

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

Muhammad Khairurrijal¹, Muhammad Adam², A. Sakir³

¹Master Student in Management, Universitas Syiah Kuala, Indonesia

^{2,3}Management Department, Universitas Syiah Kuala, Indonesia

ABSTRACT: The main objective of this research is to investigate the influence of Performance Expectation, Effort Expectation, Social Environment, Supporting Facilities, and Habits on the use of digital payment system in Banda Aceh, while considering social status as a moderating variable. It should be noted that digital transformation has been taking place at a fast pace in Banda Aceh and it calls for a clear understanding of all the factors affecting the adoption of technology. Data collection for the research was done by using the questionnaire which was provided to the residents of Banda Aceh. The analysis of the data was conducted through Structural Equation Modeling (SEM). The findings show that there is a positive and significant impact of Performance Expectations, Effort Expectations, Social Environment, Supporting Facilities, and Habits on Social Status. Also, it can be concluded that Social Status has a positive and significant effect on the use of digital payment systems. The tests for mediating effect showed that Social Status is a partial mediator of all independent variables and the use of digital payment systems. This indicates that the choice made by the people of Banda Aceh regarding the use of digital payment methods does not depend only on the gains, convenience, and availability of services but it also depends upon the need for achieving social recognition, enhancing self-image, and gaining prestige in society. In light of these outcomes, the process of promoting digitalization in Banda Aceh cannot only be based on enhancing technological performance and infrastructure but also on creating positive attitudes towards digital lifestyle and the importance of social prestige.

KEYWORDS: Digital Payment Systems, Social Status, Performance Expectations, Business Expectations, Social Environment, Available Facilities, and Habits.

INTRODUCTION

The application of digital payments is greatly associated with social standing as it promotes financial inclusion and helps carry out transactions that may lead to a consumerist culture especially among those who do not have bank accounts. Nevertheless, the application of digital payments is influenced by other aspects such as financial education, infrastructure, and peer pressure to ensure one does not fall behind (FOMO). This is how the social and economic standing of the people becomes determined as is reflected in literature involving students and SMEs. QRIS or some other digital wallets may be used as a means to indicate one's status in society or one's alignment with the latest trend, leading people to use them because of the fear of missing out on something important (FOMO) or just to be socially accepted. The impact of the use of QRIS on one's social status is through economic empowerment of underserved populations, including SMEs and those who are located far from urban centers. Moreover, the QRIS system could promote consumerism because of its convenience and deals, but on the other hand, enhance competitiveness, which would in turn raise economic standing. Nevertheless, financial literacy is vital in order to prevent the danger of consuming too much.

Social Status is an important factor in determining the interaction and use of digital payment technology by people or society. The major links in this regard can be found in three main ways: access, use, and social impact. High social status allows for easy access to the latest technological gadgets, like smartphones and internet access, as well as ability to afford transaction fees or to save money in their electronic wallets. Low-income people will find it difficult to afford the cost involved.

Digitalization is a worldwide issue affecting many aspects of life, including economics and finance. In Indonesia, for example, Bank Indonesia (BI) has been pushing the idea of transforming the National Payment System to create a system that is fast, convenient, cheap, safe, and reliable. One example of this initiative being brought to life is the introduction of the Quick Response Code Indonesian Standard (QRIS), which is an integration of all digital payment service providers through the QR code (SNKI, 2022). QRIS is intended to make the payment process easier and efficient and inclusive to everyone.

Convenience notwithstanding, electronic payments make an important contribution towards regional economic development. For instance, Banda Aceh which is both the administrative and economic capital of Aceh province, any growth in cashless payment

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

systems becomes an indication of development in the digital environment. Systems like the QRIS system will lead to lower transaction costs, reduction in the likelihood of counterfeit money circulating, and increased transparency (Ramadanti et al., 2025). There is much reason for the local government to ensure efficiency in the operations of their public services; one of them being efficient payment procedures.

The statistics collected from the Bank Indonesia Representative Office in Aceh show that there has been a substantial increase in the use and transaction amount through QRIS in Aceh, which includes Banda Aceh as well (MC_Prov_Aceh, 2026). This increase is due to the positive response of the market toward the convenience of this digital payment method, thanks to thorough outreach programs conducted jointly by Bank Indonesia, the local government, and the businesses including MSMEs that are the majority of the merchants under QRIS. Nonetheless, such growth requires further analysis from the point of view of user segments.

While the evolution of QRIS has been largely positive, there are signs that further research may be required to investigate the rate of adoption among various population categories. Particularly, people with high socioeconomic standing such as government workers possess enough technological expertise and financial stability to embrace innovations at a much faster pace. Different social economic categories have varied features in their approach to adopting payment innovations (Schierz et al., 2010).

QRIS innovations, being a form of interoperability, have been projected to be an important tool that will drive the adoption process of electronic payment instruments among all classes of individuals. In this regard, research needs to be conducted to understand the effects of the use of QRIS on the adoption of electronic payment instruments among civil servants and non-civil servants in Banda Aceh. The findings of the study will reveal certain variables that drive adoption in each of the socio-economic groups. Such drivers of adoption could be in line with TAM model (Davis & Davis, 1989).

