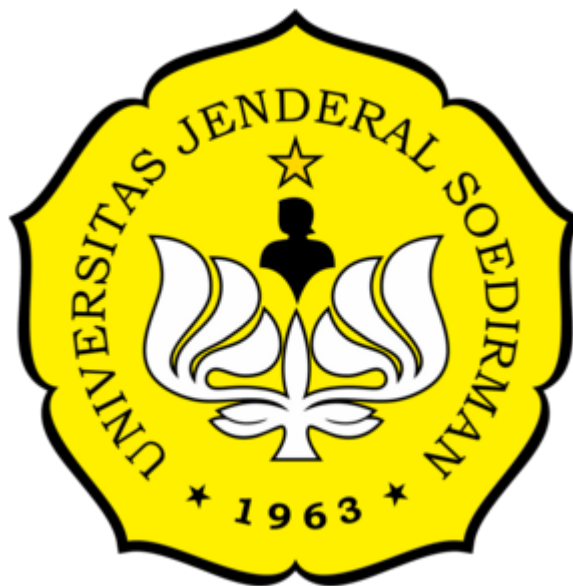


**THESIS**

**THE INFLUENCE OF USAGE BARRIERS, VALUE BARRIERS, RISK  
BARRIERS, TRADITION BARRIERS AND IMAGE BARRIERS ON  
INTENTION TO USE QRIS WITH GRIEVANCE REDRESSAL AS A  
MODERATING VARIABLE**



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