Unlocking The Path to Adoption: Exploring The Effect of Intention to Use to Actual Use QRIS Payment Systems

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Abstract

This research aims to empirically investigate the influence of perceived usefulness, perceived ease of use, security on intention to use and intention to use on actual use of the Quick Response Code Indonesian Standard (QRIS) payment system. This study adopts a quantitative approach, and primary data sources were obtained from questionnaires filled out by 100 respondents from the community of Batam City. The sampling technique employs a convenience sampling method, which can easily access available respondents and be reached in the most practical ways, such as through social media or at easily accessible locations. Data collection was carried out by distributing questionnaires, and then the data was processed using SmartPLS version 3.0 to conduct instrument and hypothesis testing. The empirical findings of this research show that perceived usefulness affects the intention to use the QRIS payment system, perceived ease of use affects the intention to use the QRIS payment system, security affects the intention to use the QRIS payment system, and intention to use affects the actual use of the QRIS payment system.

Keywords: Perceived Usefulness, Perceived Ease of Use, Security, Intention to Use, Actual Use.

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Introduction

In the current digital era, technological advancement is overshadowed by serious issues. Moreover, the current state of the internet has made human life more convenient by facilitating transactions through secure communication channels. The clearest example of these characteristics and benefits is the increasing use of non-traditional payment methods, such as credit card payments and smartphone usage in local businesses or MSMEs. Considering these circumstances and facts, Bank Indonesia, in a commendable collaborative effort with other industry leaders such as connectivity service providers, banking institutions, and non-banks, has announced the launch of the country's first payment system, known as QRIS, in 2019 (Setiawan, Khairani, Fadil, & Abdullah, 2022). The Quick Response Code Indonesian Standard (QRIS) is the most widely used electronic payment system. It is a union of several QR codes used by various PJSP (Payment System Service Provider) organizations. The entire industry has adopted a QRIS payment system in collaboration with Bank Indonesia to make transactions involving QR codes more straightforward, faster, and safer.

81% of respondents on top questions about internet commerce in 2022 reported having used QR Codes in previous transactions. Most respondents who use QR codes have used QRIS before. The most common places used for payments using QR codes are supermarkets, minimarkets, and cafes (Khasbullah, 2022). The use of electronic payment systems is growing throughout Indonesia, including in Batam City. However, although QRIS has significant potential to improve efficiency and security in payment transactions in Batam City, further research is needed to fully understand the risks associated with the lack of security and efficiency for the general public when using the QRIS payment system (KEKDA, 2022).

The model that is often used in research on user acceptance of information systems is the Technology Acceptance Model (TAM). TAM is a modification of TRA that has been specifically adapted to model how users receive information systems. According to TAM, two specific beliefs have significantly impacted attitudes toward the acceptance of computer technology, namely the perception of benefits and the perception of ease of use (Davis, Bagozzi, & Warshaw, 1989). In research Robaniyah and Kurnianingsih (2021) include security as a factor influencing the intention to use.

Perceived usefulness refers to an individual's belief that technology will improve work performance (Robaniyah & Kurnianingsih, 2021). In addition to perceived usefulness, there is also perceived ease of use as a convenience for those who have yet to use mobile payment services, motivating them to consider using these services (Denaputri & Usman, 2019).

Motivation theory by Maslow (1943) states that individuals need security, which includes feeling safe from various threats such as wild animals, extreme temperatures, crime, attacks, and tyranny. When individuals feel safe, their need for security is no longer an active motivator, just as a satiated individual no longer feels hungry. Then, in the context of transactions using e-money, the security aspect considers the feeling of protection felt by individuals who use this technology. This causes them to feel spared from unauthorized actions, fraud, damage, and theft attempts (Ningrum, 2022). In addition, actual use refers to the actual conditions of utilizing a system and is measured by the frequency and duration of interaction with the technology. In research, Febrianto, Hidayatullah, and Ardianto (2018), (Kaur, Syan, Kaur, & Sharma, 2022), Fazriansyah, Sari, and Mawardi (2022), Purwanto, Dewi, and Ramdhani (2022), and Malarvizhi, Al Mamun, Jayashree, Naznen, and Abir (2022), actual use can influence an individual's intention to use the technology.

