

## Analysis of Consumer Intention to Use BPD Bali Bank QRIS Payment Technology Using the Technology Acceptance Model Approach at the Denpasar Festival UMKM Exhibition

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**Introduction:** Technology has revolutionized business operations for MSMEs, expanding usage from digital marketing to payment systems like QRIS to enhance efficiency. Aligning with this digital shift, Bank BPD Bali integrated QRIS capabilities into its mobile platform. This study analyzes the factors influencing consumer adoption of BPD Bali's QRIS, specifically examining the roles of brand trust, perceived usefulness, perceived ease of use, attitude, and behavioral intention.

**Methodology:** This study used a descriptive survey design, using a self-administered questionnaire to collect data on brand trust, perceived usefulness, perceived ease of use, attitude towards use, and intention to use QRIS payments. The collected data were then analyzed using descriptive and inferential statistical methods to identify patterns, relationships, and significant differences among respondents.

**Results:** The results of the study show that trust in brands and services, perception of usefulness, ease of use, attitudes towards use, and intentions to use QRIS payments have a positive impact on the use of QRIS Bank BPD Bali Mobile digital payment technology on MSMEs at the Denpasar Festival Exhibition.

**Conclusion:** This study reveals that brand trust, perceived usefulness, and ease of use significantly influence attitudes toward financial technology. In turn, positive attitudes drive the intention to use the QRIS digital payment tool among MSMEs at the Denpasar Festival. These findings indicate that BPD Bali Bank customers attending the festival view the QRIS product favorably and accept the technology for their transaction needs.

**Practical Value:** This study demonstrates that regional banks such as Bank BPD Bali can leverage technological advances to compete with national players by providing robust digital payment systems. Analysis of QRIS usage at Denpasar MSMEs highlights a significant relationship between brand trust, perceived usefulness, and ease of use, showing that customers prioritize the convenience and security of BPD Bali's fintech. Consequently, the system offers substantial practical value by streamlining payment activities for consumers.

**Direction for Future Research:** Future research should investigate the relationship between QRIS adoption and sustainable business practices, specifically regarding environmental impact. Additionally, studies should target Generation Z—currently Indonesia's largest consumer demographic—to analyze their specific intention to use this digital payment technology.

*Keywords: Perceived use, perceive ease of use, intention to use, TAM, QRIS, financial technology, SMeS, Bank BPD Bali*

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