Performance expectancy is the extent to which people believe that using e-payment/QRIS will offer them some form of advantage or benefit in doing their job. For this case of civil servants and non-civil servants in Banda Aceh, the main determinant for the adoption intention is performance expectancy. People tend to have a high adoption intention when they are convinced that using QRIS will facilitate faster and more accurate transactions and make the management of their finances easier.

For the common citizen, the performance standards may have something to do with time efficiency when they pay their bills or shop around every day. This will enable them to spend most of their time on the main task of performing in their jobs. They see the QRIS as an instrument that makes productivity much easier. However, on the other hand, for the owners of MSMEs, performance expectations are tied to increased sales, easier financial reconciliation, and the ability to reach a wider market through digital transactions. Performance expectations affect how the users view their own gains from using the electronic payment system.

"Effort Expectancy," in turn, reflects the extent to which the consumer considers it easy to use the technology of the electronic payments system (QRIS). It means the degree of consumer's belief that the use of the technology will not cause any difficulties. Ease of use is frequently an important initial step in the adoption process. In case the process of registering, using, and making transactions in QRIS seems to be complex or involves many steps, the adoption of the system will be difficult. Differences in effort expectancy of people from different socioeconomic backgrounds can result from varying digital literacy levels. Individuals in civil service roles may possess a low effort expectancy, which means that they may easily adopt the new system. On the other hand, the less developed groups, especially those in the informal sectors, will need an intuitive interface for adopting the innovation.

In this way, the "expectation of effort" is an important determinant of digital payment because it affects how comfortable users will feel using the system regularly. Outreach and educational programs in Banda Aceh must focus on making the process easy for users and how friendly the QRIS system is to use. When civil servants and non-civil servants alike see the adoption of the QRIS as a straightforward learning process, their intention to adopt it becomes much more solidified.

The social influence concept involves the degree to which users think that influential people in their surroundings, like family, friends, colleagues, and supervisors, expect them to use the QRIS system. This variable highlights the normative influence that is brought about by the social surroundings of the user. As far as the common people are concerned, social surroundings can serve as an excellent predictor of behavior. The adoption of the QRIS is likely to result from work culture, where payments are made without the use of cash, or when there are specific instructions on how to use QRIS from managers and co-workers. On the contrary, for those with different social standings, social influence comes from social or business connections like other business associates or vendors using QRIS.

The facilitating condition variable can be described as one's belief regarding the existence of technological and organizational capabilities that will allow for the utilization of the QRIS. This construct covers such issues as technical support, resources, knowledge, and compatibility of hardware and software (smartphones, Internet connection, and QRIS accepting retailers). This variable's effect is very context-specific in the case of Banda Aceh. If the citizens have faith in their mobile phones for carrying out payment applications, if their internet connectivity does not suffer any interruptions while doing a transaction, and many of the retailers who they deal with on a regular basis have an acceptance of the QRIS system, their intentions towards adopting it will

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

increase. On the contrary, if they face issues in their transactions regularly, if they are unable to find retailers accepting QRIS, their intentions will get hampered.

The list of facilities includes knowledge facility. To the customers, it can be in the form of training on the usage of QRIS as a merchant and how to reconcile the funds. Furthermore, it could include access to information that is provided by the authorities and help desk services. The presence of these sources gives them a sense of security and eliminates the risks that are involved when one switches from using cash to making digital transactions, hence promoting the intention to use the service. A habit refers to the level at which the use of QRIS is done automatically as a result of learning processes from previous experiences. Habits involve actions that have been learned so much that one does not need to think about doing them.

LITERATURE REVIEW

Digital Payment Systems

The definition of Digital Payment Systems (DPS) according to (Muchtar et al., 2024) refers to any mechanism or infrastructure used in carrying out transactions through electronic systems where money does not involve physical exchange between the transacting parties. It involves any process that ensures transactions are made through electronic processes such as debits, credits, e-transfers, e-wallets and current technologies such as QRIS and mobile banking. The core aim of DPS is to improve transaction processes which require efficiency, fastness and security of transactions (Fungáčová & Weill, 2015).

The functioning of the Digital Payment System is controlled and overseen by Bank Indonesia (BI) in Indonesia. According to (BI, 2023), a payment system is “a set of rules, organizations, and processes that form an integrated whole, intended to support the movement of money in order to settle obligations as a result of economic activity.”

A digital payment system is not limited to consumer facing technology but can consist of complex infrastructural elements like inter-bank clearing and settlement systems. Experts have distinguished between retail payment systems, which are used for low-value transactions by common consumers, and large-value payments systems used for interbank transaction settlement by financial institutions (BI, 2021). Cash transactions to mass market digital retail payments is one of the most important social economic changes in this century. The change has affected the behavior, consumption patterns, and personal financial risks of people (Arner et al., 2020).

Performance Expectancy

The performance expectancy is the most influential variable in relation to the intention to adopt technological systems in the Unified Theory of Acceptance and Use of Technology (UTAUT). Performance expectancy can be defined as the perceived level at which an individual feels that using the system will yield him/her better performance in his/her task or work (Oliveira et al., 2023). As far as QRIS electronic payment systems are concerned, performance expectancy is measured by the degree to which both civil servants and non-civil servants feel that using QRIS would help them manage financial transactions better and faster than the traditional cash payment system.

