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FACTORS AFFECTING CONSUMER INTENTION TO USE QRIS DURING THE COVID-19 PANDEMIC BY USING C-TAM-TPB

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ABSTRACT

The COVID-19 pandemic has changed consumer behavior. Physical distancing policies have made consumers try to do contactless activities, including purchases to meet their daily needs. The development of economic transactions is now leading to the formation of a cashless society culture, one of which is the use of the QRIS payment system in Indonesia. This study aims to analyze the factors that are influenced by Perceived COVID 19 Risk, which affect the intention to use digital payment QRIS during the pandemic in Indonesia. This study integrates the Theory Acceptance Model (TAM) and Theory Planned Behavior (TPB) C-TAM-RPB Model to find out what factors influence the intention to use QRIS. This research is quantitative research, with a purposive sampling approach used to achieve the research objectives. Data were collected from 236 respondents who knew and had used QRIS through online surveys. The analysis of hypothesis testing used PLS-SEM to evaluate the effect of research hypotheses. The expected result is how the Perceived COVID 19 Risk affects the factors of intention to use QRIS. Thus, it can help to see the factors that influence consumer behavior using QRIS and optimize the use of QRIS in business commercial activities during the COVID 19 pandemic.

Keywords: *C-TAM-TPB, QRIS, Perceived COVID-19 Risk, Intention to use*

1. Introduction

In 2019, the world community, including Indonesia, was hit by a deadly virus, namely the Covid-19 pandemic. WHO announced that Covid-19 became a global pandemic on March 11, 2020. The COVID-19 pandemic has slowly changed the behavior of people in Indonesia as a whole since the announcement of the Indonesian government's policy to deal with the coronavirus, namely by implementing Large-Scale Social Restrictions in 2020 was announced through President Joko Widodo's official speech. This policy was launched with the aim of limiting the community's space in carrying out activities to make direct contact with one another in the COVID-19 pandemic situation that hit the Indonesian people, indirectly influencing the behavior of Indonesian consumers to try to carry out activities without making contact with other people, including in make purchases to meet their daily needs. This developing situation has given rise to economic transactions, which are now leading to the formation of a culture of payment transactions without using physical money without physical contact with other people, namely through digital payments. The trend of digital payments in Indonesia is increasing.

The use of digital money as an option for digital payment transaction tools was increasing in the midst of the COVID-19 pandemic situation that hit because it was considered one of the solutions in this situation. The popular payment instrument in Indonesia officially issued by the government is QRIS, although it was classified as a new digital payment transaction tool. Payment transaction methods using a QR code or Quick Response Indonesian Standard (QRIS) were the third most popular digital payment platform in Indonesia in 2021 (Xendit, 2021). QRIS is better known as a QR-code consisting of a combination of codes from various Payment System Service Providers using a QR-Code (Department of Communications of Bank Indonesia, 2019).

QRIS received a positive response in the community as one of the government's ways to provide alternative digital payments without physical contact in Indonesia. QRIS also indirectly accelerated the digital economy in the community. However, in its implementation, the use of QRIS still faces various challenges. This study aims

to analyze factors that are influenced by Perceived Covid-19 Risk and the influence of consumer interest in using QRIS during the Covid-19 pandemic. This study combines and integrates The Theory Acceptance Model (TAM) and Theory Planned Behavior (TPB) to find out the causes that influence consumer interest in using QRIS. This study aims to give an overview regarding the influence of Perceived COVID 19 Risk on the factors that influence consumer interest in using QRIS. Thus, it can help provide an overview of the factors that influence consumer behavior using QRIS and optimize the use of QRIS in commercial marketing business activities in the future.

2. Literature Review

2.1 The Theory of Technology Acceptance Model (TAM)

Fred Davis (1989) put forward a theory, namely the concept of the Technology Acceptance Model (TAM) theory model, which is a theoretical model to explain and describe in-depth the acceptance of technology that will be implemented in the community, especially by the implementation of the technology users. TAM developed into a conceptual model that has the primary goal of describing the adoption, adaptation, and acceptance of new technologies by a company, community, organization, or in a larger context, such as the development of technology adopted to support economic growth and market development much more advanced in a country (Calantone et al., 2006). There are two main specific variables in TAM, namely Perceived Usefulness and Perceived Ease of Use; these two variables are the main determinants of user acceptance of a technology (Davis et al., 1989).

