022). PEOU refers to the level at which an individual perceives that utilising information technology will release them from exertion (Santi et al., 2020).

Consumer Behaviour

The term consumer behaviour refers to the actions taken by individuals when acquiring and utilising goods and services, as well as the decision-making process involved in these actions. Consumer behaviour consists of two key components: decision-making processes and physical activities, which encompass the evaluation, acquisition, and utilisation of goods and services in an economical manner. It involves the study of how individuals, groups, and organisations select, exchange, and utilise goods, services, ideas, or experiences to meet their needs and desires, showcasing consumer behaviour as the actions carried out by consumers when making decisions and striving to obtain goods that suit their requirements (Bryson et al., 2013).

Trust

Trust is characterised by a person's readiness to stay committed to a vendor due to optimistic anticipations about the vendor's forthcoming conduct, focusing on competence, honesty, and principles. Trust plays a significant role in guiding consumer choices and facilitating agreements between buyers and sellers in digital transactions where face-to-face interactions are not possible. Consequently, a breakdown in trust serves as a key factor behind consumers opting out of online shopping.

Behavioral Intention

Behavioural intention refers to an individual's inclination or eagerness to engage in a particular action or behaviour. If a person has a strong desire to carry out a certain behaviour,

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they are more likely to do so. This interest can also imply a future action that will be repeated over time. According to Setyawati (2020), interest is an individual's intention to perform certain behaviours. Suseno et al. (2021) define behavioural intention as the user's tendency to continue using an information system.

Actual use

Actual usage refers to the state in which an individual experiences satisfaction when utilising a system, given that the system is user-friendly and enhances performance efficiency, as evidenced by the outcomes during usage (Putri & Iriani, 2021). Utilisation denotes the authentic experience of interacting with a technology, quantified by the duration of engagement and frequency of use (Rohman et al., 2023).

Quick Response Indonesia Standard (QRIS)

The QRIS initiative, developed by Bank Indonesia and the Indonesian Payment System Association, aims to simplify payment systems and enable easier monitoring by regulators through a unified platform (Paramitha & Kusumaningtyas, 2020). Known as Quick Response Code Indonesian Standard (QRIS), this system combines different QR types from various Payment System Service Providers using QR Code technology. Collaboratively created by the instalment industry and Bank Indonesia, QRIS streamlines QR Code transactions for increased efficiency and security (Hutagalung et al., 2021).

