SOCIAL SCIENCES INSIGHTS JOURNAL
https://journal.midpublisher.com/index.php/ssij

The Level of Public Understanding of The Quick Response Indonesian Standard (QRIS) In Indonesia

Pristiyono[1], Sipnarong Kanchanawongpaisan[2], Sri Langgeng Ratnasari[3]
[1]Faculty of Economics and Business, University of Labuhanbatu, Indonesia
[2]Faculty of Engineering and Technology, University of Shinawatra, Thailand
[3]University of Riau Kepulauan, Batam, Indonesia
paktio16@gmail.com

ARTICLE INFO

Received: December 2023
Accepted: December 2023
Published: December 2023

Keywords:
Performance Effort, Expected Effort, Social Influence, Internet Anxiety Level, Behavioral Interest

ABSTRACT

The increase in digital money transactions in 2021 indicates that the trend of digital transactions is increasingly widespread in Indonesia, besides that the trend of digital transactions is a way of changing people's shopping behavior, which previously went offline to online shopping through various marketplaces. The purpose of this study is to prove if the variables of performance expectancy, effort expectancy, social influence and internet anxiety affect behavior intention. Then the author's sample set refers to the number of all 15 indicators x 7 = 105 samples. Then the sample in this study was set at 100 samples. Accidental sampling technique. The data collection technique uses primary data (in the form of a questionnaire) using google form which is distributed offline and online and uses the necessary secondary data such as interviews, literature studies and related agencies. The results of the study prove that the hypothesis test between Performance Expectancy on Behavior Intention, it turns out that the hypothesis is rejected, the hypothesis test between Effort Expectancy on Behavior Intention, it turns out that the hypothesis is rejected, the hypothesis test between Social Influence on Behavior Intention, it turns out that the hypothesis is rejected and the hypothesis test between Anxiety Internet Behavior Intention, it turns out that the hypothesis is accepted.

INTRODUCTION

The more dynamic science and technology produced by developers, one of the technologies that is rapidly developing and has an impact on human life is information and communication technology and is supported by the improvement of internet network infrastructure and the penetration of smartphone use, making people more quickly receive various information which ultimately brings change. Information that has an impact on changes in human life is mainly related to digital financial technology (Sleiman et al., 2023). Indonesia is a dynamic country in accepting technological developments that are closely related to the digital era, looking at several opportunities by presenting a non-cash payment system, Bank Indonesia as a pioneer of the National Non-Cash Movement (GNNT) in 2014 has encouraged this movement by relying on the QR Code-based payment system. (Pratiwi, 2022); (Pristiyono, 2021) as the most efficient payment in payment digitization.

According to (Tobing et al, 2023) QRIS is in line with the NPG order which leads to the implementation of an efficient, safe, smooth, reliable payment system and

prioritizes the expansion of access and consumer protection and is able to process all transactions related to digital payments. The existence of digital money in Indonesia cannot be separated from the development of non-cash. Indonesia has a non-cash transaction payment system, QRIS (QR code Indonesia Standard). According to data (Andrea Lidwina, 2021) Bank Indonesia in May 2021 recorded that the total value of electronic money transactions reached IDR 23.7 trillion, an increase of 57.4% compared to May 2020, which only reached IDR 15 trillion. The increase in digital money transactions in 2021 indicates that the trend of digital transactions is increasingly widespread in Indonesia, besides that the trend of digital transactions is a way of changing people's shopping behavior, which previously went offline to online shopping through various marketplaces. Other things that support digital transactions in 2021 are the number of covid-19 cases that have not been resolved or the government's readiness to tackle this case.