Performance requirements revolve around the idea of functional benefits that are seen. The users evaluate technology through such questions as “What are the benefits?” and “How does this help me perform my tasks better?” In the case of civil servants, the functional benefits include convenience in transaction reports and fast payments at the cafeteria of the agency. As for non-civil servants, particularly SMEs, the functional benefits include fast customer service, cost reduction in handling cash, and accuracy in maintaining records of sales (Prasetya et al., 2024).

Performance expectancy is widely recognized as the most significant direct antecedent of the intention to adopt new technology. The rationale is straightforward: individuals are motivated to use new technology only if they believe it is genuinely valuable and delivers superior results. Meta-analytic studies confirm that performance expectancy has the highest factor loading in predicting the intention to use technology across various contexts (Dwivedi et al., 2011).

Effort Expectancy

Effort Expectancy is a key construct in the UTAUT model that emphasizes the ease of using technology. It measures the perceived level of effort required by individuals when using or learning a new technological system (Dwivedi et al., 2011). In the context of QRIS adoption by civil servants and non-civil servants, Effort Expectancy reflects their perceptions of the ease of the entire process from downloading the app and registering to scanning the QR code and completing the transaction (Muchtar et al., 2024).

At the core of effort expectancy is the minimal cognitive effort required to interact with technology. Users tend to avoid systems that are complex, involve many steps, or take a long time to learn. High effort expectancy means users perceive the system as intuitive, fast, and easy to master without requiring extensive training (Wicaksono, 2025). This is especially relevant to users who have different levels of digital literacy, like non-civil servants working in the informal sector.

Even though Performance Expectations have been seen as the most significant predictor of intention in general, it is Effort

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

Expectations that have great significance at the initial stage of adoption or while the system is being used for the first time. If the system appears to be hard right from the beginning, then the users would quit it immediately, despite the advantages it may offer (Kim et al., 2010).

Social Environment

Social Environment (social influence) is one of the important constructs in the UTAUT framework, developed from the construct of Subjective Norm in the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB). Social influence refers to the degree to which the individual feels that those in his social network such as superiors, colleagues, friends, and family members think that he should use the new system (Venkatesh et al., 2003); (Al-Qeisi, 2009), cited in (Ciptowati & Setiawan, 2024).

Adoption intention is influenced by the social environment through three main factors that are compliance, identification, and internalization (Davis & Davis, 1989); (Alduais & Al-Smadi, 2022). Compliance takes place when an individual adopts QRIS because of external punishment or incentives (for instance, where a civil servant is instructed by his/her boss to use it). Identification takes place when an individual tries to align with a certain group (such as the trend of using QRIS among fellow workers).

There is a complex interplay between the social environment and other variables in the UTAUT framework. In cases where users do not have high expectations regarding the performance of the system, they could use the social environment as a cue to gauge their trust and the reliability of the system. Nevertheless, in UTAUT, the role of the social environment is usually moderated by age, gender, and experience (Venkatesh et al., 2003)

Facilitating Conditions

Facilitating Conditions is an important variable in UTAUT, developed from the idea of Perceived Behavioral Control in TPB and the existing facilitating conditions in other adoption models. By definition, facilitating conditions imply the degree to which individuals feel that the organizational and technical infrastructure exists for supporting the use of the system (Venkatesh et al., 2003).

The key element of available facilities is the practical and tangible elements of technology usage. The variable consists not only of tangible elements like the availability of smartphones, internet connection, and QRIS-accepting merchants but also intangible elements like knowledge (digital literacy) and support (Paramita & Cahyadi, 2024). In case of the high intention of using, but lack of required facilities, intention would never transform into usage behavior.

The important aspect of the presence of facilities is the practical and concrete aspects of technology use. These facilities include not only concrete elements such as the presence of a smartphone, internet connection, and businesses that accept QRIS but also abstract elements such as knowledge (digital literacy) and assistance (Paramita & Cahyadi, 2024). In case of a high level of intention to use, but the absence of facilities, intention will never translate into usage behavior.

Habits

Habit is characterized by the degree of execution of the actions that have been done automatically (Ramayant et al., 2025). The formation of a habit while utilizing a payment app requires consistent availability of the app in the surroundings of the user for a longer period of time (Amaya & Smith, 2018). The electronic payment (EP) service is already known to the people of Indonesia for a long time. With the passage of time, EP users tend to develop their preferences.

For people who are already acquainted with electronic payments, it will be easy to use QRIS for transactions since QRIS has been combined with many electronic payment schemes. Mobile-based payment systems will help consumers to maintain the use of such payment services in the future. Habit is an important variable that has been introduced to the UTAUT2 framework in the consumer context. Habit basically means the degree to which individuals exhibit certain behaviors automatically due to the presence of relevant stimuli or because of their prior experience in performing such actions (Venkatesh et al., 2012).

Social Status

Social status may be defined as one's placement or status in relation to a larger social context, representing the rights and obligations which belong to that individual (Linton, 1936); (Weber, 2009). Such status is more than just a label; it is a behavioral requirement imposed by society on each individual. Social statuses can be classified into three primary groups: ascribed status (automatic and inborn, like gender or belonging to a noble class), achieved status (earned through personal effort and abilities, like a degree or professional position), and assigned status (awarded to an individual by a social group as acknowledgment of their contributions, like the status of hero (Henslin, 2018).

