



THE INFLUENCE OF PERFORMANCE EXPECTANCY AND EFFORT EXPECTANCY ON QRIS BEHAVIORAL INTENTION IN COFFEE SHOPS IN MEDAN CITY

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Abstract

The use of information technology is inextricably linked to the use of the internet, one of the key needs for conducting financial transactions (financial technology), as evidenced by the emergence of digital wallets. Furthermore, technological advancements have also led to an increase in the number of financial service providers offering services through applications that facilitate access to financial transactions. The use of QRIS has recently become a positive trend for both users and businesses. Given its benefits in facilitating more efficient cashless transactions, the use of QRIS by MSMEs will help improve their business performance. This study aims to analyze the effect of performance expectancy and effort expectancy on behavioral intention in Coffee Shop consumers in Medan City. The population in this study is 100 customers and samples in this study using the Sampling Technique of Hair Method. The analysis technique used is multiple linear regression. The results showed that performance expectancy had a positive and significant effect on behavioral intention. Effort expectancy has a positive and significant effect on behavioral intention. Simultaneously showing that Performance Expectancy and Effort Expectancy have a significant effect on behavioral intention in Coffee Shop consumers in Medan City.

Keywords: *Performance expectancy, effort expectancy, behavioral intention.*

INTRODUCTION

Entering the Industry 4.0 era, information technology has evolved into a digital industry that is beginning to penetrate the virtual world. Rapid technological advancements are making it easier for people to carry out their daily activities. The use of information technology is inextricably linked to the use of the internet, one of which is the need for conducting business transactions in the financial sector (financial technology), as evidenced by the existence of digital wallets. The implementation of electronic money in digital payment systems can simplify transactions for merchants (MSMEs). The connection between merchants (MSMEs) and e-money Payment Service Providers (PJPs) can impact financial inclusion and economic growth in Indonesia (Sihaloho et al., 2020). Various e-money Payment Service Providers (PJPs) use the QR (Quick Response) code payment system for transactions between MSMEs and consumers (e-money users).

The advantages of QR codes include accurate data storage and utilization, as well as long-lasting physical properties (Akbar et al., 2019). However, because each electronic money payment system (PJP) has its own QR code, this makes the transaction process for merchants (MSMEs) less efficient and certainly incurs additional costs. Considering the efficiency issues faced by MSMEs in using QR codes, Bank Indonesia officially released a standard for the use of Indonesian QR codes on January 1, 2020, called the Quick Response Code Indonesia Standard (QRIS). The use of QRIS has become a positive trend recently for users and business actors. Considering its benefits in helping process non-cash transactions more efficiently, the use of QRIS by MSMEs will be able to help improve their business performance. By using a standard QR code, the digital transaction process for MSMEs (merchants) is more practical because it does not require various QR codes from different PJPs (Setiawan, 2020).

According to the 2021 Bank Indonesia Annual Meeting report, as of November 5, 2021, the number of merchants using QRIS had reached 12.2 million. This figure represents a sharp increase of 297.1% compared to 3.08 million merchants on March 22, 2020. The largest number of merchants registered for QRIS was micro-enterprises, reaching 7.53 million as of November 5, 2021. This was followed by small business merchants (3.2 million) and



medium-sized businesses (928,000). To expand QRIS usage, Bank Indonesia is providing several incentives for merchants, such as extending the 0% QRIS merchant discount rate (MDR) for micro-enterprises until December 31, 2021, and increasing the QRIS transaction limit from two million rupiah per transaction to five million rupiah per transaction (Rizaty, 2021). The current phenomenon is that QRIS usage is often disrupted due to sudden network or signal disconnections, resulting in less than optimal service.

Regarding the relationship between these four variables on behavioral intention and use behavior, several previous studies still show a gap, as found by Chaidir *et al.*, (2021) that of the four variables predicted to influence behavioral intention to use m-banking, only effort expectancy did not significantly influence behavioral intention, while performance expectancy, social influence, and facilitating conditions significantly influenced behavioral intention to use m-banking. Kapoor *et al.*, (2022) in their study found that partially, the effort expectancy variable had a significant influence on behavioral intention. Meanwhile, the performance expectancy and social influence variables did not significantly influence behavioral intention. In addition, the results of Rezeki *et al.*, (2023) found that partially, the variables digital information quality, technology performance expectancy, technology effort expectancy, price value, and social influence did not significantly influence behavioral intention.