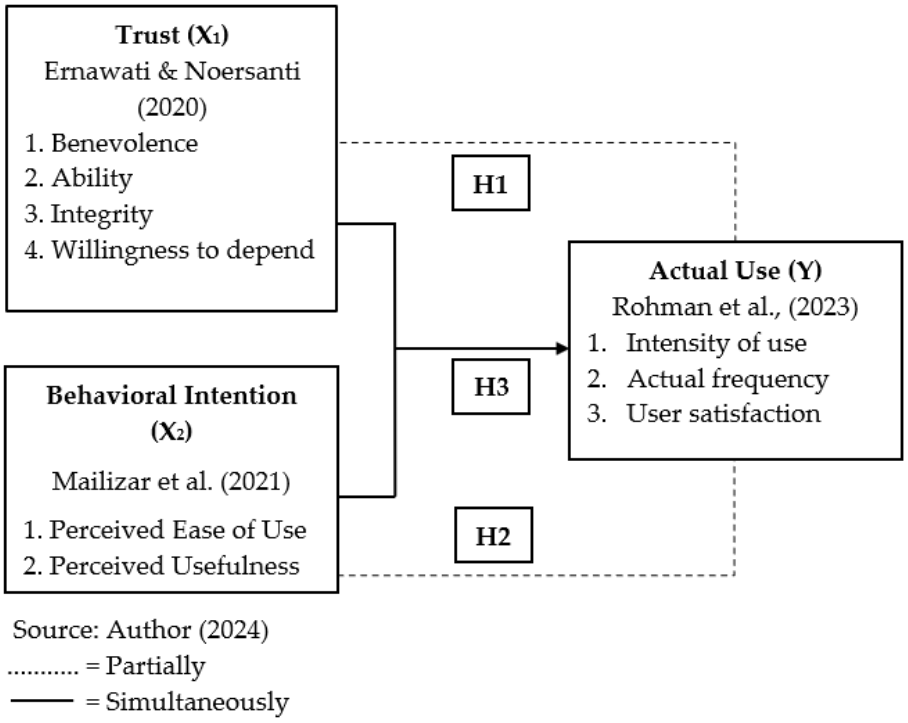

Figure 1. Research Framework

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Research Hypothesis

Based on the relationship between the variables in the framework, the hypothesis of this study is as follows:

1. H01: Trust does not have a positive and significant effect on Actual use of QRIS Dana in Medan City.
2. Ha1: Trust has a positive and significant effect on Actual use of QRIS Dana in Medan City.
3. H02: Behavioural intetion does not have a positive and significant effect on Actual use QRIS Dana in Medan City.
4. Ha2: Behavioural intetion has a positive and significant effect on Actual use QRIS Dana in Medan City.
5. H03: Trust and Behavioural Intention do not have a positive and significant effect on Actual use of QRIS Funds in Medan City.
6. Ha3: Trust and Behavioural Intention have a positive and significant effect on Actual use of QRIS Dana in Medan City.

RESEARCH METHODS

The approach used in this study is quantitative, focusing on associations. The participants were individuals from Medan City using the QRIS Dana app, with an unspecified number. Non-probability sampling methods were employed for data collection. Purposive sampling was utilised to select the population sample size in a deliberate manner. Sugiyono (2013) defines purposive sampling as a method with specific criteria in mind.

The standard deviation of the normal curve is set at 5% for a confidence level of 95%, resulting in a Z score of 1.96. The margin of error is specified at 10%. The likelihood of the survey being accurate or accepted is 0.50, with the corresponding error being 0.50. After calculations, the sample size for the study was determined to be 96. Researchers decided to increase the sample size to 100 for easier data analysis. Using the equation provided, the sample determination for this research can be outlined as follows:

1. Age 17 years - and above;
2. Residents of Medan City
3. Using QRIS Dana application;
4. Have done QRIS Dana transactions at least in the last 1 month.

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Table 1. Operational Variables

Variables	Indicator	Scale
Trust (X1)	1. Benevolence 2. Ability 3. Integrity 4. Willingness to depend (Ernawati & Noersanti, 2020)	Likert
Behavioral Intention (X2)	1. Perceived ease of use 2. Perceived usefulness (Mailizar et al., 2021)	Likert
Actual use (Y)	1. Intensity of use 2. Actual Frequency 3. User Satisfaction (Rohman et al., 2023)	Likert

Source: Researcher (2024)

This study employed both primary data (questionnaires from qualified respondents) and secondary data (literature reviews and online sources) collection methods. Data quality was ensured through comprehensive instrument testing including validity and reliability assessments.

Validity testing used the Product Moment Correlation Method with 0.05 significance level, where data is valid if r-value > r-table and significance < 0.05. Reliability testing assessed data consistency, with instruments considered reliable when alpha values exceed 0.60. Classical assumption tests included normality testing (Kolmogorov-Smirnov, histograms, P-P Plots with significance > 0.05 indicating normal distribution), multicollinearity testing (Tolerance > 0.10 and VIF < 10 indicating no intercorrelation), and heteroscedasticity testing to ensure constant residual variance.

The analysis employed multiple linear regression to examine independent variables' impact on the dependent variable. Hypothesis testing involved T-tests for individual variable effects (T-value > T-table or sig. < 0.05 for significance), F-tests for combined variable effects (F-value > F-table or sig. < 0.05 for significance), and coefficient of determination (R^2) tests to measure how well independent variables explain dependent variable variance, with values closer to 1 indicating better model fit.