In modern sociological studies, the notion of social status is usually investigated through the idea of Socioeconomic Status (SES), which combines different variables, including income, education level, and occupation/occupational prestige (Sorensen, 2015). SES is generally considered an excellent predictor of multiple social and individual characteristics like health and life chances. In the era of digitalization, social status is becoming increasingly understood not only in the real world but also online, where one can gain

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

recognition and respect via following or online influence on social networks. Such a form of social status is called digital or non-material status, and its significance in the modern world cannot be underestimated (Dijck, 2013).

THEORETICAL FRAMEWORK

From the theory discussed above and findings from other researches conducted in the area, the conceptual framework for the study is shown in figure 2.1 below.

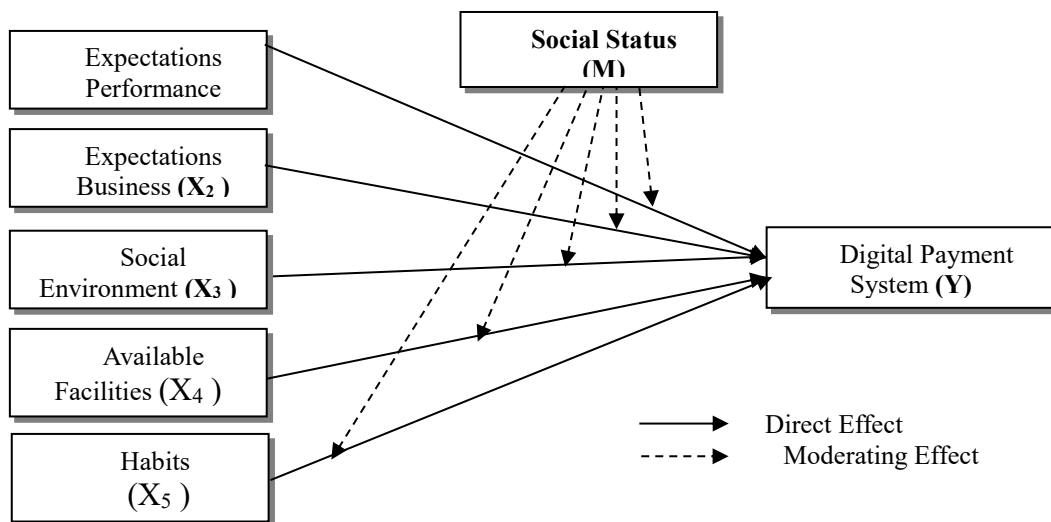


Figure 1 Conceptual Framework

RESEARCH METHOD

Research Location and Subjects

This study was carried out in the city of Banda Aceh using the businessmen and the general population who had been using the QRIS-based electronic payment system. The study mainly looked at issues like performance expectations, business expectations, social environment, facilities, habit, social class, and the use of digital payment systems in Banda Aceh. All the inhabitants of Banda Aceh formed the target population of this research. Purposive sampling, which is a type of non-probability sampling technique where the respondents are chosen based on some set criteria, was used in this case. The sample size was 150 people based on criteria that made them be users of QRIS.

Data Analysis Tools

Analysis of data to measure the perceptions was done by means of descriptive statistics through the use of mean values of the research variables. Perceptions of the respondents were determined through the criterion that if the mean value was less than 4, then the perception was considered poor, but if it was 4 or above, then the perception was good. The next step in the research process involved measurement of model fitness and relationship of variables through Structural Equation Modeling (SEM). SEM is a statistical method that uses multivariate analysis to examine and assess complex relationships among many variables at once, making it possible to fully test the research model (Ferdinand, 2019). The Structural Equation Model in this study is shown in Figure 3.1 below.

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

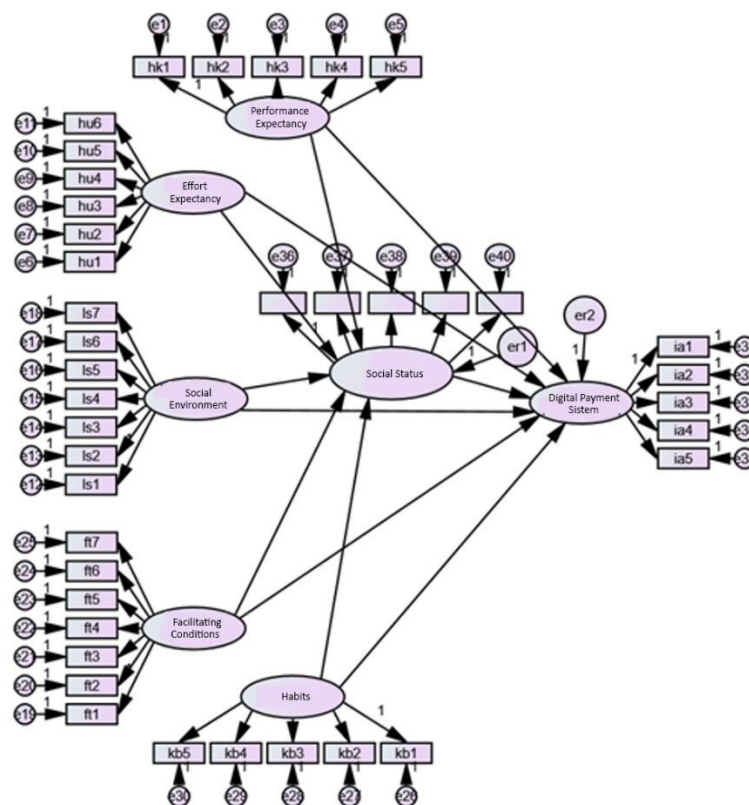


Figure 2. Model SEM

RESULTS AND DISCUSSION

Hypothesis Testing

According to the results obtained from the descriptive analysis, the mean for performance expectation variable (X1) was 4.243; the mean for effort expectation variable (X2) was 4.200; the mean for social environment variable (X3) was 4.203; the mean for available facilities variable (X4) was 4.190; the mean for habits variable (X5) was 4.216; the mean for social status variable (M) was 4.239; and the mean for digital payment system variable (Y) was 4.168. This shows that all variables in this study obtained an average score of ≥ 3.41 on the Likert scale, indicating that respondents had a positive perception of all the variables.