According to a study on the increase in digital transactions conducted by (Primadineska, 2021) due to the fact that at that time community activities were very limited, including the existence of Large-Scale Restrictions (PSBB) to reduce face-to-face transactions while preventing the spread of covid-19. According to (Saroy et al., 2022) stated that since covid-19 in India there has been a shift in the manual payment system to a digital payment system, as according to (Yadav, 2022) that covid-19 has encouraged India to accelerate digital financial inclusion to experience a large increase so that it becomes a new opportunity. The number of parties who reveal through literature that raises the topic of increasing the digital economy justifies that at this time the whole world is starting to aggressively make payments using digital transactions. One of the literature according to (Banking, 2021) that 82 percent of United States residents have used digital payments through QR codes, payment applications and others. According to the data, the annual growth in the value of electronic money transactions is higher than digital banking.

Labuhanbatu Regency as one of the regions that experienced expansion has a strategic business position because it is located on the eastern cross Sumatra route which connects to several other provincial destinations so that it becomes the central center for the development of the Sumatra and Java regions while having great access to foreign countries. The strategic area of Labuhanbatu Regency has great potential to realize the successful implementation of the *Quick Response Code Indonesian Standard* (QRIS), this is supported by the increase in the Human Development Index (HDI) of Labuhanbatu Raya Regency in 2020 on average 71.77%, this figure has increased by 0.03 points from 2019. Although there is an increase in the Human Development Index (HDI), this does not guarantee the level of understanding of the community using the *Quick Response Code Indonesian Standard* (QRIS), further studies need to be carried out to solve these problems.

Furthermore, several other studies prove that there are still people who are worried about using QRIS (digital payments) according to (Ligon et al., 2019) confirming the lack of public desire to make digital payments, and concerns that mobile payment records can increase tax liability. Based on the explanation above, the objectives of this study include wanting to prove if the variables of Performance

Effort, Expected Effort, Social Influence, Internet Anxiety Level, have an effect on Behavioral Interest.

The *Unified Theory of Acceptance and Use of Technology (UTAUT)* model identifies the main factors in the acceptance of information technology as measured by the desire to use technology and the actual level of use of the technology. (Astuti et al., 2015). According to (Sair & Danish, 2018) emphasizes that *performance expectancy is* closely related to the concept of the *Technology Adoption Model* (TAM) which is adopted by smartphones to support the use of the system to improve performance. The indicators are benefits, productivity and faster work. According to (Hilmawan, 2020) that effort expectation is the level of convenience in a system that can reduce interactions in completing work. More clearly, business expectations according to (onaolapo & Oyewole, 2018) that effort expectations are based on the relationship that exists between ideas and the performance that will be achieved. The indicators are easy to use, skilled with the application, easy to understand.

Social Influence or social influence is the level at which an individual considers people around him such as family or friends to invite individuals to use a new system. (Hilmawan, 2020). The indicator is the presence of anxiety within oneself, understanding the obstacles and technical problems of the internet network. *Internet anxiety* is the fear or anxiety that individuals experience when using the internet (Navabi1 et al., 2020). (Navabi1 et al., 2019). Some authors emphasize that fear when using the internet is an irrational thought/fear. The indicators are benefits, productivity and faster work. In general, behavior *intention* or behavioral interest is related to the desire to perform behavior. According to (Suhartini, 2017) *behavior intention* is the level of desire or intention of pemaki to use the system continuously with the assumption that they have access to information. The indicators are more interesting activities, the application is fun and interested in using it daily.

Conceptual Framework

The following is a conceptual framework in this study to facilitate the authors in solving the problem formulation and hypothesis as follows:

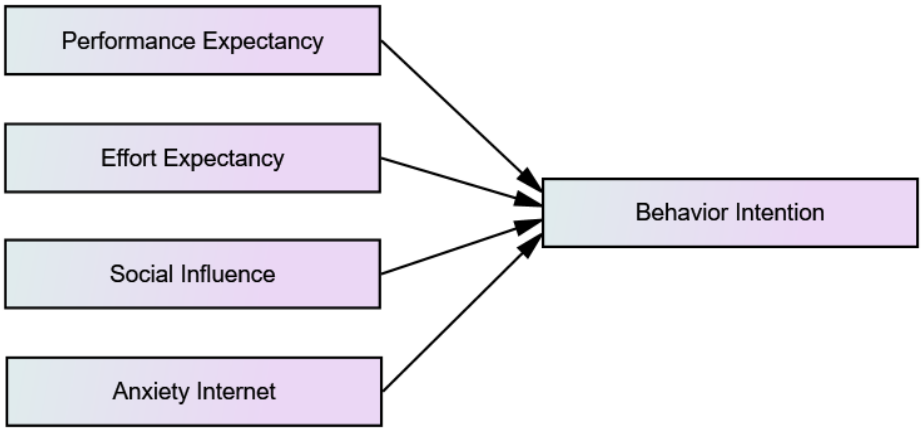

Figure 1. Conceptual Framework
Source: Model processed by researchers, 2022

Hypothesis

Based on the theoretical explanation and supported by various relevant references, the hypotheses of this study include:

1. Performance expectancy has a direct effect on behavior intention.
2. Effort expectancy has a direct effect on behavior intention.
3. Social influence has a direct effect on behavior intention.
4. Internet anxiety has a direct effect on behavior intention.

METHOD

The sampling technique in this study refers to Furthermore, in research using multivariate data, namely using the *Structural Equation Modeling* (SEM) method, then generally using *Maximum Likehood Estimation* (MLE) the number of samples in the survey ranges from 100-200 samples. Then the author's sample set refers to the number of all 15 indicators x 7 = 105 samples. Then the sample in this study was set at 100 samples. *Accidental sampling* technique. Data collection techniques using primary data (in the form of questionnaires) using *google forms* distributed offline and online and using the necessary secondary data such as interviews, literature studies and related agencies. The scale technique used a Likert scale with answer statements ranging from Strongly Agree (5), Agree (4), Disagree (3), Disagree (4) and Strongly Disagree (1). Data analysis using a path analysis approach with the IBM AMOS 22 application.

RESULTS AND DISCUSSION

Description of Respondent Profile

The purpose of the description of the respondent's profile to find out at a glance the profile of the respondent, can be seen below:

Table 1. Description of Respondent Profile

Respondent Profile	Description	Total	%
Gender	Male	57	57.0
	Female	43	43.0
Age	17-30 years old	29	29.0
	31-40 years old	48	48.0
	> 41 years	23	23.0
Education	HIGH SCHOOL	35	35.0
	Bachelor	60	60.0
	Master	5	5.0
Have heard of and used QRIS	Never	58	58.0
	Ever	42	42.0

Source: Research Data, 2022

Based on Table 1. Description of Respondent Profile related to analysis of gender is dominated by men compared to women. Based on education, it is dominated by ages between 17-30 years and 31-40 years. Education is dominated by high school and undergraduate. Finally, from the experience of respondents who

have heard and used QRIS, the answer is dominated by never. So it can be concluded that some respondents in the study have never used QRIS but they have heard of it. This means that the level of understanding of the Labuhanbatu Regency community about QRIS has not been well distributed.

Hypothesis Testing and Discussion

In testing the research hypothesis, the authors used a path analysis approach with Amos, so the following model can be seen:

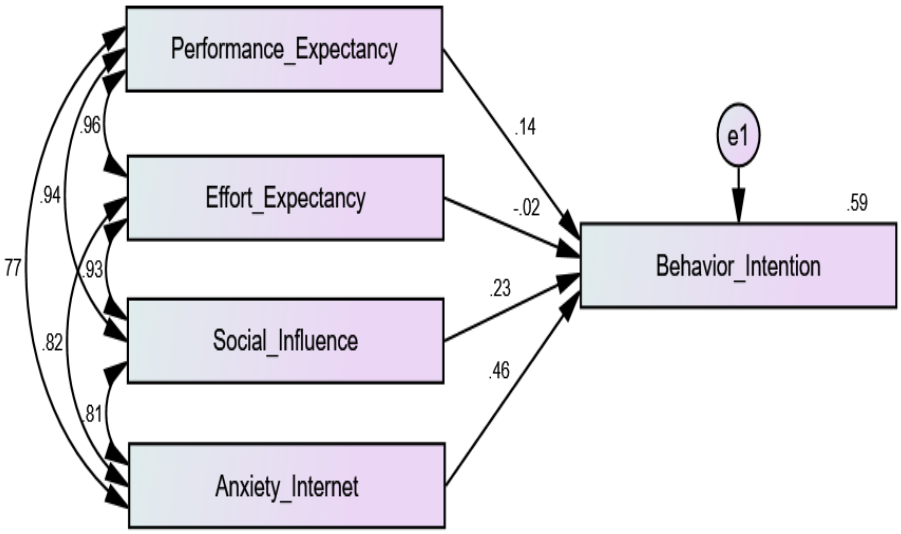

Figure 2. Path Analysis Model
Source: Data Processed 2022

After the path analysis model is obtained, then, in hypothesis testing, it can be seen from the *regression weights* below:

Table 2. *Regression Weights*

	Estimate	S.E.	C.R.	P
BI <-- EE	-.017	.238	-0.070	0.944
BI <-- SI	.226	.211	1.071	0.284
BI <-- AI	.450	.119	3.772	0.000
BI <-- PE	.136	.246	0.552	0.581

Source: Data Processed 2022.

To find out the research results in this case, it can be seen from the comparison of hypothesis testing with the results of path analysis with Amos -0.070 seen from the data in Table 2 as follows:

1. It can be seen in Table 2. *Regression Weights* in the C.R (*Critical Ratio*) column to test the hypothesis between Performance Expectancy on Behavior Intention, it turns out that the hypothesis is rejected, this can be seen from the comparison of the C.R (*Critical Ratio*) value of 0.552 < 1.96 value with the sig obtained of 0.581>

0.05. So it can be concluded that the results of this study are not in line with research (Shark, 2020) the performance expectation variable has a significant effect on the intention to reuse the electronic payment system. The same thing also states according to (Chao, 2019) performance expectancy variables affect behavioral interest in using m-learning. This means that the performance expectancy variable in this study is one of the main consistent variables in the UTAUT (*Unified Theory of Acceptance and Use of Technology*) model to measure people's behavioral interest in using the *Quick Response Code Indonesian Standard.*

2. It can be seen in Table 2. *Regression Weights* in the C.R (*Critical Ratio*) column to test the hypothesis between Effort Expectancy on Behavior Intention that the hypothesis is rejected, this can be seen from the comparison of the C.R (*Critical Ratio*) value of -0.070 < 1.96 value with the sig obtained of 0.944> 0.05. The results of this study are in line with those conducted by (Amalina et al., 2022) the business expectation variable has no significant effect on the intention to adopt e-commerce. The same research is also shown by (Ainul Bashir, 2020) the business expectation variable has a positive and insignificant effect on the use of SIORTU. Furthermore, research that strengthens this research is according to (Mantik et al., 2021) business expectations have no direct effect on behavioral interest in using the M-Banking application.
3. It can be seen in Table 2. *Regression Weights* in the C.R (*Critical Ratio*) column to test the hypothesis between Social Influence on Behavior Intention that the hypothesis is rejected, this can be seen from the comparison of the C.R (*Critical Ratio*) value of -1.071 < 1.96 value with the sig obtained of 0.284> 0.05. The results of this study contradict research (Dewi & Yadnyana, 2017) that if the greater the environmental or social influence on behavioral interest in using the *Quick Response Code Indonesian Standard, the* greater the behavioral interest it shows. He emphasized that if the environment is able to provide changes in the form of increased understanding of something, then the results of this study have not been able to prove if social influence plays an important role in increasing understanding of the use of the *Quick Response Code Indonesian Standard* in Labuhanbatu Regency.
4. It can be seen in Table 2. *Regression Weights* in the C.R (*Critical Ratio*) column to test the hypothesis between Internet Anxiety on Behavior Intention, it turns out that the hypothesis is accepted, this can be seen from the comparison of the C.R (*Critical Ratio*) value of 3.772> the value of 1.96 with the sig obtained of 0.000 <0.05. In this hypothesis, the Internet Anxiety variable is a phenomenal variable studied in the UTAUT model theory, however, in this study also the Internet Anxiety variable found a significant influence on the behavior of *Quick Response Code Indonesian Standard* users in Labuhanbatu Raya Regency. The results contradict other research according to (Company et al., 2018) that IT *anxiety has* no effect on *behavioral intention to use e-wallets* and according to (Suryani, Delina, Asep Kurniawan, 2020) that IT Anxiety (the level of anxiety using information technology / internet from e-money cards does not have a direct impact on behavioral *intention to use* e-money cards. So, this hypothesis proves that Internet