In addition, the importance of security & privacy (security and privacy) in consumer acceptance of a system, especially in the field of online banking, has been researched in many studies (Black, Lockett, Winklhofer, & McKechnie, 2002). Privacy is the ability of individuals to control and manage information related to themselves (Belanger, Hiller, & Smith, 2002). Consumer information includes data such as gender, name, address, and other information, which is consumer online behavior data. Security is the ability of the system to be able and safe to use even though there are potential threats that arise to create conditions, situations, or events that have the potential to cause economic problems to consumers' personal data. Security & privacy are important to add in TAM to be able to see the behavior of consumers' use of new technology products in the banking industry, especially in digital payment systems. In several previous studies, this TAM model has been tested as a tool to be able to provide an overview and predict behavior using information systems for consumers.

2.2 Theory of Planned Behaviour (TPB)

In the development of the theory of human behavior, a new theory emerged, namely The Theory of Planned Behavior or can be abbreviated as TPB, which is a development of the TRA theory by adding a variable construct, namely perceived behavioral control or perceived behavioral control that will affect a person's interests and behavior (Ajzen, 1991). The TPB concept model has three factors that are used as indicators of a person's interest. The first factor that is used as an indicator of TPB is Attitude. The second factor is subjective norms or a person's subjective norms related to social factors; what is meant is the social intervention that is felt by an individual to be able to carry out the behavior or not. The third factor is perceived behavioral control or behavioral control, which is the perceived ease or the difficulty of an individual in performing a behavior.

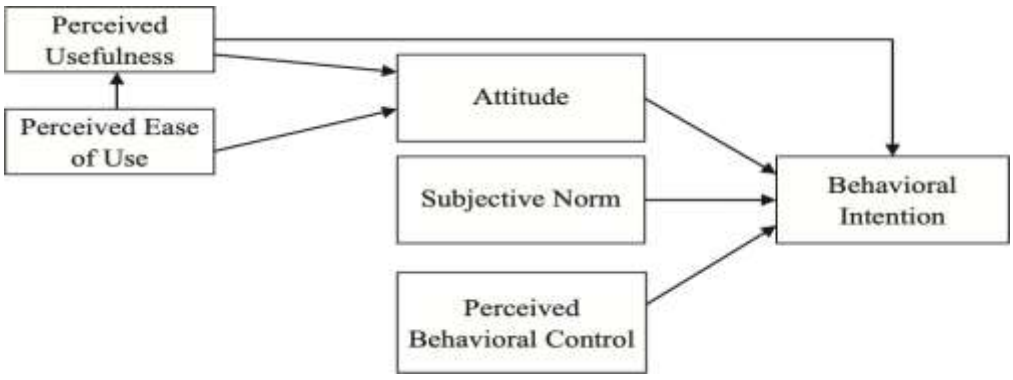

Figure 1. Combining TAM & TPB (C-TAM-TPB)
(Taylor & Todd: Model Combining The Technology Acceptance Model and Theory Planned Behaviour, 1995)

Behavioral control is described in more depth as control belief or belief control and perceived power or perceived power in controlling behavior. Self-efficacy is an important motivational variable that influences persistence and effort motivation (Gist, Schwoerer, and Rosen, 1989). Technology support or technical support is the use of information technology to be easy and available because it is contained in applications that can be easily accessed, such as online banking services (Shih & Fang, 2004). Government Support means that the Government can influence the adoption of new technology. The Government can play a role in intervening in an innovation that makes it possible to measure the perception of each individual (Tan & Teo, 2000).

2.3 Model of Combining TAM & TPB (C-TAM-TPB)

In 1995, Taylor and Todd claimed that TAM was one way to predict behavioral intentions regarding technology use among users and their behavioral abilities regarding technology use behavior. Although this model has been recognized and supported by a number of other researchers, social factors and control factors have not been included in this model, while empirical researchers have confirmed the influence of these two factors on the behavior of technology users. It is suggested that these are the key variables in the TPB.

Therefore, they added the TPB element to the TAM and created a coherent model in which the two variables control perceived behavior (Taylor and Todd, 1995). The combination of the two theoretical models of TAM and TPB has developed a new C- TAM-TPB model that integrates the TAM model with the TPB model. Based on the results of empirical research on the behavior of using existing technologies by several researchers, it was found that perceived ease of use has a positive effect on perceived usefulness. Perceived ease of use and perceived usefulness have a positive effect on attitudes. Attitudes, subjective norms, and perceived behavioral control lead to positive effects on technology use behavior (Taylor and Todd, 1995).