Once the validation of all assumptions in the research model was established, the next thing to do was to test the hypotheses put forward in the last chapter. This was done by assessing the Critical Ratio (CR) for all causal relations determined using Structural Equation Modeling (SEM). The results of this testing are presented in Table 1 below.

Table 1. Standardized Regression Weights in the Structural Equation Model

			Estimate	S.E.	C.R.	P
Social_Status	<---	Performance Expectations	0.192	0.029	12.016	***
Social_Status	<---	Business Expectations	0.130	0.054	11.047	***
Social_Status	<---	Social Environment	0.025	0.089	3.334	***
Social_Status	<---	Available Facilities	0.167	0.073	7.923	***
Social_Status	<---	Habits	0.106	0.032	9.416	***
Payment_System	<---	Performance Expectations	0.102	0.027	11.036	***
Payment_System	<---	Business Expectations	0.143	0.041	11.974	***
Payment_System	<---	Social Environment	0.111	0.042	10.973	***
Payment_System	<---	Available Facilities	0.091	0.064	12.041	***
Payment_System	<---	Habits	0.148	0.021	6.271	***
Payment_System	<---	Social_Status	0.040	0.020	10.816	***

Source: Processed Primary Data, (2025)

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

The Effect of Performance Expectations on the Social Status of the Community in Banda Aceh

The results of the structural equation modeling analysis using AMOS indicate that Performance Expectations have a positive and significant effect on the social status of the community in Banda Aceh. This is substantiated by the estimate of the coefficient of 0.192 and a Critical Ratio (C.R.) of 12.816, which is far beyond the critical minimum value of 1.96. The probability value (p), signified by triple asterisks (***), also suggests a level of significance below 0.001. It means that the hypothesis that Performance Expectations have a direct impact on social status is validated.

The Effect of Entrepreneurial Expectations on the Social Status of the Community in Banda Aceh

As per the output obtained from the structural equation modeling, Business Expectations have a positive and significant influence on the social status of the community of Banda Aceh. It is supported by the fact that the value of coefficient for this hypothesis is 0.130 and the value of Critical Ratio (C.R.) is 11.047, which is above the cut-off value of 1.96. Also, the value of p is less than 0.001, and this is indicated by three asterisks.

The Effect of the Social Environment on the Social Status of the Community in Banda Aceh Based on the outcome of structural equation modeling analysis conducted via AMOS, it can be concluded that there is a positive and significant influence of social environment on the social status of the community of Banda Aceh. These findings are based on the estimated coefficient of 0.025 with Critical Ratio (C.R.) of 3.334, higher than the minimum level of significance which is 1.96. Additionally, the probability value (p) is indicated by an asterisk (***) with a significance level less than 0.001. The hypothesis related to the direct influence of social environment on social status is confirmed and accepted.

The Effect of Available Facilities on the Social Status of the Community in Banda Aceh

According to the findings from the Structural Equation Modeling, the Available Facilities has been shown to positively affect the social status of the people in Banda Aceh. This can be evidenced from the coefficient of 0.167 with a critical ratio (C.R.) of 7.923, which is higher than the critical value of 1.96. The probability value (p) of three asterisks (***), shows the significance level is less than 0.001. Hence, the hypothesis stating that Available Facilities directly affects social status holds true.

The Effect of Habits on the Social Status of the Community in Banda Aceh

From the results obtained from the structural equation modeling through AMOS, customs significantly affect the social status of the community in Banda Aceh positively. The evidence for the same is obtained from the coefficient of 0.106, which has a critical ratio (C.R.) of 9.416, which is way higher than the significance level of 1.96. Moreover, the probability value (p) denoted with asterisks (***), signifies a significance level of below 0.001. Therefore, the hypothesis that customs directly affect social status is supported.

The Effect of Performance Expectations on the Use of Digital Payment Systems by the Public in Banda Aceh

The findings from the SEM analysis done with the use of the AMOS program show that the Performance Expectations variable positively affects the adoption of Digital Payment Systems in Banda Aceh. This is based on the coefficient of 0.102 and the Critical Ratio (C.R.) of 11.036 that is greater than the critical value of 1.96. In addition, the probability value (p) marked with three asterisks (***), is less than 0.001, hence highly significant. Thus, the hypothesis that the Performance Expectations affect the adoption of digital payment systems is proved true.