Previous research by Robaniyah and Kurnianingsih (2021), shows that the perception of benefits, ease of use, and security positively and significantly affects interest in using the OVO application in Solo Raya. Interest in using the OVO application will increase if the perception of benefits, ease of use, and security also increases. These three factors influence the interest in using the OVO application in Solo Raya. This study differs from previous studies because this research is a development of previous research in terms of variables examined and sample size applied. Previous research selected samples in Solo Raya using questionnaires. However, this study will focus on the people of Batam City.

1. Theory and Literature Review

The Technology Acceptance Model (TAM) was introduced by Davis et al. (1989). TAM seeks to elaborate on the general elements that affect computer reception and economic and theoretically justifiable explanations of user activity in diverse end-user information technology systems and user demographics. The ideal model will aid in predictions and explanations, allowing academics and practitioners to understand why some systems are not working properly and make necessary adjustments (Davis et al., 1989). According to the TAM theory, perceived usefulness and ease of use are two aspects that significantly impact technology adoption and are the main research questions in user satisfaction surveys (Sukmawati, Wisandani, & Kurniaputri, 2022).

Motivation theory initiated by Maslow (1943). This theory reveals that individuals have diverse needs, such as physiological needs, security, love/togetherness, appreciation, and self-

actualization, which must be met gradually for individuals to feel satisfied and fulfilled. The theory emphasizes that the importance of meeting needs equals deficiencies in understanding human behavior and that past experiences of lack can influence how individuals respond to meeting needs in the future. The emergence of needs is gradual, and the degree of fulfillment of needs varies (Maslow, 1943).

"The extent to which a person believes that using a particular system will improve his or her work performance" is the perceived benefit. The definition of "useful" is "capable of being used profitably," which leads to this interpretation. Individuals are usually rewarded for excellent performance in an organizational context with raises, bonuses, promotions, and other benefits. As a result, systems that have a high perceived usability rating are those that users believe will allow them to operate more effectively (Davis et al., 1989).The perceived benefits of mobile payment services can be interpreted by the level of confidence that using these services will increase the efficiency and effectiveness of the payment process (Denaputri & Usman, 2019).

Perceived ease of use is "the degree to which a person believes that using a particular system will free him from effort." This corresponds to "ease," "freedom from hardship or great effort." Users who think a system will help them work more efficiently give it a high perceived usability rating (Davis et al., 1989). Users feel more comfortable and open to new technologies if they realize that mobile payments are stand-alone and easy to use (Denaputri & Usman, 2019).

Denaputri & Usman (2019) elaborate that security is "the degree to which a customer believes that using a particular mobile payment procedure will be secure." Security perception arises when there is a potential threat from external entities or individuals that can lead to network security, optimal service provision, and fraud prevention (Aditya & Mahyuni, 2022).

A person's actions in acting depend on his willingness to carry out those actions. This willingness is influenced by the individual's attitude towards the act and their subjective perception of the associated norms. Although predicting behavioral intentions to use a system has essential value for system designers and implementers, explaining why people choose or not to use a system is also invaluable (Davis et al., 1989). Actual use refers to the practice of using a system in real life, measured by the total time spent adapting to the technology and the intensity of the use of the technology (Febrianto et al., 2018). If someone has a strong interest in regularly using QRIS, this can positively impact actual system use (Wardani & Sari, 2023).

In this context, perceived usefulness is "an individual's level of confidence that using a particular system will improve his or her job performance." This definition comes from the term "useful," which means "can be used profitably." In an organizational environment, individuals are rewarded for achieving good performance through increased salaries, promotions, bonuses, and other incentives (Davis et al., 1989). The perception of benefits significantly affects the interest in using the application. This significant influence shows that the perceived benefits of using the app involve ease in transactions and efficiency because there is no need to carry a lot of cash, and time can be saved for other activities (Robaniyah & Kurnianingsih, 2021). Perceived usefulness creates confidence that QRIS is effective in meeting daily payment needs and bringing tangible benefits. Therefore, when QRIS is perceived as a helpful tool, users' intention to use it actively increases. Denaputri and Usman (2019), Robaniyah and Kurnianingsih (2021), Ningsih, Sasmita, and Sari (2020), Gideon and Mirza (2021), Aditya and Mahyuni (2022), Ningrum (2022), and Siagian, Jiwa, Basuki, and Basana (2023) perceived usefulness significantly influences the intention to use mobile payments.