On the other hand, the results of Kapoor *et al.*, (2022) showed that the performance expectancy, effort expectancy, and price value variables partially significantly influenced the behavioral intention variable. Meanwhile, the research results of Hidayatullah *et al.*, (2020) show that the variables performance expectancy, effort expectancy, and social influence partially have a significant effect on the behavioral intention variable. Many coffee shops in Medan already offer QRIS, but adoption and active use vary. Some notable trends include coffee shop owners encouraging QRIS adoption because it reduces the risk of cash, but success depends on how easily and usefully customers find it. A common problem is that new users or older generations remain hesitant, believing the technology is too complicated or less advantageous than cash.

LITERATURE REVIEW

Behavioural Intention

According to Kotler, as cited in Purwianti & Tio (2017), behavioral intention is a condition where consumers have the intention or attitude of being loyal to a brand, product, or company and are willing to share its advantages with others. Meanwhile, according to Suhendry (2020), behavioral intention is defined as the level of user desire to use technology continuously. Behavioral intention is a necessary prerequisite for behavioral indication; it also constitutes a decision-making process prior to behavioral performance. (Wang & Li, as cited in Pambudi, 2019) Saha and Theingi (2019) define behavioral intention as a consumer's likelihood of engaging in a specific behavior, such as positive word-of-mouth about a service provider to others, repurchase intentions, and loyalty to the service provider. According to Jogiyanto (2018), behavioral intention in information technology is defined as the level of user desire or intention to use a system continuously, assuming they have access to information. Schiffman & Kanuk (2020), behavioral intention is the frequency of purchases or the proportion of total purchases from buyers who are loyal to a particular brand.

Performance Expectancy

Performance expectancy is defined as the extent to which an individual believes that using a system will help them achieve performance benefits in their job (Venkatesh *et al.*, 2014 in Jogiyanto, 2018). Jogiyanto (2018) states that performance expectancy is defined as the degree to which an individual believes that using a system will help them achieve performance benefits in their job. According to Venkatesh *et al.*, (2014) in Indrawati *et al.*, (2017), performance expectancy is defined as an individual's belief in the degree to which they believe that using the system will help them achieve performance benefits in their job. This concept incorporates variables derived from previous research models on technology acceptance and use. According to Putri & Jumhur (2019), performance expectancy is the extent to which the use of technology will benefit consumers in performing certain activities. Performance expectancy is defined as the extent to which an individual believes that using a system will help him or her achieve gains in job performance and is the strongest predictor of intention. Performance expectancy is related to perceived usefulness (Oye *et al.*, 2014) in Dzulhaida, & Rifaldi (2018).

Effort Expectancy

Effort expectancy is defined as the level of ease associated with using a system (Venkatesh *et al.*, (2014) in Jogiyanto, 2018). Jogiyanto (2018) states that effort expectancy is defined as the level of ease associated with using a system. If a system is easy to use, the effort required will be minimal, and conversely, if a system is difficult to

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use, it will require significant effort. According to Venkatesh et al., (2014) in Indrawati et al., (2017), effort expectancy is defined as the level of ease associated with using a system. It is a measure of how easy it is for an individual to use the system. According to Permana & Dewi (2019), effort expectancy is defined as the level of ease associated with using a system. According to Celik (2016) in Putri & Jumhur (2019), effort expectancy is an individual's assessment of the degree to which technology utilization requires minimal effort. According to Sampat & Sabat (2020) effort expectations are also expressed as an individual's belief that using technology will be easy and require little effort.