The Effect of Business Expectations on the Use of Digital Payment Systems by the Public in Banda Aceh

The results of the SEM analysis performed using the AMOS software indicate that the variable Performance Expectations has a positive effect on the adoption of Digital Payment Systems in Banda Aceh. This is justified by the coefficient of 0.102 and the Critical Ratio (C.R.) value of 11.036 that exceeds the critical value of 1.96. Moreover, the probability value (p), marked with three asterisks (***), is less than 0.001 and therefore highly significant. Hence, the hypothesis about the influence of Performance Expectations on the adoption of digital payment systems is proved to be correct

The Effect of the Social Environment on the Use of Digital Payment Systems by the Public in Banda Aceh

From the output of the parameter estimates in the structural model, it is apparent that Social Environment has a positive and significant impact on the usage of Digital Payment Systems in Banda Aceh. The coefficient obtained is 0.111, while the Critical Ratio (C.R.) value is 10.973, which is greater than the critical value of 1.96. Moreover, the probability value (P) with the asterisk (***), which means the significance level is less than 0.001. Thus, the hypothesis about the influence of the Social Environment on the use of Digital Payment Systems is confirmed.

The Effect of Available Facilities on the Public's Use of Digital Payment Systems in Banda Aceh

According to the findings from the structural equation modeling technique, there is a significant and positive impact of Available Facilities on the usage of Digital Payment Systems in Banda Aceh. This finding is supported by an estimated coefficient of 0.091 and a Critical Ratio (C.R.) of 12.041, which exceeds the minimum significance threshold of 1.96. Furthermore, the probability value

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

(p), denoted by three asterisks (***), indicates a significance level of less than 0.001. Based on these results, the hypothesis that Available Facilities have a direct effect on the use of Digital Payment Systems is supported and accepted

The Effect of Habits on the Use of Digital Payment Systems by the Public in Banda Aceh

Based on the parameter estimation results in the structural model, habits were found to have a positive and significant effect on the use of digital payment systems in Banda Aceh. This is indicated by an estimated coefficient of 0.148 with a critical ratio (C.R.) of 6.271, which exceeds the critical value of 1.96. Furthermore, the probability value (p), marked with an asterisk (***), indicates a significance level below 0.001. Therefore, the hypothesis stating that habits have a direct effect on the use of digital payment systems is empirically supported and accepted.

The Effect of Social Status on Digital Payment Systems in Banda Aceh

The results of the structural equation modeling using AMOS indicate that social status has a positive and significant effect on the use of digital payment systems in Banda Aceh. This finding is supported by an estimated coefficient of 0.040 with a critical ratio (C.R.) of 10.816, which exceeds the minimum significance threshold of 1.96. Furthermore, the probability value (p), marked with an asterisk (***), indicates a significance level of less than 0.001. Therefore, the hypothesis stating that social status has a direct effect on the use of digital payment systems is empirically supported and accepted.

The current study reveals that social status has played an essential role as a mediating variable that connects all independent variables including performance expectation, effort expectation, social setting, facility availability, and habit, to the utilization of digital payment systems in Banda Aceh. Based on the findings of the analysis, it can be concluded that all mediation pathways have been partial. This means that while elements such as usability and infrastructure have direct impacts on the adoption of technology, their effects are fully enhanced if individuals realize that using the technology will help improve their social status in the community. The adoption of digital payment systems by the people in Banda Aceh is not just based on technology-related issues but rather as self-identity that is modern and responsive to today's era.

Implications of Theory for this study show how vital technology acceptance theories are that consider social factors as important mediating factors. The evidence of the significant mediation of social status in relation to performance expectations, effort expectations, social environment, facilities and habits means that not only practical but also symbolic motivation influences the use of electronic payment systems in Banda Aceh. This will make contribution to the existing literature on consumer behavior in terms of showing how social factors can influence the power of technical and environmental factors in affecting technology acceptance decisions. From the theoretical point of view, these results prove that in societies where social aspects are important, status and self-image become important influencing factors for shifting from traditional to digital behavior.

This information has real-world applications that can help the various parties design interventions to help address the psychosocial aspects of society. Considering the immense direct and indirect impact, the digital service provider needs to design tools or campaigns that allow their users to gain social recognition from them in the form of special loyalty schemes or tools that reflect modernity. In the case of the Banda Aceh City Government, it needs to design a digital environment that promotes the use of digital payment systems as the normative behavior of the progressive society. With proper infrastructural development and increased adoption in different sectors, it will become easy for the government to design new behaviors that will automatically improve the social standing of the users.

There are some limitations that must be taken into account when analyzing the results of this research. First of all, the scope of this study is limited to the people of Banda Aceh. As a result, the findings of the research cannot be generalized to other regions which might have different social, cultural features, or level of digital literacy. Thus, the application of these findings in the broader regional context requires special caution. The second limitation relates to the methodology of the research. Specifically, the current study is based on the cross-sectional design, i.e. the data was collected during one time period. Hence, this research design is unable to identify sustained changes in public behavior under the conditions of fast and ever-evolving development of digital financial technology. Thirdly, the research model includes Social Status as the only mediating variable. However, there may be other mediating factors (such as perception of risks, level of trust, or financial literacy) that can affect the use of Digital Payment Systems. Another limitation of the current research is the use of a self-administered questionnaire because the answers could be biased as people tend to give socially desirable responses. Even though the tested structural model showed validity and reliability, it is difficult to explore qualitative motives behind the respondents' motivation because there are certain limitations to using surveys for that purpose. Hence, future research needs to broaden the scope of research, take a longitudinal perspective to look at changes in behavior through time, and consider other moderating and mediating variables within the context of the digital payments system in Indonesia.

