

# The Influence of Actual Usage in Using QRIS on Payment Methods

Sefrika

Universitas Bina Sarana Informatika, Indonesia

Email: Sefrika.sfe@bsi.ac.id

## Abstract

Along with technological developments, one of the features used by many users is electronic money. QRIS as an electronic payment method is currently widely used by citizens to carry out payment transactions. However, more in-depth research needs to be done to find out the factors that influence the use of QRIS. This research aims to determine the background that underlies users in using the QRIS method. This research method uses the Technology Acceptance Model or TAM. TAM is a method that can be used to find out how technology is accepted by users with valid measurement results. The research results show that the majority of users use the QRIS payment method because of the perception of convenience, thereby generating interest among users.

**Keywords:** *Quikc Response Indonesian Standard (QRIS), electronic payment, e-wallet, TAM Method.*

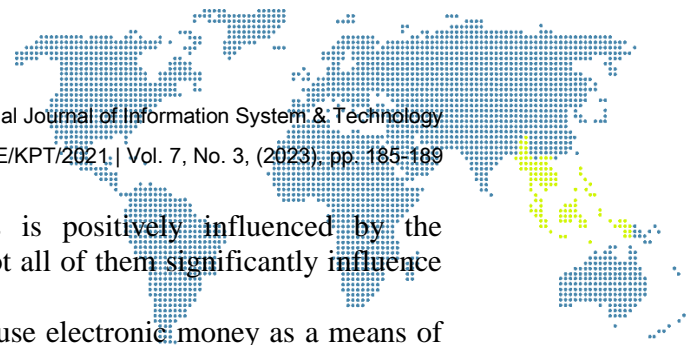
## 1. Introduction

One of the biggest impacts in the development of information technology in the financial sector. Data from the Financial Services Authority shows that digital payments occupy the top three positions in the distribution of financial technology in Indonesia. The high use of financial technology in the payments sector is related to the benefits of using digital payments for society. One of the financial technology products that is being developed and is most widely used today is electronic money [1]. Bank Indonesia released an online payment system with the nickname Quick Response Indonesian Standard (QRIS) to support non-cash and contactless transaction patterns in the digital economy era. QRIS is a breakthrough by Bank Indonesia (BI) together with the Indonesian Payment System Association (ASPI) which aims to create a payment system that is faster, more efficient, provides convenience in monitoring and for security reasons. QRIS (Quick Response Indonesian Standard) is a QR Code used in transactions through server-based electronic money implementations, digital wallets (e-wallets), and mobile banking, which have been actively used since 2020.

Bank Indonesia encourages non-cash and contactless transactions to carry out payment transactions in an effort to reduce the use of cash. Digital payment transactions have many benefits, including avoiding direct physical contact between the seller and the buyer, avoiding payment errors, being easy to manage and making it easier to monitor.

Research indicates that MSME players have a positive perception of QRIS so that they can form a strong intention to implement a digital payment system through QRIS [2]. The research results also show that 56.84% of users use electronic money applications less than ten times in one month. The product most frequently used is Go-Pay at 63.16% and the reason for using electronic money is 47.02%. The nominal top up balance that is most frequently used is <IDR 250,000 for 45.61% and the most frequent way to top up is via SMS or Internet Banking at 64.21%. Most of the variables in this research have a significant effect on behavioral intentions except for facilitation conditions, hedonic motivation and price value [3].

The results of this research show that performance expectations and facilitating conditions have an influence on interest in using QRIS as a payment technology. Business expectations and social influence are not significant predictors that influence interest in



using QRIS [4]. Interest in using flash cards is positively influenced by the independent variables used in the research, but not all of them significantly influence the research dependent variable [5].

Consumer behavior influences the decision to use electronic money as a means of payment in the city. Consumer behavior can influence the decision to use electronic money and the perception of convenience and financial capability, and consumer behavior has a significant influence on the decision to use electronic money [6].

The research results show that all perception factors have an influence on consumer preferences for using QRIS as a digital payment transaction tool, while based on individual test results, the perceived usefulness factor has a significant influence on interest in using QRIS, while other perception factors have an insignificant effect on consumer interest in using it. QRIS [7]. The research results show a significant influence between perceived obstacles and MSME intentions to use QRIS [8]. There is an influence of electronic money on consumer behavior, namely the use of electronic money (e-money) influences consumer behavior [9]. Data from the Indonesian Financial Technology Association (IFA) and OJK shows that the largest percentage in the financial technology sector is the payments sector. However, there are still many people who still use cash in their transactions because they still think that cash is still used as the main payment method because it is practical and efficient. Therefore, it is necessary to carry out further research regarding the influence of actual usage of using Qris as a payment method.