2.4 Perceived Covid-19 Risk on Perceived Usefulness and Perceived Ease of Use

Based on the opinion of Im et al. (2008), Perceived Risk is defined as an uncertain situation that is felt in a buying situation. In online transactions, perceived risk has several dimensions, such as performance risk, financial risk, time risk, convenience risk, and psychological risk (Forsythe & Shi, 2003). Adding another dimension, namely disease risk (Maser and Weiermair, 1998), which is relevant to the context of this research, is the influence of risk posed by the COVID-19 pandemic situation. In this study, perceived risk is the situation where a customer feels unsure and worried about the coronavirus droplets on physical money. Therefore, according to Oh et al. (2015), the risk dimension associated with this study is more related to cognitive and disease risk, where consumers are influenced by perceived Covid-19 risks. Make transactions. Consumers are used to doing transactions with cash, but mobile payments are accepted as well when it gives advantages (Riquelme & Rios, 2010). Perceived risk was added to TAM in several previous studies conducted by Koenig-Lewis et al. in 2010 and Lee & Park (2016) and had a significant effect on perceived benefits, according to the Hampshire study in 2017. Lee and Park (2016) applied TAM to investigate what factors influence the intention to use payment services using mobile or digital media. They found a significant role in the perceived benefits of paying using physical cash. Following this perspective, the researcher argues that perceived usefulness and Perceived Ease of Use can be influenced by external factors such as the risk posed. Based on the opinions of previous researchers, the researcher provides these hypotheses:

H1. Perceived covid-19 risk has a positive effect on perceived usefulness
H2. Perceived covid-19 risk has a positive effect on perceived ease of use

2.5 Perceived Covid-19 Risk on Government Support

According to Tan & Teo (2000), Government Support means that the Government can influence the adoption of a new technology depending on how much support they provide. The Government can also play a leadership and intervention role in innovation. The greater the level of government support felt by an individual, the more likely that person will adopt the information technology of the QRIS payment system. Government support has an important role in determining people's intentions to use Internet Banking (Rambocas & Arjoon, 2012; Tan & Teo, 1998). The Government's role in supporting the use of digital QRIS transactions during the COVID-19 pandemic can have a positive impact on consumers. Based on the opinions of previous researchers, the researcher provides a hypothesis:

H3. Perceived covid-19 risk has a positive effect on Government Support

2.6 Perceived Covid-19 Risk on Attitude

According to Davis et al. (1989), the TAM and TPB models' attitudes can predict individual behavioral interests. The usability benefits of a product are one of the cognitive components. Meanwhile, the Attitude of

the individual is the affective component (Bajaj and Nidumolu, 1998). Attitude Towards Using or individual attitudes towards use is defined as the behavior of users who feel they have positive or negative feelings from individual users stems from perceptions of the usefulness and convenience felt by the individual user; this Attitude will influence the individual's behavioral interest in the new technology system. The risk associated with this study is more related to cognitive and disease risk, where consumers are influenced by the perceived Covid- 19 risk. The risk of disease caused affects the Attitude of interest in the behavior of individuals using QRIS. Based on the opinions of previous researchers, the researcher provides a hypothesis:
H4. Perceived covid-19 risk has a positive effect on Attitude

2.7 Perceived Usefulness, Perceived Ease of Use, Security & Privacy on Attitude
The Attitude of an individual reflects the feeling of agreeing or disagreeing with the behavior he does (Fishbein and Ajzen, 1975). There is a desire from each individual as a whole to develop behavior. In terms of using the QRIS digital payment system, this Attitude is how an individual as a digital money user can receive positive or negative impacts if QRIS is used as a means of payment transactions. Perceptions of usefulness affect individual attitudes towards technology acceptance behavior (Davis et al., 1989). Perceived Ease of Use (PEOU) refers to the extent to which the expectations of potential users of the new system that will be used will make it easier and free from difficulties or not (Davis, 1986). Consumers who have difficulty using digital money in the payment transaction process tend to turn to look for other alternatives through cash payments. Furthermore, in the opinion of previous researchers, the importance of security & privacy in consumer acceptance of a new technology system, especially in the field of online banking (Black, Lockett, Winklhofer, & McKechnie, 2002). Privacy is the ability of an individual to be able to manage information about oneself (Belanger, Hiller, & Smith, 2002). Based on this, the hypothesis in this study has a close relationship with attitude beliefs, perceptions of usefulness, security, and privacy. Based on the opinions of previous researchers, the researcher gives three hypotheses:
H5. Perceived usefulness has a positive effect on Attitude
H6. Perceived ease of use has a positive effect on Attitude
H7. Security& Privacy has a positive effect on Attitude