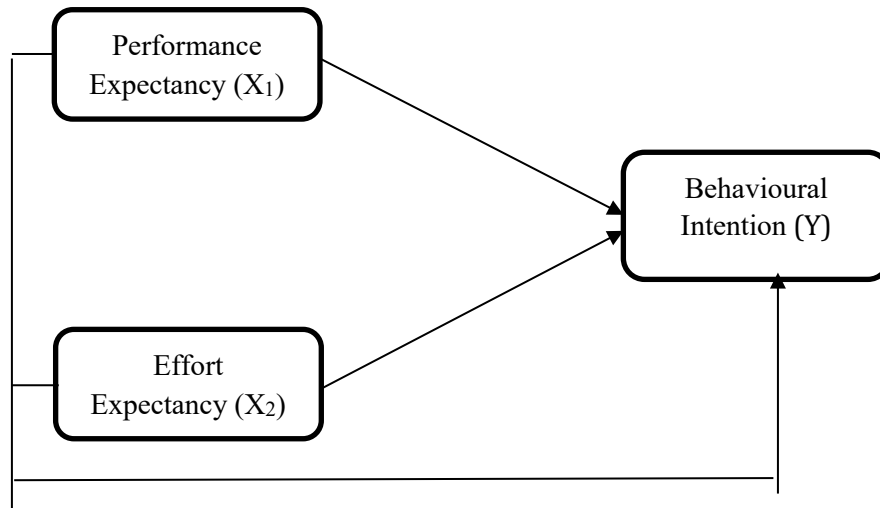


Figure 1. Conceptual Framework

Source: Researcher (2026)

The research hypotheses are:

1. H1 = Performance expectancy has a positive and significant effect on behavioral intention at coffee shops in Medan City.
2. H2 = Effort expectancy has a positive and significant effect on behavioral intention at coffee shops in Medan City.
3. H3 = Performance expectancy and effort expectancy have a positive and significant effect on behavioral intention at coffee shops in Medan City.

METHOD

The research approach used an associative approach, with a quantitative method. The location of this research will be conducted at Coffee Shops namely Triple S Café (Jl. Pahlawan No. 65, Pahlawan, Medan Perjuangan District), Sulthan Kupie (Gg. Jadi No. 172-161, Sitirejo III, Medan Amplas) and Seneca Coffee (Jl. Gurilla No. 61) in Medan City, North Sumatra. The research period was carried out for three months starting from January 2025 until completion. In this study, the population was coffee shop consumers at Triple S Café, Sulthan Kupie, and Seneca Coffee in Medan, with an unknown number of coffee shops. The research location has advantages over other locations because it will yield a large amount of data or be more in demand by the general public. The sample used in this study was 100 people. The sampling technique used was purposive sampling.

RESULTS AND DISCUSSION

Results

Description of Respondent Characteristics

Table 1. Description of Respondent Characteristics

Gender	Number of People	Percentage	Total
Man	65	65%	100
Woman	35	35%	
Age	Number of People	Percentage	Total
<20 years old	42	42%	100
21-30 years old	24	24%	
31-40 years old	22	22%	

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>40 years old	12	12%	
Level of Education	Number of People	Percentage	Total
High School/Equivalent	37	37%	100
Diploma	19	19%	
Bachelor's Degree	26	26%	
Master's Degree	18	18%	
Frequency of visiting coffee shops	Number of People	Percentage	Total
Every day	23	23%	100
2-3 times a week	43	43%	
Once a week	17	17%	
Seldom	17	17%	
Have you ever used QRIS in a coffee shop	Number of People	Percentage	Total
Yes	43	43%	100
No	57	57%	

Sources: SPSS versi 25 (2025)

The majority of respondents were male (65 respondents, 65%), and female (35%). This may reflect that men may have a greater interest or involvement in activities related to visiting coffee shops and using QRIS as a digital payment method. The majority of respondents were aged under 20 (42%), 24 (24%), 31-40 (22%), and 12 (12%) over 40. This indicates that the younger generation is more active or interested in the activities focused on in the study, such as visiting coffee shops and using QRIS as a payment method.

The majority of respondents were high school/equivalent (37%), bachelor's degree (26%), diploma (19%), and master's degree (18%). This may reflect that those with a high school education or equivalent are a fairly active segment in visiting coffee shops and may also be quite familiar with the use of digital payment technologies like QRIS, especially among late teens or early college students.