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RESULTS AND DISCUSSION

Research Results

The researchers in this study focused on gathering information about the respondents' gender, age, location within the sub-district of Medan city, occupation, and their most recent transaction using the Fund within the last month. The collected data included the following details:

Table 2. Respondent Characteristic

Gender	**Number of Respondents**	**Percentage (%)**
Male	44	44%
Female	56	56%
Age	**Number of Respondents**	**Percentage (%)**
17 - 21 years	40	40%
22 - 27 years	34	34%
28 - 33 years	16	16%
> 34 years	10	10%
Sub-district	**Number of Respondents**	**Percentage (%)**
Medan Area	4	4%
Medan Amplas	6	6%
West Medan	3	3%
New Medan	5	5%
Belawan Medan	5	5%
Medan Deli	5	5%
Medan Denai	6	6%
Medan Helvetia	6	6%
Medan Johor	7	7%
Medan Kota	4	4%
Medan Labuhan	5	5%
Medan Maimun	4	4%
Medan Marelan	3	3%
Medan Perjuangan	5	5%
Medan Petisah	3	3%
Medan Polonia	3	3%
Medan Sunggal	7	7%
Medan Selayang	9	9%
Medan Tembung	4	4%
Medan Tuntungan	3	3%
East Medan	3	3%
Occupation	**Number of Respondents**	**Percentage (%)**
Student	63	63%
Employee	19	19%
Other	18	18%
Total transaction	**Number of Respondents**	**Percentage (%)**
≤ 2 times	44	44%
3-5 times	39	39%
≥ 5 times	17	17%

Source: Data Processing Results (2025)

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According to the information provided in table 2, it can be deduced that there were 44 male respondents and 56 female respondents. This suggests that there were more female participants than male participants. The reason for this could be attributed to the higher number of transactions carried out by women compared to men.

The majority of respondents in this research fell within the age range of 17-24 years, with a total of 40 participants. This was followed by 34 respondents aged between 17-21 years, 16 respondents aged between 28-33 years, and 10 respondents aged 34 or older. This shows the criteria for respondents with an age range of 17 to 27 more often use QRIS Funds than those aged 30 years and over. The majority of respondents came from the Medan Selayang sub-district as many as 9 respondents and were followed by Medan Sunggal and Medan Johor sub-districts as many as 7 respondents. This data shows a fairly even distribution in each domicile.

The study found that most participants were students, indicating a higher prevalence of QRIS Dana usage among students for transactions. The majority of respondents in this study made transactions using QRIS Dana approximately 2 times a month. Furthermore, the data shows that 39 respondents make transactions 3-5 times a month and 17 respondents make transactions 5 or more times a month.

Data Analysis Method

a. Instrument Test

1) Validity Test

The validity assessment is a tool commonly employed to ascertain the accuracy of a research tool. By examining the rvalue and rtable columns at a significance level of 0.05 with degrees of freedom calculated as n - 2 = 100 - 2 = 98 in a two-way test yielding a result of 0.196, the validity of each statement can be determined.

Table 3. Validity Test Results

Variables	Statement	R-value	R-table	Description
Trust (X_1)	Statement X1.1	0,723	0,196	Valid
	Statement X1.2	0,788		Valid
	Statement X1.3	0,750		Valid
	Statement X1.4	0,761		Valid
	Statement X1.5	0,790		Valid
	Statement X1.6	0,726		Valid
	Statement X1.7	0,617		Valid
	Statement X1.8	0,427		Valid
Behavioral Intention (X_2)	Statement X2.1	0,686	0,196	Valid
	Statement X2.2	0,669		Valid

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Variables	Statement	R-value	R-table	Description
	Statement X2.3	0,786		Valid
	Statement X2.4	0,781		Valid
Actual use (Y)	Statement Y.1	0,600	0,196	Valid
	Statement Y.2	0,605		Valid
	Statement Y.3	0,496		Valid
	Statement Y.4	0,603		Valid
	Statement Y.5	0,669		Valid
	Statement Y.6	0,758		Valid