2.8 Self Efficacy, Government Support, Technology Support on perceived behavioural control
Self-efficacy is an important motivational variable which influences persistence and effort motivation (Gist, Schwoerer, and Rosen, 1989). Individuals who feel less able to handle a situation may reject it because they feel unable or uncomfortable on the other hand. Individuals who have high self-efficacy will perceive the use of technology as user-friendly because of the effect of self-efficacy on effort, persistence, and level of learning in the users of a technology (Bandura, 1977). Therefore, self-efficacy will affect the perceived behavioral control perceived by consumers who adopt a technology. In the opinion of Tan & Teo (2000), Government Support means the influence of the Government to adopt new technology. The Government can also play a leadership and intervention role in innovation. According to Shih & Fang (2004), Technology support, the use of information technology is easy and available because it is contained in applications that can be easily accessed, such as online banking services (Shih & Fang 2004). In the context of this research, related to digital payment systems using QRIS, Internet use refers to the availability of available technology and infrastructure resources. Thus, consumer perceptions of technical support related to the quality of internet infrastructure and internet speed can affect the perceived behavioral control of individual consumers towards the adoption of banking technology (Jaruwachirathanakul & Fink, 2005). Based on the opinions of previous researchers, the researcher provides these hypotheses:
H8. Self Efficacy has a positive effect on Perceived Behavioural Control
H9. Government Support has a positive effect on Perceived Behavioural Control
H10. Technology Support has a positive effect on Perceived Behavioural Control

2.9 Attitude, perceived behavioural control, subjective norms on intention to use
Adding an Attitude to a consumer's behavior as a new component aims to predict a certain behavior. This is very necessary to measure the Attitude of an individual on whether to perform that behavior or not and not only with regard to general attitudes towards the object to which the individual is directed (Kassarjian & Robertson, 1991). Furthermore, Davis et al. (1989) argue that in the TAM and TPB models, attitudes can predict individual behavioral interests. The usability benefits of a product are one of the cognitive components. Attitude is a positive intermediary between beliefs, including usefulness, ease of use, and behavioral interest. Therefore, in research, the positive Attitude possessed by individuals will affect the intention to use or interest in using.

Subjective Norms are the perception of an individual who thinks that most people who are important to the individual influence the behavior in acting that the individual should or should not do (Fishbein & Ajzen, 1975). Perceived behavioral control determines interest in use with attitudes towards behavior and subjective norms of an individual (Ajzen, 1991). This study assumes that if someone has the ability to use and the resources to use QRIS as a digital payment transaction tool, then someone will have perceived behavioral control or experience greater control over the use of the QRIS payment system so that interest in using QRIS services will be higher. Based on the opinions of previous researchers, the researcher provides these hypotheses:

H11. Attitude has a positive effect on Intention to use
H12. Subjective Norms has a positive effect on Intention to use
H13. Perceived Behavioural Control has a positive effect on Intention to use