Anxiety is a variable that has a big influence on Behavior Intention in using the *Quick Response Code Indonesian Standard* in Labuhanbatu Regency.

CONCLUSION

1. For the hypothesis test between Performance Expectancy and Behavior Intention, the hypothesis was rejected.
2. For the hypothesis test between Effort Expectancy and Behavior Intention, the hypothesis was rejected.
3. For the hypothesis test between Social Influence and Behavior Intention, the hypothesis was rejected.
4. For the hypothesis test between Anxiety Internet Behavior Intention, it turns out that the hypothesis at is accepted.

REFERENCES

Abrahim Sleiman, K. A., Juanli, L., Lei, H. Z., Rong, W., Yubo, W., Li, S., Cheng, J., & Amin, F. (2023). Factors that impacted mobile-payment adoption in China during the COVID-19 pandemic. *Heliyon*, *9*(5), e16197. https://doi.org/10.1016/j.heliyon.2023.e16197

Ainul Bashir, N. A. (2020). Penerapan Model UTAUT 2 Untuk Mengetahui Faktor-Faktor Yang Memengaruhi Penggunaan SIORTU. *Elinvo (Electronics, Informatics, and Vocational Education)*, *5*(1), 42–51. https://doi.org/10.21831/elinvo.v5i1.30636

Amalina, N., Kurniawan, R. A., Rizkiawan, I. K., Sari, D. P., & Auliana, N. (2022). Faktor Yang Mempengaruhi Minat Adopsi E-Commerce Dan Pengaruhnya Pada Tingkat Penjualan Umkm Di Surakarta. *Jurnal Ilmu Manajemen Retail (JIMAT)*, *3*(1).

Andrea Lidwina. (2021). Nilai Transaksi Uang Elektronik Kembali Cetak Rekor pada Mei 2021. In *Dkatadata.co.id* (Issue April, p. 2021).

Astuti, S. I., Arso, S. P., & Wigati, P. A. (2015). 済無No Title No Title No Title. In *Analisis Standar Pelayanan Minimal Pada Instalasi Rawat Jalan di RSUD Kota Semarang* (Vol. 3).

Banking, G. (2021). *New trends in US consumer digital payments | McKinsey & Company* (Issue October). https://www.mckinsey.com/industries/financial-services/our-insights/banking-matters/new-trends-in-us-consumer-digital-payments

Chao, C. (2019). *Factors Determining the Behavioral Intention to Use Mobile Learning : An Application and Extension of the UTAUT Model*. *10*(July), 1–14. https://doi.org/10.3389/fpsyg.2019.01652

Dewi, N. K. L. R. K., & Yadnyana, I. K. (2017). Faktor-Faktor Yang Mempengaruhi Minat dan Perilaku Penggunaan Sistem E-Filing Di Kota Denpasar dengan Model UTAUT. *E-Jurnal Akuntansi*, *21*(3), 2338–2366. https://doi.org/10.24843/EJA.2017.v21.i03.p23

Gabriella Junita Tobing, Lastuti Abubakar, T. H. (2023). Analisis Peraturan Penggunaan QRIS Sebagai Kanal Pembayaran Pada Praktik UMKM Dalam Rangka Mendorong Perkembangan Ekonomi Digital. *Jurnal Hukum Kenotariatan*.

https://doi.org/10.30700/jst.v8i1.151

Hilmawan, T. W. (2020). Faktor-faktor yang mempengaruhi minat masyarakat Kota Malang menggunakan uang elektronik dengan menggunakan model UTAUT. *Skripsi Universitas Islam Negeri Maulana Malik Ibrahim*, 1–81.