H_1: Perceived usefulness affects the intention to use the Quick Response Code Indonesian Standard (QRIS) payment system.

One closely related topic in technology is ease of use, which can be explained as an individual user's assessment of how simple it is to understand and understand the technology developed by a company (Susilawaty & Wilson, 2021). The significant influence indicates that ease of use in the application includes information systems that can be learned quickly and well understood, available features that can be easily utilized, and facilitate transactions for daily needs (Robaniyah & Kurnianingsih, 2021). The relationship between ease of use and intention to use is very important for QRIS. QRIS, which is easy for users to scan or use, will increase their intention to use the QRIS payment method. The ease of scanning or using QRIS can make the payment experience more convenient and efficient, which in turn can encourage users to use the QRIS payment method more often. It is the same with research by Denaputri and Usman (2019), Febrianto et al. (2018), Ningsih et al. (2020), Robaniyah and Kurnianingsih (2021), Susilawaty & Wilson (2021), Aditya & Mahyuni (2022), Siagian et al. (2022), and Ningrum (2022) states that perceived ease of use influences intention to use.

H_2: Perceived ease of use affects the intention to use the Quick Response Code Indonesian Standard (QRIS) payment system.

Before using a digital wallet application, users also consider the security aspect. Digital wallet applications have security systems to stop, handle, and protect information systems from

threats posed by illegal activities (Robaniyah & Kurnianingsih, 2021). Security can be defined as "threats that can potentially cause financial loss to data or network resources through actions such as destruction, disclosure, modification of data, denial of service, and acts of fraud, waste, and misuse" (Denaputri & Usman 2019). The security required by consumers aligns with one of the five hierarchies of needs according to motivation theory, namely, the need for security. This theory shows that when using QRIS, users who feel comfortable providing their personal information will use the system regularly to support their performance in making transactions. QRIS users who are confident that their data will remain private, as well as a security system that maintains the transaction process and protects user data, will tend to use QRIS consistently. This is the same as the research conducted by Denaputri & Usman (2019), Robaniyah & Kurnianingsih (2021), Aditya & Mahyuni (2022), Ningrum (2022), and Siagian et al. (2022) that security affects the intention to use.

H_3: Security affects the intention to use the Quick Response Code Indonesian Standard (QRIS) payment system.

When the assessment orientation toward study results has a significant degree of uniformity among the subjects involved, related beliefs tend to have a monotonous relationship with their attitudes. Statistically, estimated weights accurately reflect the actual use of information clues (Davis et al., 1989). The extent determines usage, the actual state of system use, and how often a person interacts with technology. Research findings show that intent to use directly positively impacts procurement officials' use of e-purchase apps (Febrianto et al., 2018). In the context of the intention to use and actual use of QRIS, users who feel comfortable using the QRIS payment system and have confidence that their transactions and personal data will be appropriately safeguarded tend to use QRIS regularly to make their payments. Febrianto et al. (2018), Kaur et al. (2022), Fazriansyah et al. (2022), Purwanto et al. (2022), and Malarvizhi et al. (2022), conducted research that results in the intention to use a direct positive effect on actual use.

H_4: Intention to use affects the actual use of the Quick Response Code Indonesian Standard (QRIS) payment system.