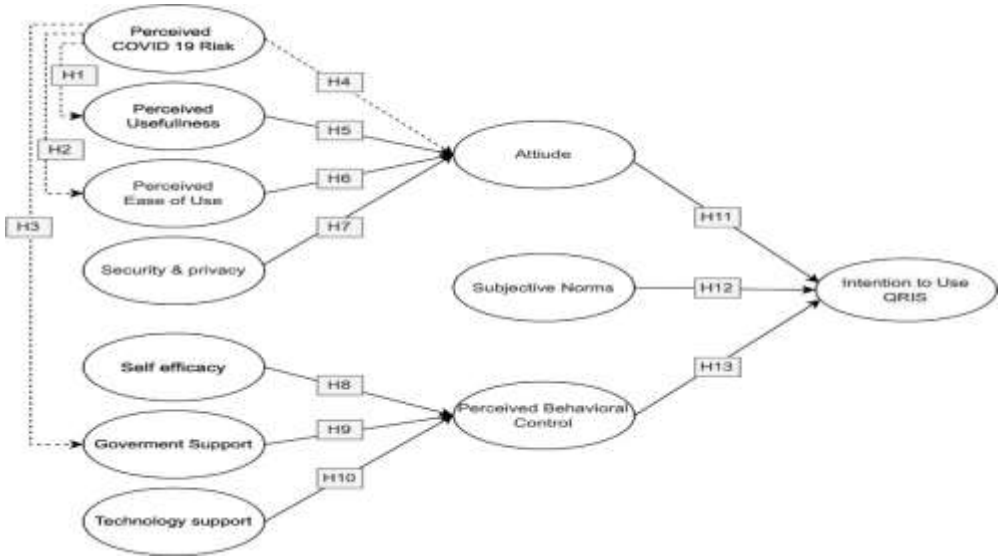

Figure 2. Research framework

(Source: Data processed by the researcher, 2022)

3. Research Method

The researcher conducted research with the aim of testing the hypotheses that have been formulated previously by measuring the relationship between the variables in the research contained in the research model in Figure 2. The research methodology used in this study is a quantitative methodology. This study also used descriptive analysis, which has the aim of describing something; it could be in the form of characteristics or functions. This research was conducted to obtain an overview related to the effect of Perceived Covid-19 Risk on the intention to use QRIS as a means of payment transactions during the COVID-19 pandemic using the C-TAM-TPB theory. The data collection of the respondents in this study was carried out using a survey method that distributed the questionnaire links provided. The total number of respondents in this study was 236.

The researcher first conducted a pre-test to find out whether the research questionnaire was appropriate and understood by the respondents. In this preliminary test, the examiner uses SPSS to test whether each question or statement on the questionnaire has met the predetermined validity and reliability values. The reliability test in this study was conducted by measuring the consistency and reliability of the questionnaire. The questionnaire is assumed to be reliable, consistent, and relevant if the questions in the questionnaire are reliable on the variable if the limit value of Cronbach's Alpha is 0.6 or greater (Maholtra, 2010). The validity test used by the author in this study was by using factor analysis through the KMO Bartlett's test with a significantly less than 0.05 and a KMO of sampling adequacy greater than 0.5 instruments. In this study, it was declared a valid and reliable instrument that had high validity. In testing the model, this study uses PLS-SEM with a two-step approach (Hair et al., 2014). The first approach is for the reliability scale to be tested and evaluated. The second approach is to analyze the model and examine the structure and evaluate the ability of the model to predict certain outcomes. The reliability test was carried out using Cronbach's Alpha. The variable is considered consistent, reliable, and relevant if it exceeds the limit value of Cronbach's Alpha which is 0.7 (Hair et al.,

2014). Testing the measurement model involves composite reliability to evaluate internal consistency. Individual indicator reliability and average variance extracted (AVE) to evaluate convergent validity. Assessment of the measurement model also involves discriminant validity, which is usually measured by the heterotrait-monotrait (HTMT) ratio (Hair et al., 2014).

Table 1. Respondents' Characteristics

Demographics Variables	Frequency	Percentage
Gender		
Male	104	44%
Female	132	56%
Age		
18-25	120	51%
26-41	68	29%
42-58	45	19%
58<	3	1%
Education background		
High School Students (SMA/SMK)	10	4%
Diploma (D1,D2,D3)	51	22%
Bachelors (S1/D4)	163	69%
Masters (S2)	12	5%
Occupation		
Students	24	10%
Private Employees	170	72%
Government Employees	19	8%
Entrepreneur	7	3%
Others	16	7%
Location		
Jabodetabek	218	93%
Non Jabodetabek	18	7%

Source: Data processed by the researcher, 2022

4. Results and Discussion

4.1 Respondents demographics

Respondents in this study were collected through surveys conducted online by researchers by sharing google form links through WhatsApp group information and advertisements on social media such as Instagram and Facebook. In this study, there were 236 respondents who were collected by the researcher with 104 male gender & 132 female respondents with a percentage ratio of 44% versus 56%. Respondents are dominated by those aged 18-25 years. The full description is listed in Table 1.