The majority of respondents, based on frequency of coffee shop visits, reported 2-3 times a week (43.00%), daily (23.00%), once a week (17.00%), and rarely (17.00%). This data indicates that most respondents visit coffee shops regularly, indicating that coffee shops have become part of their daily lifestyle, especially for certain groups. This high frequency of visits also indicates significant potential for the use of coffee shop services, including digital payment methods like QRIS. The majority of respondents stated they never use QRIS in coffee shops (57.00%), and yes (43.00%). This finding suggests that despite the widespread availability of QRIS as a digital payment method, its adoption rate among respondents remains relatively low. Several factors that may influence the low use of QRIS include a lack of socialization, limited access to digital wallets, or personal preferences.

Validity and Reliability Test

Table 2. Validity Test Results Behavioural Intention, Performance Expectancy, Effort Expectancy

Statement Items	r-count	r-table	Description
BI1	.619	0,191	Valid
BI2	.558	0,191	Valid
BI3	.553	0,191	Valid
BI4	.658	0,191	Valid
PE1	.482	0,191	Valid
PE2	.460	0,191	Valid
PE3	.513	0,191	Valid
PE4	.422	0,191	Valid
PE5	.391	0,191	Valid
PE6	.576	0,191	Valid
PE7	.361	0,191	Valid

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Statement Items	r-count	r-table	Description
PE8	.460	0,191	Valid
PE9	.547	0,191	Valid
PE10	.472	0,191	Valid
EE1	.570	0,191	Valid
EE2	.564	0,191	Valid
EE3	.566	0,191	Valid
EE4	.487	0,191	Valid
EE5	.533	0,191	Valid
EE6	.479	0,191	Valid

Sources: SPSS versi 25 (2025)

Based on Figure 2, the results of the validity test above show that all statement items are $> r$ table 0.191, so they are hereby declared valid/legitimate.

Table 3. Reliability Test Results Behavioural Intention, Performance Expectancy, Effort Expectancy

Variabel	Cronbach Alpha	Provision	Description
Behavioural Intention	0,788	0,60	Reliable
Performance Expectancy	0,797	0,60	Reliable
Effort Expectancy	0,783	0,60	Reliable

Sources: SPSS versi 25 (2025)

It is known that the Cronbach's alpha value for all research variables of behavioural intention, performance expectancy and effort expectancy is > 0.60 , so it can be said that the results of the reliability test for all variables are reliable.

Table 4. Results of the One Sample Kolmogorov Normality Test

Description	Value
N	79
Mean	.0000000
Std. Deviation	2.80722096
Absolute	.066
Positive	.060
Negative	-.066
Test Statistic	.066
Asymp. Sig. (2-tailed)	.200 ^{c,d}

Sources: SPSS versi 25 (2025)

It is known that the asymp. sig. (2-tailed) value is $0.200 > 0.05$ significance value so it can be concluded that the data tested is normally distributed.

Table 5. Multicollinearity Test Results

Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	.745	1.935		.385	.701		
Performance Expectancy	.236	.057	.454	4.149	.000	.663	1.508
Effort Expectancy	.187	.084	.245	2.234	.028	.663	1.508

Sources: SPSS versi 25 (2025)

It is known that the results of the multicollinearity test for the performance expectancy and effort expectancy variables have a tolerance value of > 0.10 and $VIF < 10$, so this study is declared free from multicollinearity problems.

Table 6. Gletsjer Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.936	1.062		1.982	.038
Performance Expectancy	.102	.031	.429	1.268	.163
Effort Expectancy	-.120	.046	-.344	-1.618	.107

a. Dependent Variable: Abs Res

Sources: SPSS versi 25 (2025)

Based on the output above, it is known that the significance value (Sig.) for the performance expectancy variable (X1) is 0.163, the significance value (Sig.) for the effort expectancy variable (X2) is 0.107. Because the significance value of the two variables above is greater than 0.05, then according to the basis for decision making in the Glejser test, it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Table 7. Multiple Linear Tgression Test Results