Source: Data Processing Results (2025)

All items listed concerning the trust variable (X1) have a rvalue greater than 0.196, indicating their validity. These 8 statements related to trust are deemed appropriate for assessing variables in the current study. Similarly, each statement associated with the Behavioural Intention (X2) variable has a rvalue above 0.196, confirming their validity as well. The 4 statements regarding Behavioural Intention can therefore be considered suitable instruments for measuring variables in this research.

The rvalue score for all statement items under the Actual use (Y) variable is higher than 0.196. These findings confirm that the 6 statements related to the Actual use (Y) variable are reliable and can be used as tools to measure variables in the study.

2) Reliability Test

Table 4. Reliability Test Results

Variables	Reliability Statistics	
	Crobach's Alpha	N of Items
Trust (X_1)	,802	8
Behavioral Intention (X_2)	,705	4
Actual use (Y)		

Source: Data Processing Results (2025)

According to the information from table 3, the trust variable (X1) has a reliability coefficient of 0.802, indicating that all statements related to X1 are trustworthy for research purposes. Similarly, the trust variable (X2) also shows a reliability coefficient of 0.705, making all statements regarding X2 reliable for research. The reliability coefficient for the Actual use (Y) variable is 0.670, suggesting that all statements within the variable Y are reliable for research purposes.

b. Classical Assumption Test

The traditional assumption test is employed to evaluate if a model is suitable for research purposes. The traditional assumption tests utilised in this investigation include:

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1) Normality Test

Table 5. Kolmogorov-Smirnov Test Results

One Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,60244532
Most Extreme Differences	Absolute	,083
	Positive	,073
	Negative	-,083
Test Statistic		,083
Asymp. Sig. (2-tailed)		,088[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Data Processing Results (2025)

The Kolmogorov-Smirnov test resulted in a table value of 0.088 in table 5. According to the guidelines, this value surpasses the designated threshold of 0.05, indicating that the data is normally distributed. Thus, it can be concluded that the data collected in this research follows a normal distribution and meets the criteria for the normality test.

2) Multicollinearity Test

Table 6. Multicollinearity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolera-nce	VIF
(Constant)	0,957	1,636		0,585	0,560		
Trust	,404	,048	,468	8,394	,000	0,859	1,164
Behavioral Intention	,624	,061	0,567	10,174	,000	0,859	1,164

a. Dependent Variable: Actual use

Source: Data Processing Results (2025)

According to the findings presented in table 6, it is evident that the Trust variable has a Tolerance value of 0.859, indicating that the obtained Tolerance value exceeds 0.10. Similarly, the Behavioural Intention variable also has a Tolerance value of 0.859, which is greater than 0.10. The VIF value for the Trust variable is 1.164, which is below 10.00. Likewise, the VIF value for the Behavioural Intention variable is 1.164, also below 10.00. These results suggest that there is no issue with multicollinearity between the two independent variables, making the regression model viable for conducting regression equations.