4.2 Measurement model test validity and reliability

Descriptive analysis aims to provide an overview of the tendency of respondents to group class intervals in this study to adopt the formula from (Levine et al., 2011), namely the highest value minus the lowest value then divided by the number of low-class 1 – 2.33, medium class 2.34 – 3.67, and high class 3.68 – 5.00. The results of the descriptive statistical test were processed using SmartPLS 3.0 in table 2. The validity test using the SEM method through SmartPLS 3.0 saw the outer loading value in this study was declared valid because it had passed 0.5. Furthermore, a convergent validity test was carried out aimed at seeing the reliability of the indicators used in measuring the latent variable construct. According to Fornell and Larcker (1981), the indicators in the study are declared valid since the Average Variance Extracted (AVE) value is greater than 0.50, and the reliability test is to look at the Cronbach Alpha (CA) value greater than 0.6 and Composite Reliability (CR) greater than 0.7 the results are seen in Table 3.

Table 2. Descriptive Analysis Results

Variables	N	Min	Max	Mean	Class
Perceived covid-19 risk	236	1,000	5,000	3,907	3.68 – 5.00 (high)
Perceived Usefulness	236	1,000	5,000	4,200	3.68 – 5.00 (high)
Perceived Ease of Use	236	1,000	5,000	4,223	3.68 – 5.00 (high)
Security & Privacy	236	1,000	5,000	3,868	3.68 – 5.00 (high)
Attitude	236	1,000	5,000	4,123	3.68 – 5.00 (high)
Subjective Norms	236	1,000	5,000	3,491	2.34 – 3,67 (medium)
Self Efficacy	236	1,000	5,000	3,306	2.34 – 3,67 (medium)
Goverment Support	236	1,000	5,000	3,979	3.68 – 5.00 (high)
Technolody Support	236	1,000	5,000	4,176	3.68 – 5.00 (high)
perceived behavioural control	236	1,000	5,000	4,189	3.68 – 5.00 (high)
Intention to use	236	1,000	5,000	4,082	3.68 – 5.00 (high)

Source: Data Output SmartPLS 3.0 processed by the researcher

Table 3. Convergence validity and construct reliability results

Variables	AVE	*CA*	*CR*	Validity	Reliability
Perceived covid-19 risk	0,913	0,937	0,955	Valid	Reliable
Perceived Usefulness	0,912	0,951	0,963	Valid	Reliable
Perceived Ease of Use	0,932	0,950	0,964	Valid	Reliable
Security & Privacy	0,848	0,937	0,950	Valid	Reliable
Attitude	0,892	0,946	0,961	Valid	Reliable
Subjective Norms	0,890	0,877	0,924	Valid	Reliable
Self Efficacy	0,790	0,945	0,953	Valid	Reliable
Goverment Support	0,858	0,947	0,962	Valid	Reliable
Technolody Support	0,712	0,915	0,946	Valid	Reliable
perceived behavioural control	0,942	0,971	0,977	Valid	Reliable
Intention to use	0,841	0,912	0,945	Valid	Reliable

Source: Data Output SmartPLS 3.0 processed by the researcher

The results of the descriptive analysis show that the respondent's opinion on the indicators in each variable shows the dominant value at a high level of 3.68-5.00. Indicators and variables in this study are considered representative in showing the intention to use QRIS because they have a value distribution from 1 to 5 in the range. The descriptive analysis also provides an illustration that each respondent agrees and gives a positive opinion, thus showing a very high intention to use QRIS in the future. as one of the digital payment transaction tools is influenced by the variables that exist in this study. Furthermore, the researchers analyzed the value of HTMT which is an alternative method that is recommended to assess discriminant validity in research using PLS- SEM. This method uses a multitrait-multimethod matrix as the basis for measurement. The HTMT value should be less than 0.9 to ensure discriminant validity between the two reflective constructs (Henseler et al., 2015). In this study, the HTMT value showed a number below 0.9. The next stage is to test the path coefficient directly (direct effect) which can see the value of the t- statistics on the path coefficient from the bootstrapping results with the aim of knowing how much influence the exogenous variables have on endogenous variables. According to Hair et.al., (2014), if the path coefficient value is positive, it can be said that the influence on the variable is unidirectional and if the P-values < 0.05 can be said to be significant, it can be seen in Table 4.