2. Research Methods

Table 1. Variable Operational Definition

Variable	Indicator	Code
Perceived Usefulness (X_1)	Makes job easier	PU1
	Increase productivity	PU2

Variable	Indicator	Code
(Robaniyah & Kurnianingsih, 2021)	Increase effectiveness	PU3
	Improves job performance	PU4
	Use full	PU5
Perceived Ease of Use (X_2) (Robaniyah & Kurnianingsih, 2021)	Ease in learning.	PEU1, PEU2
	Easy to use.	PEU3
	Clear and easy to understand	PEU4
	Become more skilled	PEU5
Security (X_3) (Robaniyah & Kurnianingsih, 2021)	The user's level of concern when providing information, where the user does not feel anxious or afraid.	S1, S2
	Users' confidence that the information they provide will be adequately protected.	S3, S4
	User confidence that when making transactions, the security of their information is guaranteed.	S5, S6
Intention to Use (Y_1) (Febrianto et al., 2018)	Intend to use the app because it is useful.	IU1
	Intend to use the application because it is trustworthy.	IU2
	Intend to use the app for all activities.	IU3
Actual Use (Z) (Febrianto et al., 2018)	Real use.	A1
	Use due to trust and reliability.	A2
	100% frequency of use.	A3

Source: Processed by researchers

This study used quantitative methods. The research instrument used is a Google Form shared through social media. The location of this research is Batam City, and the research time is 2024. The questionnaire was adapted from Robaniyah & Kurnianingsih (2021) and Febrianto et al. (2018). Sample selection is done through a convenience sampling method that can easily access available and reachable respondents most practically, such as through social media or in easily accessible locations. The calculation to determine the number of samples that are the subject of research using the formula from Hair et al. because population data is not yet validly available. It is determined by multiplying the number of indicators by a factor of 5, which is in

the minimum range of 5-10. With 18 indicators in the study, the specified sample number was 90 people. However, given the recommendations of Hair et al. (2014), suggesting a sample size ranging from 100 to 200 respondents, the researcher set the sample number at 100 respondents, considering the formulas and theories already described. Data processing in this study used Smart PLS version 3.

The method used to analyze the data in this study is Partial Least Squares-Structural Equation Modeling (PLS-SEM). PLS-SEM consists of two stages of model evaluation: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). Evaluation of the outer model includes discriminant validity tests and reliability tests. In inner model analysis, the R-Square test and the significance value test are used to test the results of the hypothesis.

3. Result and Discussion

Result

The characteristics of respondents in this study provide an overview of the use of QRIS in daily activities. The survey was conducted by sending questionnaires to 100 respondents, with the same number responding. Of the total, 39% are men, while 61% are women. Data analysis shows that female users use QRIS more daily than male users. Based on age, most QRIS users are 21 to 30 (48%), followed by 31 to 49 (42%), and only 10% are over 50. Data also shows that young age groups, especially those aged 21 to 30 (48%), are the most significant users of QRIS in daily activities. In terms of education, the majority of respondents have a high school education background (44%), followed by diploma graduates (4%), bachelor's degrees (32%), master's degrees (16%), and junior high school graduates (4%). Data shows that the monthly income or allowance of QRIS users is as follows: 20% have an income between 1,000,000, 21% have an income between 1,000,000 and 3,000,000, 15% have an income between 3,000,000 and 5,000,000, 21% have income between 5,000,000 to 10,000,000, and 23% have income above 10,000,000. It shows that QRIS users based on pocket money or the highest monthly income are those with income above 10,000,000, with a percentage of 23%. When asked how often they use QRIS every month, it was found that 43% of respondents use QRIS 2-5 times, 20% use 6-10 times, and 37% use QRIS more than ten times. This shows that QRIS users regularly use this payment method daily.

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Actual Use	0.767
Intention To Use	0.884
Perceived Ease of Use	0.834
Perceived Usefulness	0.745
Security	0.784

Source: SmartPLS version 3 processing results

According to Hair et al. (2021) the Average Variance Extracted (AVE) value must exceed 0.5. Based on the data in the table above, each variable indicator has an AVE value greater than 0.5, which indicates that the variable indicator has met the validity criteria.