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	.745	1.935		.385	.701
Performance Expectancy	.236	.057	.454	4.149	.000
Effort Expectancy	.187	.084	.245	2.234	.028

Sources: SPSS versi 25 (2025)

$$Y = 0.745 + 0.236X1 + 0.187X2$$

1. $a = 0.745$ or the regression constant, which means if there are no independent variables X1 (performance expectancy) or X2 (effort expectancy), if X1 and X2 are equal to 0 (zero), then behavioral intention will increase by 0.745.
2. $b1 = 0.236$ for the independent variable X1 (performance expectancy), a positive sign indicates that a 1-unit increase in performance expectancy will increase behavioral intention by 0.236 units.
3. $b2 = 0.187$ for the independent variable X2 (effort expectancy), a positive sign indicates that a 1-unit increase in effort expectancy will increase behavioral intention by 0.187 units.

Table 8. Partial Test Results (t-Test)

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	.745	1.935		.385	.701
Performance Expectancy	.236	.057	.454	4.149	.000
Effort Expectancy	.187	.084	.245	2.234	.028

Sources: SPSS versi 25 (2025)

From the t-table value with degrees of freedom $df = (n-k-1)$ ($100-2-1 = 97$) and a significance level of 5% is 1.983. The t-count value for X1 $< t$ -table ($4.149 > 1.983$) and the Sig. value ($0.001 < 0.05$), then performance expectancy has a positive and significant effect on behavioral intention. The t-count value for X2 $> t$ -table ($2.234 > 1.983$) and the Sig. value ($0.028 < 0.05$), then effort expectancy has a positive and significant effect on behavioral intention.

Table 9. Simultaneous Test Results (F Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	402.081	2	201.041	24.857	.000 ^b
Residual	614.678	76	8.088		
Total	1016.759	78			

Sources: SPSS versi 25 (2025)

From the F-test results above, it can be seen that F count $> F$ table ($24.857 > 2.689$) or sig F $< 5\%$ ($0.000 < 0.05$). This indicates that the performance expectancy and effort expectancy variables have a positive and significant effect on the behavioral intention variable. The third hypothesis proposed can be accepted.

Table 10. Results of the Coefficient of Determination test

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 ^a	.395	.380	2.84392

a. Predictors: (Constant), Effort expectancy, Performance expectancy

b. Dependent Variable: behavioural Intention

Sources: SPSS versi 25 (2025)

Based on the results of the R Square value is 0.395. This indicates that the behavioral intention variable (Y) is influenced by variables X1 (performance expectancy) and X2 (effort expectancy) by 39.5% and the remaining 60.5% is determined by other variables not examined in this study.

Discussion

The Influence of Performance Expectancy on Behavioral Intention

The regression test results showed that performance expectancy had a positive and significant effect on behavioral intention, with a value of $4.149 > 1.983$ and a Sig. $0.000 < 0.05$. This means that the greater the customer's perception that using a digital coffee shop system or service can increase the effectiveness and efficiency of ordering or interacting with services, the higher their intention to use it. This finding is consistent with the Unified Theory of Acceptance and Use of Technology (UTAUT) theoretical framework developed by Venkatesh et al. (2014), where performance expectancy is a key determinant in shaping an individual's behavioral intention to use technology. Performance expectancy itself is defined as the extent to which individuals believe that using technology will help them achieve desired outcomes or goals. In coffee shops, customers who perceive that digital services such as ordering apps, quick ordering features, menu availability information, or cashless payment systems provide tangible benefits such as time savings, convenience, and speed of service are more likely to have a higher intention to continue using those services. The perception of system performance as providing added value is a key driver of this behavioral intention. This finding is also supported by previous research by Chaveesuk et al. (2022), Kapoor et al. (2022), Butar-butur et al. (2022), and Pramudita et al. (2023), which found that performance expectancy significantly contributes to the formation of behavioral intentions in using information systems or digital services in the retail and service sectors. Therefore, increased perceptions of performance expectancy will have a direct impact on increasing customer behavioral intentions to use digital services continuously.