Table 4. Direct and indirect testing results

Hypotesis	Path	Original Sample	T Statistics	P Values	Conclusion
H1	PCR -> PU	0,75	22,40	0,000	Positive and Significant
H2	PCR -> PEOU	0,71	18,37	0,000	Positive and Significant
H3	PCR -> GS	0,67	12,98	0,000	Positive and Significant
H4	PCR -> ATT	0,06	1,47	0,070	Positive but Insignificant
H5	PU -> ATT	0,71	7,81	0,002	Positive and Significant
H6	PEOU-> ATT	0,01	0,11	0,455	Positive but Insignificant
H7	SP -> ATT	0,17	2,50	0,000	Positive and Significant
H8	SE -> PBC	0,23	3,99	0,003	Positive and Significant
H9	GS -> PBC	0,25	3,60	0,000	Positive and Significant
H10	TS -> PBC	0,47	6,12	0,000	Positive and Significant
H11	ATT -> ITU	0,19	2,47	0,007	Positive and Significant
H12	SN -> ITU	0,02	0,43	0,334	Positive but Insignificant
H13	PBC -> ITU	0,70	10,82	0,000	Positive and Significant

Source: Data Output SmartPLS 3.0 processed by the researcher

The results of the hypothesis test show a positive and significant relationship on H1. The test also supports H2 (direct, T statistic= 18.37, p-value <0.01) and H3 (direct, T statistic = 12.98, p-value <0, 01) which states the relationship between perceived risk and government support for perceived benefits. The hypothesis of the H4 relationship between risk perception and attitude has a positive value but does not have a significant relationship, this shows that risk perception does not have a significant effect on attitudes to using technology but must go through other supporting variables such as PU, PEOU, and GS before becoming a consumer attitude (indirect, T statisitcs = 1,47, p-value >0,01). The results of the hypothesis test showed a positive and significant relationship on H5 (direct, T statisitcs = 7,81, p-value <0,01). The hypothesis of the relationship H6 between perceived ease of use and attitude has a positive value but does not have a significant relationship in the case of using QRIS (indirect, T statisitcs = 0,11, p-value >0,01). he hypothesis shows a positive and significant relationship on H7 (direct, T statisitcs= 2,50 , p-value <0,01). The results of the hypothesis test show a positive and significant relationship in H8 (direct, T statisitcs = 3,99, p-value <0,01). The test also supports H9 (direct, T statisitcs = 3,60, p-value <0,01) and H10 (direct, T statisitcs = 6,12, p- value <0,01) which states that the relationship between self-efficacy, government support, and technology support has a positive and significant effect on perceived behavioral control. In this study, H12 intention to use QRIS subjective norms has a positive but insignificant relationship (indirect, T statisitcs = 0,43, p-value >0,01 Furthermore, the results of hypothesis testing show that attitude and perceived behavioral control have a positive and significant effect on the intention to use QRIS H11 (direct, T statisitcs = 2,47, p-value <0,01) and H13 (direct, T statisitcs = 10,82, p-value <0,01).

5. Conclusion and Implications

This study shows that the variable that has the greatest influence on Intention to use is perceived behavioral control compared to attitude and subjective norms. This result is based on the calculation of the value and effect size of perceived behavioral control, which is higher than other variables in TPB and TAM theory. Control of a person's behavior towards the use of QRIS digital transactions is influenced by government support in encouraging non-cash transactions; therefore, innovation and infrastructure facilities available to consumers are needed to support the implementation of QRIS digital payment technology. The attitude of consumer behavior in using QRIS is determined by the perceived usefulness and security & privacy variables, while the perceived covid-19 risk and perceived ease of use variables do not have a direct influence on attitude in this study. This is because perceived covid-19 risk affects attitudes. Other supporting variables in TAM theory are perceived usefulness and perceived ease of use. Indonesian people currently still think that the use of cash is still easier to use compared to QRIS. Therefore, perceived ease of use has a low influence on consumer attitudes toward using QRIS. Subjective norms in this study do not have a significant influence on the Intention to use QRIS because digital transactions using QR-code technology through QRIS have not yet become the norm in Indonesian

society. Therefore, a person's attitude towards digital QRIS transactions is influenced by the perception of the benefits of usability and technology support in using a new system in terms of payment transactions. Based on this study, it is known that the age group of generation z, 18-25 years, and millennials, 25-41 years, have the highest Intention to use QRIS compared to other age groups. Furthermore, the results of data analysis showed that 93% of female and 95% of male respondents had a high score on Intention to use QRIS. This technology can be used as one of the marketing tools that can be considered in the future because the community, particularly in Indonesia, has started to adopt it.

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