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

1. The conditions related to performance expectations, effort expectations, social environment, available facilities, habits, social status, and the public's use of digital payment systems in Banda Aceh are empirically classified as good and highly adaptive.
2. Performance expectations were found to have a direct, positive, and significant influence on the public's use of digital payment systems in Banda Aceh.
3. Business expectations have a direct, positive, and significant influence on the public's use of digital payment systems in Banda Aceh.
4. The social environment has been shown to have a direct, positive, and significant influence on the use of digital payment systems among residents of Banda Aceh.
5. Available facilities have a direct, positive, and significant influence on the public's use of digital payment systems in Banda Aceh.
6. Habits have been shown to exert a direct, positive, and significant influence on the use of digital payment systems among residents of Banda Aceh.
7. Performance expectations have a direct, positive, and significant impact on the social status of residents in Banda Aceh.
8. Business expectations have a direct, positive, and significant impact on the social status of residents in Banda Aceh.
9. The social environment has a direct, positive, and significant impact on the social status of the residents of Banda Aceh.
10. Available facilities have a direct, positive, and significant impact on the social status of the community in Banda Aceh.
11. Habits have a direct, positive, and significant impact on the social status of the community in Banda Aceh.
12. Social status was found to have a direct, positive, and significant effect on the use of digital payment systems among residents of Banda Aceh.
13. Social status has been shown to partially mediate the influence of performance expectations on the use of digital payment systems in Banda Aceh.
14. Social status was found to act as a partial mediator, significantly influencing the effect of effort expectations on the use of digital payment systems in Banda Aceh.
15. Social status has been shown to partially mediate the effect of the social environment on the use of digital payment systems in Banda Aceh.
16. Social status was found to act as a partial mediator, significantly influencing the effect of available facilities on the use of digital payment systems in Banda Aceh.
17. Social status was found to act as a partial mediator, significantly influencing the effect of habits on the use of digital payment systems in Banda Aceh.

RECOMMENDATIONS

1. It is recommended for fintechs and banking service companies to create their marketing campaigns on digital payments not only considering technological characteristics such as fast and convenient but also stressing the features of a modern lifestyle because the social status is a very important influence factor, and marketing campaigns that demonstrate exclusivity and prestige will attract people of Banda Aceh..
2. The local government of Banda Aceh should ensure the expansion of cashless payment facilities in social hangouts like coffee shops, malls, and tourism sites. The idea behind this is that the adoption of digital technology should be seen as a representation of regional advancement and community modernity..
3. Since the social context affects the social status of the user, any digital payment initiative will have to include influential people in the community who have a good reputation. Having such people be part of this program will help in reinforcing the idea that embracing the digital payment system is an act of increasing your dignity and social status..
4. App providers should be encouraged to design such features or "reward schemes" which are observable to others. They help in satisfying the psychological desire of the individual for recognition amongst peers as he makes his regular transactions (habit factor).
5. The "Expectation of Achievement" factor needs continuous education in order for people to see themselves as able to achieve mastery of technology. Once they become confident about their ability to use "advanced" technology, then their confidence and status will automatically improve within the digital revolution.
6. Since habits have the biggest impact, the Representative Office of the Bank of Indonesia of Aceh and the service providers are recommended to develop efforts aimed at retaining regular users. This can be done via the implementation of loyalty schemes,

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

such as daily cash-back or rewards in partnership with the local small and medium enterprises of Banda Aceh. Daily incentives will facilitate the process of habit formation and turn digital transactions into automatic behaviors of the population.

7. Despite its importance, the impact of infrastructure is the lowest among all factors, stressing the necessity to concentrate not on quantity but on improving the quality of infrastructure. It is recommended that local authorities and banks improve the stability of Internet connections in public areas, reduce disruptions of systems at the time of transactions, and provide efficient complaint handling.