## 2. Research Methodology

The research method uses TAM. TAM is an information systems theory that creates models of how users want to accept and use technology. This model proposes that when users are offered to use a new system, a number of factors influence their decisions about how and when to use the system, especially in terms of: usefulness (users believe that using this system will improve their performance), ease of use (where the user believes that using this system will free him from difficulties, in the sense that this system is easy to use)[10].

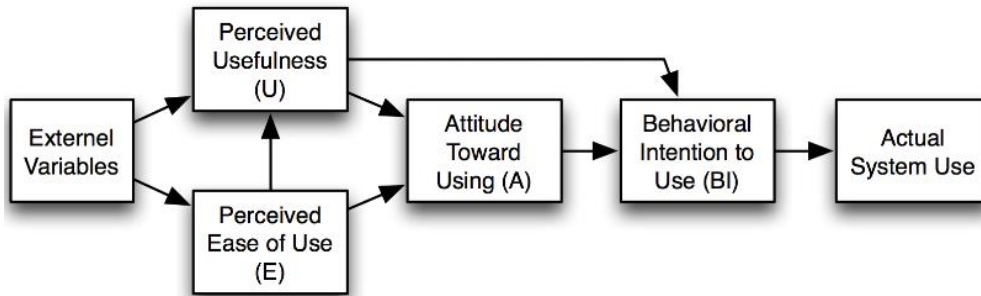
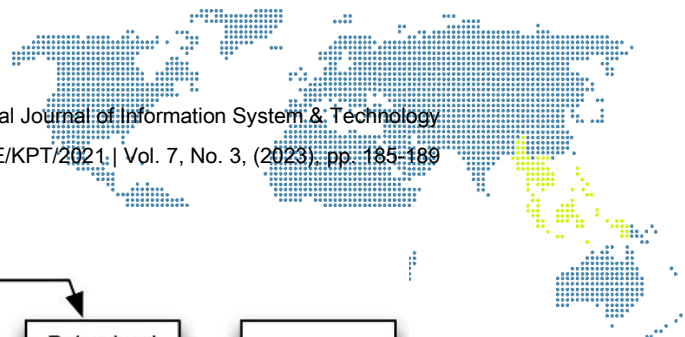
This research was carried out in various stages, namely:

1. Research motorcycle taxi observations, namely QRIS users as a payment method.
2. Collection of information regarding QRIS users as a payment method.
3. Development of research instruments to support research variables
4. Determining the research population, namely active QRIS users.
5. Determining the sample and drawing research samples.
6. Collection of research data
7. Data Analysis

Meanwhile, the research method uses TAM which includes the following activities:

1. Analyze external influencing factors (external variables)
2. Conduct a perceived usefulness analysis
3. Conduct an analysis of perceived ease of use (perceived ease of use)
4. Conduct an analysis of attitudes towards behavior or attitudes towards use
5. Analyze behavioral intention (behavioral intention) or behavioral intention to use technology (behavioral intention to use)
6. Analyze usage behavior (actual system usage) or users who actually use technology because they feel the benefits.

The following is a TAM model using external variables:



**Figure 1.** Technology Acceptance Model

### 3. Results and Discussions

Based on the research conducted, The following are the results of the research, namely in the table below:

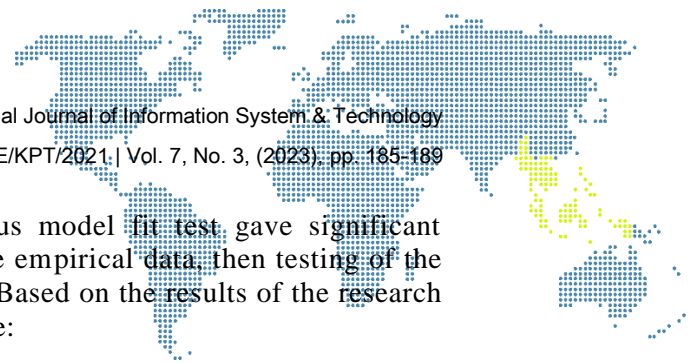
**Table 1.** Research Result

Criteria	Score	Proportion
<i>Computer Self efficacy</i>	549	100
<i>Perceived Usefulness</i>	732	100
<i>Perceived Easy of Use</i>	732	100
<i>Attitude Towards using</i>	732	100
<i>Intention to Use</i>	1098	100
<i>Actual usage</i>	366	100