3) Heteroscedasticity Test

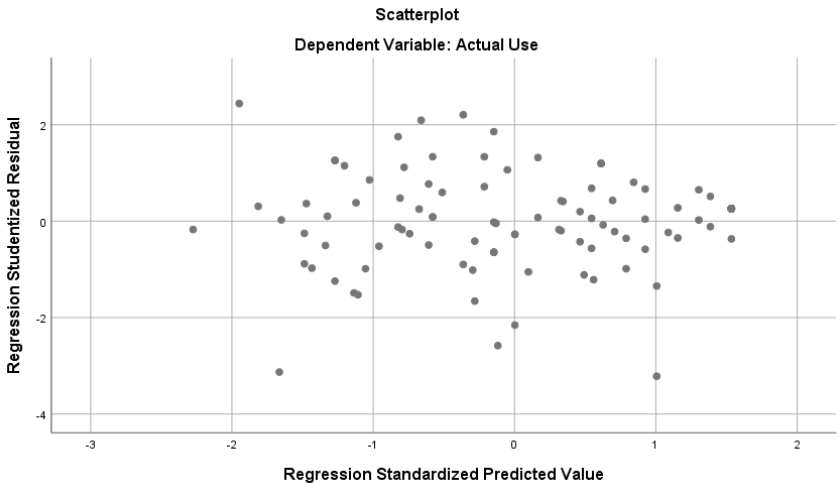

Figure 2. Heteroscedasticity Test

Table 7. Partial Test Results (T Test)

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	Std. Error	Beta		
1	(Constant)	0,957	1,636		0,585	0,560
	Trust	,404	,048	,468	8,394	,000
	Behaviotal Intention	,624	,061	0,567	10,174	,000

a. Dependent Variable: Actual use

Source: Data Processing Results (2025)

The results of the Partial Test conducted with the statistical analysis programme can be concluded as follows:

1. In the relationship between the trust variable (X1) and Actual use (Y), the computed t-value is 8.394, which is greater than the critical value of 1.984, at a significance level of 0.000, lower than 0.05. Moreover, the regression coefficient is positive at 0.404, indicating a substantial impact of the trust variable (X1) on the Actual use variable (Y). As a result, the hypothesis Ha1 is confirmed.
2. The tvalue of 10.174 in the Behavioural Intention (X2) variable surpasses the critical value of 1.984 at a significance level of 0.000 which is less than 0.05. Additionally, the positive regression coefficient value of 0.624 further confirms the substantial impact of the Behavioural Intention (X2) variable on the Actual use (Y) variable. These findings support the acceptance of Ha2 based on the analysis conducted.

c. Simultaneous Test (F Test)

The Ftable value is calculated by taking into account various factors, such as the numerator degree being k - 1 = 3 - 1 = 2, and the denominator degree being n - k = 100 - 3 = 97. By considering these factors, the resulting Ftable value is determined to be 3.09.

Table 8. Simultaneous Test Results (F Test)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	726,295	2	363,147	138,565	,000[b]
	Residual	254,215	97	2,621		
	Total	980,510	99			

a. Dependent Variable: Actual use
b. Predictors: (Constant), Behavioral Intention, Trust

Source: Data Processing Results (2025)

According to the data in table 8, it is evident that the impact of trust (X1) and Behavioural Intention (X2) on the Actual use variable (Y) is statistically significant, with a p-value of 0.000 < 0.05 and an Fvalue of 138.565 > 3.09. This indicates that both trust and Behavioural Intention have a combined influence on the actual use. Consequently, the hypothesis Ha3 is supported.

d. Test Coefficient of Determination (R^2)

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

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,861[a]	,741	,735	1,61888

b. Predictors: (Constant), Behavioral Intention, Trust
a. Dependent Variable: Actual use

Source: Data Processing Results (2025)

According to the findings from the analysis presented in table 9, it can be inferred that:

1. A correlation coefficient (R) value of 0.861 has been achieved, indicating a strong connection between trust (X1) and Behavioral Intention (X2) variables in relation to the Actual use (Y) of 86.1%. This suggests that the relationship between these variables can be viewed as significant when the R value approaches 1, indicating a more effective model.
2. With an Adjusted R Square value of 0.735, it can be noted that 73.5% of the variation in Actual use (Y) can be explained by the trust (X1) and Behavioural Intention (X2) variables. The remaining 26.5% is attributed to factors not accounted for in the research model.

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Discussion

Effect of Trust on Actual Use

According to the findings from previously conducted tests, it has been confirmed that the statements regarding trust, behavioural intention, and actual use variables are both valid and reliable. Therefore, this data can be utilised in the current study. This indicates that the data obtained can be used to explore the relationship between variables in depth.