REFERENCES

- 1) Al-Qeisi, K. I. (2009). *Analyzing the use of UTAUT model in explaining an online behaviour: Internet banking adoptio*. Brunel University.
- 2) Alduais, F., & Al-Smadi, M. O. (2022). Intention to Use E-Payments from the Perspective of the Unified Theory of Acceptance and Use of Technology (UTAUT): Evidence from Yemen. *Economies*, 10(10), 259. <https://doi.org/https://doi.org/10.3390/economies10100259>
- 3) Amaya, K. A., & Smith, K. S. (2018). Neurobiology of habit formation. *Current Opinion in Behavioral Sciences*, 20, 145–152. <https://doi.org/https://doi.org/10.1016/j.cobeha.2018.01.003>
- 4) Arner, D. W., Buckley, R. P., Zetzsche, D. A., & Veidt, R. (2020). Sustainability, FinTech and Financial Inclusion. *European Business Organization Law Review*, 21, 7–35. <https://doi.org/https://doi.org/10.1007/s40804-020-00183-y>
- 5) BI. (2021). *Sistem Pembayaran Nilai Besar*. <https://www.bi.go.id/>. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/nilai-besar/rtgs/default.aspx>
- 6) BI. (2023). *Transformation Of The Policy Mix And Acceleration Of The Digital Economy And Finance*. https://www.bi.go.id/en/publikasi/laporan/Documents/8_LPI2021_EN_Chapter_6.pdf
- 7) Ciptowati, L., & Setiawan, D. (2024). An Analysis of QRIS Usage Behavior Using UTAUT Approach. *Asia-Pacific Management and Business Application*, 13(1), 19–36. <https://doi.org/10.21776/ub.apmba.2024.013.01.2>
- 8) Davis, F. D., & Davis, F. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- 9) Dijck, J. van. (2013). *The culture of connectivity: A critical history of social media*. Oxford Academic. <https://doi.org/https://doi.org/10.1093/acprof:oso/9780199970773.001.0001>
- 10) Dwivedi, Y. K., Rana, N. P., Chen, H., & Williams, M. D. (2011). A Meta-analysis of the Unified Theory of Acceptance and Use of Technology (UTAUT). *IFIP Advances in Information and Communication Technology*, 366, 155–170. https://doi.org/10.1007/978-3-642-24148-2_10
- 11) Ferdinand, A. (2019). *Metode Penelitian Manajemen* (Edisi 5). Undip Press.
- 12) Fungáčová, Z., & Weill, L. (2015). Understanding Financial Inclusion in China. *China Economic Review*, 34(C), 196–206. <https://doi.org/https://doi.org/10.1016/j.chieco.2014.12.004>
- 13) Henslin, J. M. (2018). *Essentials of Sociology: A Down-To-Earth Approach* (13th ed.). Pearson.
- 14) Kim, C., Mirusmonov, M., & Lee, I. (2010). An empirical examination of factors influencing the intention to use mobile payments. *Computers in Human Behavior*, 26(3), 310–322. <https://doi.org/https://doi.org/10.1016/j.chb.2009.10.013>
- 15) Linton, R. (1936). *The Study of Man: An Introduction*. D. Appleton-Century.
- 16) MC_Prov_Aceh. (2026). Transaksi QRIS di Aceh Capai Rp2,7 Triliun hingga Mei 2026. <https://infopublik.id/>, 1. <https://infopublik.id/kategori/nusantara/978743/transaksi-qr-di-aceh-capai-rp2-7-triliun-hingga-mei-2026>
- 17) Muchtar, E. H., Trianto, B., Maulana, I., Alim, M. N., Marasabessy, R. H., Hidayat, W., & Junaedi, E. (2024). Quick response code Indonesia standard (QRIS) E-payment adoption: customers perspective. *Cogent Business & Management*, 11(1), 2316044. <https://doi.org/https://doi.org/10.1080/23311975.2024.2316044>
- 18) Oliveira, T., Thomas, M. A., & Baptista, G. (2023). Mobile payment continuance intention: The clarifying role of facilitating conditions and social prestige. *International Journal of Information Management*, 69, 102598.
- 19) Paramita, E. D., & Cahyadi, E. (2024). The Determinants of Behavioral Intention and Use Behavior of QRIS as Digital Payment Method Using Extended UTAUT Model. *Indonesian Journal of Business and Entrepreneurship*, 10(1), 132–145. <https://doi.org/10.17358/ijbe.10.1.132>
- 20) Prasetya, D., Rahardjo, A. R. G., Arironang, E. R. U., Manggalaningwang, J., Maharani, N. A., Ivander, Y., & Mukhamadiyev, A. (2024). Technology Acceptance Analysis Using UTAUT: A Study of QRIS Acceptance during the Pandemic. *INTENSIF: Scientific Journal of Information Systems Technology Research and Application*, 8(2). <https://doi.org/https://doi.org/10.29407/intensif.v8i2.21982>

The Effect of Qris Usage on the Digital Payment System Based on the Social Status of the Community in Banda Aceh City

- 21) Ramadanti, S. N., Agustina, R., & Gustiana, R. (2025). Pengaruh Persepsi Manfaat, Kemudahan Dan Kepercayaan Terhadap Minat Penggunaan QRIS. *Dinamika Ekonomi: Jurnal Ekonomi Dan Bisnis*, 18(1), 173–192. <https://doi.org/https://doi.org/https://doi.org/10.53651/jdeb.v18i1.584>
- 22) Ramayant, R., Azhar, Z., & Azman, N. H. N. (2025). Factors influencing intentions to use QRIS: A two-staged PLS-SEM and ANN approach. *Telematics and Informatics Reports*, 17, 100185. <https://doi.org/https://doi.org/10.1016/j.teler.2024.100185>
- 23) Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic Commerce Research and Applications*, 9(3), 209–216. <https://doi.org/https://doi.org/10.1016/j.elerap.2009.07.005>
- 24) SNKI. (2022). *Quick Response Code Indonesian Standard (QRIS)*. <https://snki.go.id/>. <https://snki.go.id/quick-response-code-indonesian-standard-qris/>
- 25) Sorensen. (2015). *Social mobility: A study of social classes in a changing world*. Princeton University Press.
- 26) Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425–478. <https://doi.org/https://doi.org/10.2307/30036540>
- 27) Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36(1), 157–178. <https://doi.org/10.2307/41410412>
- 28) Weber, M. (2009). *From Max Weber: Essays in Sociology*. Routledge Taylor & Francis Group.
- 29) Wicaksono, I. (2025). Trust and Satisfaction: The Hidden Drivers of QRIS Adoption and Long-Term Use Among Generation X in Indonesia. *Sharia Economics*, 8(3), 9967–9987. <https://doi.org/https://doi.org/10.31538/ijjse.v8i3.7587>