Hiu, J. J. Y. (2020). Pengaruh Harapan Kinerja, Pengaruh Sosial, Dan Keamanan Terhadap Niat Menggunakan Kembali Sistem Pembayaran Elektronik. *Agora*, *8*. http://publication.petra.ac.id/index.php/manajemen-bisnis/article/view/10584

Mantik, J., Setiawan Panjaitan, E., & Yunis, R. (2021). 2021) 1006-1013 Accredited. *Jurnal Mantik*, *5*(2), 1006–1013.

Navabi1, N., Okhovati, M., & Alsadat Hashemipour, M. (2019). Can Internet Anxiety Affect Electronic Journals Usage? A CrossSectional Study with Iranian Postgraduate Dental Students. *Pesquisa Brasileira Em Odontopediatria e Clinica Integrada*, *19*(1). https://doi.org/10.4034/PBOCI.2019.191.57

onaolapo, sodiq, & Oyewole, O. (2018). Performance Expectancy, Effort Expectancy, and Facilitating Conditions as Factors Influencing Smart Phones Use for Mobile Learning by Postgraduate Students of the University of Ibadan, Nigeria. *Interdisciplinary Journal of E-Skills and Lifelong Learning*, *14*, 095–115. https://doi.org/10.28945/4085

Perusahaan, P., Yang, M., & Dalam, T. (2018). *Sekolah tinggi ilmu ekonomi indonesia (stie indonesia) banjarmasin program studi manajemen 2018*.

Pratiwi, A. (2022). The Effectiveness of the Implementation of the Indonesian Standard Quick Response Payment System (QRIS) on MSMEs in Banten. *Review of Accounting and Taxation*, *1*(02), 93–99. https://doi.org/10.61659/reaction.v1i02.143

Primadineska, R. W. (2021). Pengaruh Penggunaan Sistem Pembayaran Digital terhadap Perilaku Beralih di Era Pandemi COVID-19. *Telaah Bisnis*, *21*(2), 89. https://doi.org/10.35917/tb.v21i2.215

Pristiyono, P. (2021). Kekhawatiran Masyarakat Mengenai Pembayaran Digital Sebagai Pembayaran Uang Non Tunai. *JURNAL MANAJEMEN AKUNTANSI (JUMSI)*, *3*(March), 6.

Sair, S. A., & Danish, R. Q. (2018). Effect of performance expectancy and effort expectancy on the mobile commerce adoption intention through personal innovativeness among Pakistani consumers. *Pakistan Journal of Commerce and Social Science*, *12*(2), 501–520.

Saroy, R., Awasthy, S., Singh, N. K., Adki, S. M., & Dhal, S. (2022). the Impact of Covid-19 on Digital Payment Habits of Indian Households. *Buletin Ekonomi Moneter Dan Perbankan*, *25*, 19–42. https://doi.org/10.21098/bemp.v25i0.1823

Suhartini, S. (2017). *Analisis Faktor-Faktor yang Mempengaruhi Minat Pemanfaatan dan Penggunaan Sistem Informasi Akuntansi Studi Kasus pada Bank Syariah Mandiri Malang*.

Suryani, Delina, Asep Kurniawan, & I. U. (2020). IT Self Efficacy, IT Anxiety dan Minat

Menggunakan E-money. *Jurnal Riset Akuntansi Dan Keuangan*, *8*(1), 89–108.

Yadav, P. B. (2022). Paradigm Shift of Digital Payments in India (the Covid-19 Case). *JOURNAL OF MANAGEMENT & ENTREPRENEURSHIP*, *July*. https://www.researchgate.net/publication/362221783