The Influence of Effort Expectancy on Behavioral Intention

The regression test results showed that effort expectancy had a positive and significant effect on behavioral intention, with a value of $2.234 < 1.983$ and a Sig. $0.028 > 0.05$. This finding indicates that the higher the perceived ease of use of a system or service offered by a coffee shop, such as an online ordering application, digital reservation system, cashless payments, or other digital features, the greater the customer's intention to use it. Theoretically, these results align with the Unified Theory of Acceptance and Use of Technology (UTAUT) framework developed by Venkatesh et al. (2014). In this model, effort expectancy is defined as the extent to which an individual believes that using a system will be effortless. This factor has been shown to be a significant determinant influencing behavioral intention to use new technology. In coffee shops, the ease of use of digital services is a crucial aspect because it can increase convenience and efficiency for consumers. For example, if customers find an ordering application or online service easy to understand and use, they are more likely to intend to continue using it or even recommend it to others. This finding is also consistent with previous research conducted by Chaveesuk et al. (2022), Kapoor et al. (2022), Utomo et al. (2021), and Pramudita et al. (2023), which stated that perceived ease of use has a significant relationship with behavioral intentions in using digital services in the hospitality sector. This emphasizes the importance of user experience (UX) in the development of consumer service technology.

The Influence of Performance Expectancy and Effort Expectancy on Behavioral Intention

Based on the results of the multiple linear regression analysis, it was found that performance expectancy and effort expectancy simultaneously had a positive and significant effect on behavioral intention to use digital services in coffee shops. This was demonstrated through the F-test, where the calculated F-value of 24.857 was greater than the F-table of 2.459, with a significance value of $0.000 < 0.05$. Thus, statistically, both independent variables have a significant influence on consumer behavioral intention. These results reinforce the UTAUT (Unified Theory of Acceptance and Use of Technology) theoretical framework, which states that both performance expectancy and effort expectancy are two of the four main factors influencing a person's intention to use technology. Performance

expectancy has a positive effect on behavioral intention, meaning that the higher the consumer's perception that digital coffee shop services help them complete tasks more quickly and efficiently, the greater their intention to use those services continuously. This reflects that customers value the direct benefits (utility) offered by the system, such as ordering speed, information accuracy, and transaction convenience. Effort expectancy also had a positive and significant effect, indicating that the easier a system is to use, the higher the consumer's intention to use it. This is especially important for users unfamiliar with technology, as perceived ease of use will reduce barriers to system use. This finding aligns with previous research conducted by Chaveesuk et al. (2022), Kapoor et al. (2022), Utomo et al. (2021), Butar-butur et al. (2022), and Pramudita et al. (2023), which found that perceived ease and usefulness of technology significantly contribute to usage intentions, particularly in the digital service sector.

CONCLUSION

Research on the influence of price perception, word of mouth, and customer experience on consumer satisfaction can yield the following conclusions:

1. Performance expectancy has a positive and significant effect on behavioral intention among coffee shop consumers in Medan.
2. Effort expectancy has a positive and significant effect on behavioral intention among coffee shop consumers in Medan.
3. Performance expectancy and effort expectancy have a positive and significant effect on behavioral intention among coffee shop consumers in Medan.

Based on the discussion and conclusions of this study, the following recommendations are provided:

1. The implication of these results is that coffee shops need to ensure that the technology or systems they offer truly provide tangible benefits to consumers. Digital service features must not only be available but also designed to speed up processes, simplify transactions, and enhance the overall customer experience. Clear information delivery, efficient system integration, and responsive customer service support are key to building a positive perception of the system's performance.
2. The practical implication of these findings is that coffee shop owners or managers need to pay attention to the design and functionality of the service systems they offer, whether through mobile apps or other digital platforms. Complex or difficult-to-use systems can reduce consumer interest in trying or returning to the service. Therefore, optimizing the user interface, simplifying the ordering process, and providing support or tutorials are strategic steps to improve customer behavioral intentions.
3. The practical implication of these results is that coffee shops need to focus not only on technological innovation but also on the ease of use and tangible benefits of the system. User-friendly application design, fast and responsive service, and customer education on system usage can be strategies to continuously improve behavioral intentions.

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