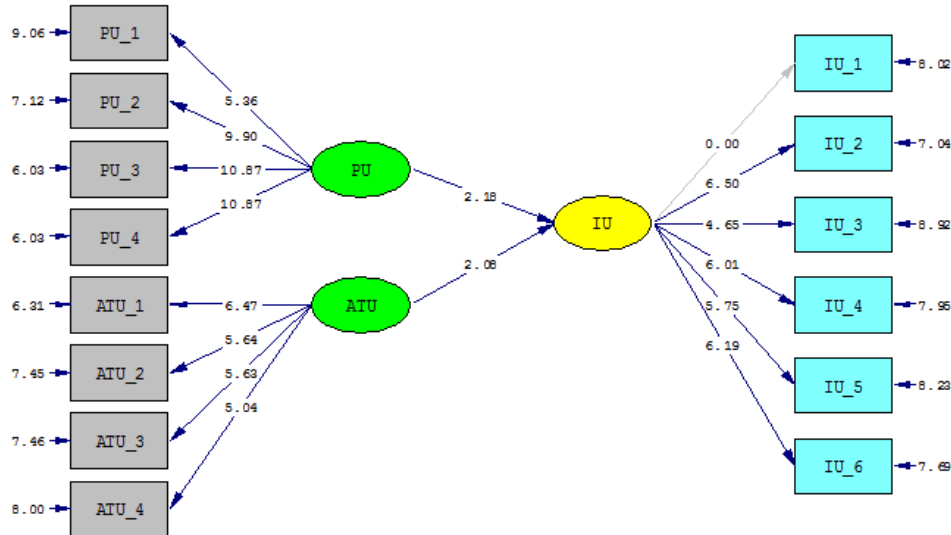
After that, the standard factor loading values are calculated for the measurement model. The table shows that all standard factor loadings in the measurement model (CFA) have good validity. This is based on good validity criteria, where the factor loading t value is  $\geq$  critical value ( $t \text{ count} \geq 2$ ) so it can be concluded that the indicator variables in the measurement model (CFA) can measure the construct quite well. Following are the results in the table:

**Table 2.** Measurement Result

Laten Variable	Manifest Variable	Score	Result
<i>Computer Self Efficacy</i>	CSE_1	8,55	Valid
	CSE_2	9,54	Valid
	CSE_3	9,14	Valid
<i>Perceived Usefulness</i>	PU_1	5,48	Valid
	PU_2	9,87	Valid
	PU_3	11,01	Valid
	PU_4	10,87	Valid
<i>Perceived Easy of Use</i>	PEOU_1	10,28	Valid
	PEOU_2	11,92	Valid
	PEOU_3	5,71	Valid
	PEOU_4	4,56	Valid
<i>Attitude Towards using</i>	ATU_1	8,20	Valid
	ATU_2	6,67	Valid
	ATU_3	4,72	Valid
	ATU_4	4,57	Valid
<i>Intention to Use</i>	IU_1	7,74	Valid
	IU_2	9,19	Valid
	IU_3	5,20	Valid
	IU_4	8,19	Valid
	IU_5	7,36	Valid
	IU_6	8,62	Valid
<i>Actual usage</i>	AU_1	5,09	Valid
	AU_2	6,08	Valid



After it was discovered that the simultaneous model fit test gave significant results, meaning that the model built matched the empirical data, then testing of the fit and valid model coefficients was carried out. Based on the results of the research that has been carried out, the following results are:



**Figure 2. Final Result**

Based on the picture above, the result is that Perceived Usefulness positively and significantly influences Intention to Use ( $t_{count} = 2.18 > 1.65$ ). Then Attitude Towards Using positively and significantly influences Intention to Use ( $t = 2.08 > 1.65$ ). If you look at the picture, there is no positive and significant influence of Intention to Use on Actual Usage. However, there is a positive and significant influence of Intention to Use on Actual Usage.

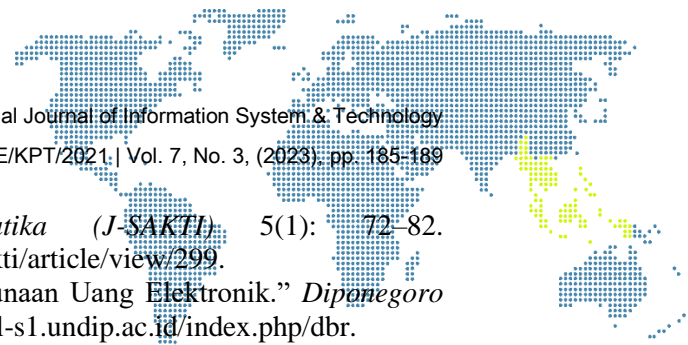
Based on research conducted on respondents who actively use the QRIS payment method, it can be concluded that the QRIS payment method is mostly based on the perception of ease and attitudes towards use which influence users' interest in using the QRIS method as a valid payment method.

#### 4. Conclusion

The Quick Response Indonesian Standard (QRIS) payment method is useful and used by most people these days. This is in line with Bank Indonesia's appeal which recommends the public to switch to non-cash payments and avoid using paper money. Based on research that has been carried out, the use of the QRIS payment method is based on the perception of ease of use, thereby generating interest from the public, in this case respondents, to always use the QRIS method in every transaction. Apart from that, the QRIS method has many advantages in terms of efficiency, ease of recording financial transactions and has benefits for entrepreneurs in being able to better manage their sales administration.

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