According to Rita and Fitria (2021), trust is an individual's willingness to be loyal to a service provider based on positive expectations of the service provider's future behaviour, including three things, namely: ability, integrity, and policy. This study uses indicators of trust according to Ernawati & Noersanti (2020), namely benevolence, ability, integrity and willingness to depend.

Based on the results of this study, the respondent's answer data obtained that the most influential indicator is ability with a statement about QRIS Dana has good technical capabilities for transaction convenience, with 68% of respondents answering strongly agree and 28% answering agree. This shows that the technical capabilities of QRIS Dana are very good for the convenience of user transactions, especially the majority of students who are always looking for convenience and speed in a matter.

The Ability indicator shows that the ease of use of QRIS Dana is a key factor in encouraging users to make transactions. This cannot be separated from the user's ability to operate digital payment applications and their habits that often access financial technology. With an intuitive interface and fast transaction process, users find it easier to understand and utilise QRIS Dana features without requiring in-depth technical skills.

In addition, there is an indicator that has the lowest effect, namely the willingness to depend indicator with a statement about I rely on QRIS Dana in making my various payment transactions, the Likert analysis results show that only 78% answered the agree category, and the other 22% answered the disagree category. These results show that although the majority of respondents rely on QRIS Dana, the percentage of not relying also exists. This is because respondents still have many diverse payment type options, and it is not possible to always use QRIS Dana as the first choice in payment transactions.

Following the SPSS data testing results, it was revealed that the trust variable (X1) had a tvalue of 8.394 which exceeded the critical value of 1.984, with a significance level of 0.000 being less than 0.05. Additionally, the trust variable (X1) displayed a positive regression coefficient value of 0.404, indicating a significant impact on the actual use variable (Y).

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Consequently, the hypothesis Ha1 stating that trust has a positive and notable influence on the actual use of QRIS Dana in Medan City was validated.

Effect of Behavioural Intention on Actual use

Based on the results of the data that has been obtained through several previous tests, it is known that all statements on the trust (X1), behavioural intention (X2) and actual use (Y) variables are valid and reliable so that all data can be used in this study. This indicates that the data obtained can be used to explore the relationship between variables in depth.

According to Mailizar et al. (2021), behavioural intention is the behavioural tendency to keep using technology in the future, therefore BI determines technology acceptance. This study uses behavioural intention indicators that can be taken from the TAM theory according to Mailizar et al. (2021), namely perceived ease of use and perceived usefulness.

Based on the results of this study, the respondent's answer data showed that the most influential indicator was perceived ease of use with a statement about QRIS Dana being easy to use in daily transactions, with 41% of respondents answering strongly agree and 38% answering agree. This shows that the ease of using QRIS Dana in daily transactions makes the reason for respondents to use it.

The perceived ease of use indicator shows that the ease of accessing and using QRIS Dana is a key factor in driving actual usage. With a fast and practical payment process, users can complete transactions by simply scanning the QR code without the need to carry cash. In addition, QRIS Dana's integration with various digital platforms makes it even easier to access and use in various situations. Users who actively access social media and the internet tend to be more familiar with this technology, making it more comfortable to use it in daily transactions. This convenience not only increases user comfort, but also propels QRIS Dana as a modern payment solution that is relevant to today's digital lifestyle.

In addition, there are also indicators that have the lowest effect, namely the perceived usefulness indicator with a statement about QRIS Dana is very helpful in facilitating transactions, the Likert analysis results show that only 69% answered the agree category, and 31% others answered the disagree category. This shows that although QRIS Dana is considered to be able to facilitate transactions, there are still 31% of respondents who feel less useful. The interpretation of this data indicates that not all users find QRIS Dana a fully helpful solution in their transactions. If some users feel that the benefits provided have not been significant, then the adoption of using QRIS Dana may be hampered, potentially reducing its effectiveness as a digital payment method.