Table 3. Discriminant Validity Test

	Actual Use	**Intention To Use**	**Perceived Ease of Use**	**Perceived Usefulness**	**Security**
A1	**0.916**	0.785	0.752	0.768	0.378
A2	**0.917**	0.786	0.659	0.703	0.553
A3	**0.788**	0.562	0.474	0.490	0.364
IU1	0.771	**0.937**	0.752	0.698	0.466
IU2	0.801	**0.940**	0.711	0.731	0.514
IU3	0.749	**0.942**	0.754	0.777	0.414
PEU1	0.694	0.725	**0.927**	0.750	0.382
PEU2	0.632	0.713	**0.924**	0.715	0.283
PEU3	0.622	0.694	**0.916**	0.754	0.264
PEU4	0.650	0.700	**0.876**	0.827	0.331
PEU5	0.731	0.753	**0.921**	0.865	0.354
PU1	0.710	0.728	0.723	**0.823**	0.427
PU2	0.584	0.641	0.772	**0.854**	0.266
PU3	0.704	0.697	0.691	**0.889**	0.328
PU4	0.641	0.655	0.803	**0.898**	0.381
PU5	0.627	0.645	0.715	**0.850**	0.476
S1	0.465	0.454	0.350	0.404	**0.843**

	Actual Use	Intention To Use	Perceived Ease of Use	Perceived Usefulness	Security
S2	0.435	0.453	0.304	0.386	**0.936**
S3	0.502	0.483	0.346	0.425	**0.928**
S4	0.424	0.449	0.305	0.379	**0.895**
S5	0.391	0.382	0.262	0.342	**0.852**
S6	0.412	0.392	0.306	0.372	**0.853**

Source: SmartPLS version 3 processing results

According to Hair et al. (2021), the cross-loading value for each variable should exceed 0.70. Based on these data, all indicators have a coefficient of more than 0.70, which indicates that all indicators are considered valid.

Table 4. Reliability Test

	Cronbach's Alpha	Composite Reliability
Actual Use	0.848	0.908
Intention To Use	0.934	0.958
Perceived Ease of Use	0.950	0.962
Perceived Usefulness	0.914	0.936
Security	0.945	0.956

Source: SmartPLS version 3 processing results

Composite reliability varies between 0 and 1, with higher values indicating a higher level of reliability. Generally, the interpretation is similar to Cronbach alpha. Especially in exploratory research, composite reliability values between 0.60 and 0.70 are acceptable, but in later stages of research, values between 0.70 and 0.90 are considered satisfactory (Hair et al., 2021). Based on the table above, the composite reliability result has reached more than 0.70, and Cronbach's alpha value has also exceeded 0.70, indicating that all indicators are considered valid.

Table 5. R-Square

	R Square	R Square Adjusted
Actual Use	0.678	0.674
Intention To Use	0.695	0.685

Source: SmartPLS version 3 processing results

In evaluating the structural model (inner model), several criteria include the R^2 value and the significance level. The R^2 is a measure of the model's predictive accuracy. Another way to view R^2 is that it represents the exogenous variable's combined effect on the endogenous variable(s) (Hair, Sarstedt, Hopkins, & G. Kuppelwieser, 2014). The analysis shows that the models used to predict the dependent variable (actual use and intention to use) have sufficient power to explain variations in it.

Table 6. T-Statistics

	Original Sample (O)	**T Statistics (O/STDEV)**
Intention To Use -> Actual Use	0.823	17.588
Perceived Ease of Use -> Intention to Use	0.449	3.100
Perceived Usefulness -> Intention to Use	0.310	2.036
Security -> Intention to Use	0.200	3.306

Source: SmartPLS version 3 processing results

Hamid and Anwar (2019) explained that the significance value applied was a t-value of 1.65 for a 10% significance level, 1.96 for a 5% significance level, and 2.58 for a 1% significance level. In this study, we used a significance level of 5%, which means the calculated t-value must be above 1.96. The results of this research show that all hypotheses in the structural model are accepted.

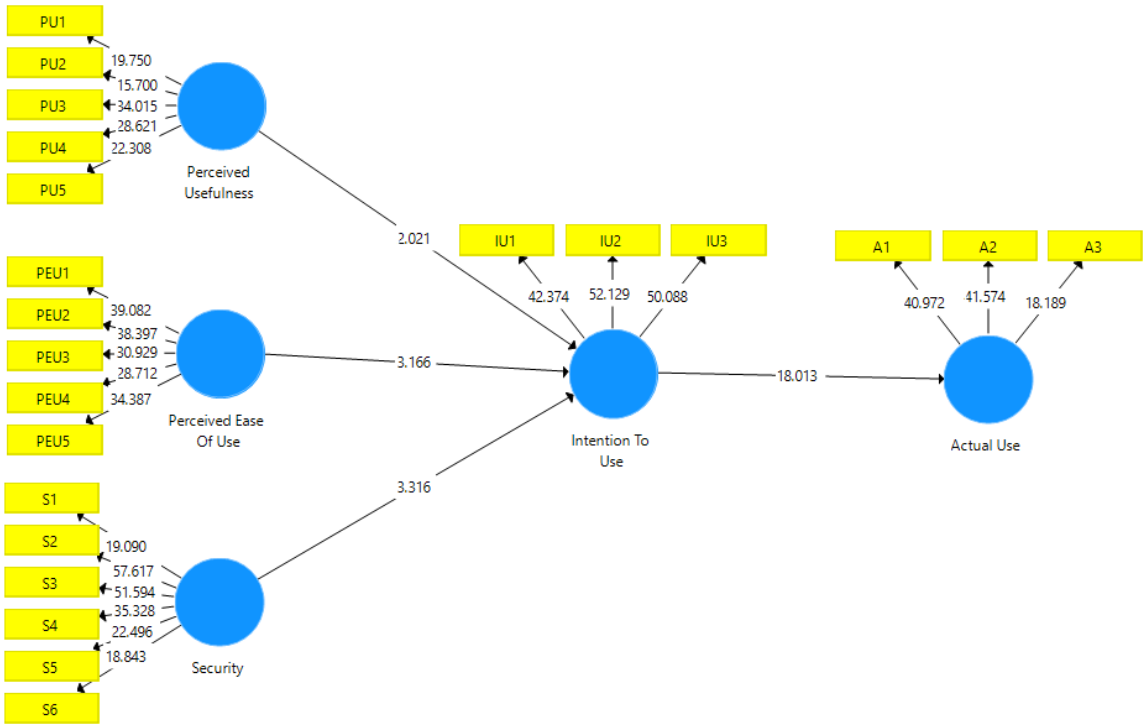

Figure 1. Bootstrapping Results

Source: SmartPLS version 3 processing results

Discussions

The results indicate that perceived usefulness affects the intention to use the Quick Response Code Indonesian Standard (QRIS) payment system. According to the Technology Acceptance Model (TAM) developed by Davis et al. (1989), "Perceived usefulness" is an individual's belief about the extent to which the use of technology will improve their performance or productivity in achieving a particular goal. Perceptions of usefulness are influenced by an individual's evaluation of the benefits that can be derived from the use of such technologies, which can develop from influences from personal experience, information from external sources, and social influences from those around the individual. This research is in line with research Denaputri & Usman (2019), Robaniyah & Kurnianingsih (2021), Ningsih et al (2021), Gideon & Mirza (2021), Aditya & Mahyuni (2022), Ningrum, 2022), and Siagian et al. (2022) which states that perceived usefulness has a significant effect on influencing the intention to use mobile payments. This shows that using QRIS can speed up the transaction process compared to using cash, eliminating the need to carry large amounts of cash, thus making the payment process more efficient and convenient. QRIS users also believe that using QRIS can provide concrete benefits in their daily lives and provide future benefits for users.