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According to the findings from testing the data with SPSS, the variable for behavioural intention (X2) in relation to actual use (Y) yielded a tvalue of 10.174, which is greater than 1.984, at a significance level of 0.000 which is less than 0.05. Additionally, it showed a positive regression coefficient value of 0.624. This suggests that the behavioural intention variable (X2) has a notable impact on the actual use variable (Y). With these results in mind, Ha2 - which states that behavioural intention has a positive and significant impact on the actual use of QRIS Dana in Medan City - is confirmed.

Effect of Trust and Behavioural Intention on Actual Use

Based on the results of the data that has been obtained through several previous tests, it is known that all statements on the trust (X1), behavioural intention (X2) and actual use (Y) variables are valid and reliable so that all data can be used in this study. According to Rohman et al. (2023), actual use is defined as the real behaviour of the adoption or use of a technology or system. This study uses indicators of actual use according to Rohman et al. (2023), these indicators are intensity of use, actual frequency and user satisfaction.

Based on the results of this study, the respondent's answer data obtained that the most influential indicator is the actual frequency with a statement about using QRIS Dana every day to make transactions, with 61% of respondents answering strongly agree and 35% answering agree. This indicates that regular use of QRIS Funds has become part of the respondent's transaction habits. Answers as many as 61% strongly agree and 35% agree that they use QRIS Dana every day, it can be concluded that the convenience and practicality offered encourages users to continue using it.

This habit reflects a high level of trust in QRIS Dana as an efficient payment method, so users tend to choose it without much consideration in their daily transaction activities. In addition, there is also an indicator that has the lowest effect, namely the user satisfaction indicator with a statement about I feel satisfied with the experience of using QRIS Dana, the Likert analysis results show that only 77% answered the agree category, and the other 23% answered the disagree category. This shows that although most users are satisfied with the experience of using QRIS Dana, there are still 23% of respondents who do not feel this satisfaction. The results of this data indicate that not all users get an experience that matches their expectations when transacting using QRIS Dana. If some users are dissatisfied, then the level of usage and loyalty to QRIS Dana may be hampered, potentially reducing its effectiveness as a digital payment method.

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In general, the findings of this research suggest that trust and intention to use QRIS Dana both play a crucial role in its actual usage. However, not all aspects of trust and intention have equal importance. The trustworthiness and reliability of QRIS Dana seem to have a more significant impact compared to just the intention to use it. This highlights the importance of trust in promoting actual usage, with intention serving as a supplementary factor in driving usage.

Hypothesis testing also confirmed that trust and behavioral intention jointly have a statistically significant impact on actual QRIS Dana usage (p-value 0.000 < 0.05, F-value 138.565 > 3.09), supporting hypothesis Ha3. The correlation coefficient (R) of 0.861 demonstrates a strong 86.1% relationship between these variables and actual use. The Adjusted R^2 value of 73.5% indicates that trust and behavioral intention explain nearly three-quarters of the variance in actual usage, while the remaining 26.5% is influenced by external factors not included in the research model. These results conclusively prove that trust and behavioral intention have a positive and significant combined effect on actual QRIS Dana usage in Medan City, emphasizing the critical importance of both system trust and user inclination in driving digital payment adoption.

CONCLUSION

Research on QRIS Dana usage in Medan reveals three key findings. First, trust significantly influences usage, with system capability being the strongest factor, though users still maintain alternative payment methods. Second, behavioral intention positively impacts actual use, driven primarily by perceived ease of use, while users don't fully recognize all practical benefits. Third, trust and behavioral intention combined strongly predict usage frequency, with actual transaction frequency being dominant, though user satisfaction remains the weakest joint indicator.

To improve adoption, Dana should enhance technical reliability and implement loyalty programs to strengthen trust, maintain system stability while expanding merchant networks to boost behavioral intentions, create an integrated payment ecosystem through strategic partnerships to increase usage frequency, and implement feedback mechanisms with regular usability evaluations to improve overall user satisfaction.

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