The findings of this study explain that perceived ease of use affects the intention to use the Quick Response Code Indonesian Standard (QRIS) payment system. According to the Theory of Technology Adoption (TAM) developed by Davis et al. (1989), "perceived ease of use" is an individual's belief about the extent to which the use of technology will become more accessible or less complicated. Perceptions of ease of use are influenced by individual evaluations of the difficulty or complexity associated with using such technologies, which can be influenced by user interface, training provided, and previous user experience. This research is the same as the research conducted by Denaputri & Usman (2019), Febrianto et al. (2018), Ningsih et al. (2021), Robaniyah & Kurnianingsih (2021), Susilawaty & Wilson (2021), Aditya & Mahyuni (2022), Siagian et al (2022), and Ningrum (2022), which states that perceived use influences the intention to use. This indicates that QRIS is easy to learn and understand, so users do not need to spend a long time understanding how to use it because of its clear and complete features. The existence of QRIS also makes it easier for users to meet their daily needs and transact efficiently. Thus, the ease of QRIS is one of the main factors that encourage users' intentions to use the service.

Findings from the study show that security affects the intention to use the Quick Response Code Indonesian Standard (QRIS) payment system. The Theory of Motivation was developed by Maslow (1943), security refers to an individual's need to feel safe and protected while using technology. This includes individual motivations for adopting good security practices, such as strong passwords and adherence to the organization's security policies. This research is in line with research conducted by Denaputri & Usman (2019), Robaniyah & Kurnianingsih (2021), Aditya & Mahyuni (2022), Ningrum (2022), and Siagian et al (2022), which states that security affects the intention to use. This shows that QRIS users feel safe providing personal information for the verification process on QRIS services due to the belief that QRIS can protect user privacy. In addition, users also believe that QRIS can maintain the confidentiality of consumers' data and has a high-security system to protect user data so that users do not need to worry when transacting using QRIS, thus increasing users' intentions to continue using the service.

The study's results can prove that intention to use affects the actual use of the Quick Response Code Indonesian Standard (QRIS) payment system. In the Technology Acceptance Model (TAM), the intention to use technology is considered an intermediary between the user's perception of usability and ease of use and the actual act of using that technology. This means that when individuals firmly intend to use a technology based on their perception of usability

and ease of use, they tend to be more likely to use it. Conversely, if the intention to use is low, the use of technology is also likely to be low. This research is in line with research from Febrianto et al (2018), Kaur et al (2022), Fazriansyah et al (2022), Purwanto et al (2022), and Malarvizhi et al (2022), which states that the intention to use directly affects procurement officers' actual use of e-purchasing applications. This explains that users who feel comfortable using the QRIS payment system and have confidence that their transactions and personal data will be well maintained tend to use QRIS regularly to make their payments.

Conclusion

From the results of the tests that have been conducted, it can be concluded that there is an influence between perceived usefulness and the intention to use, indicating that the use of QRIS speeds up the transaction process and eliminates the need to carry large amounts of cash so that users can be more efficient and practical. The perceived ease of use affects the intention to use. It shows that the use of QRIS is easy to learn and understand because the features are clear and complete, making it easier for users to transact and meet their daily needs, which is the main factor that drives user intention to use the service. Security affects the intention to use, and this indicates that QRIS users feel safe providing personal information for verification because of confidence in QRIS security, increasing user intent to continue using it. As for intention to use, it affects actual use, and this shows that users who feel comfortable and believe in the security of the QRIS payment system tend to use QRIS regularly for their payments.

The limitations of this study only focus on the variables perceived ease of use, security, perceived usefulness, intention to use, and actual use of the Quick Response Code Indonesian Standard payment system to examine the perception of QRIS usage with a focus on the perception that users have, using individuals who are users of digital payment applications such as GoPay, Dana, mobile banking applications and similar applications. The scope of this study includes the population of Batam City residents who have used QRIS more than once.

Researchers suggest narrowing the scope of research on QRIS aspects, focusing on particular service providers such as QRIS that are integrated with the OVO platform or the like. In addition, the study can be expanded by adding variables and hypotheses to deepen understanding. Furthermore, giving particular emphasis to the criteria prioritized by QRIS users is recommended. In addition, it can expand the scope of research. Practical advice for QRIS providers: The top priority is security, achieved by implementing the latest encryption technology and security systems. Improve service quality with innovative features and

responsive customer support. User education about QRIS security and collaboration with financial institutions and governments to achieve appropriate security standards are essential. Continuously monitor user feedback for improvements and innovations for sustainable business growth.

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