

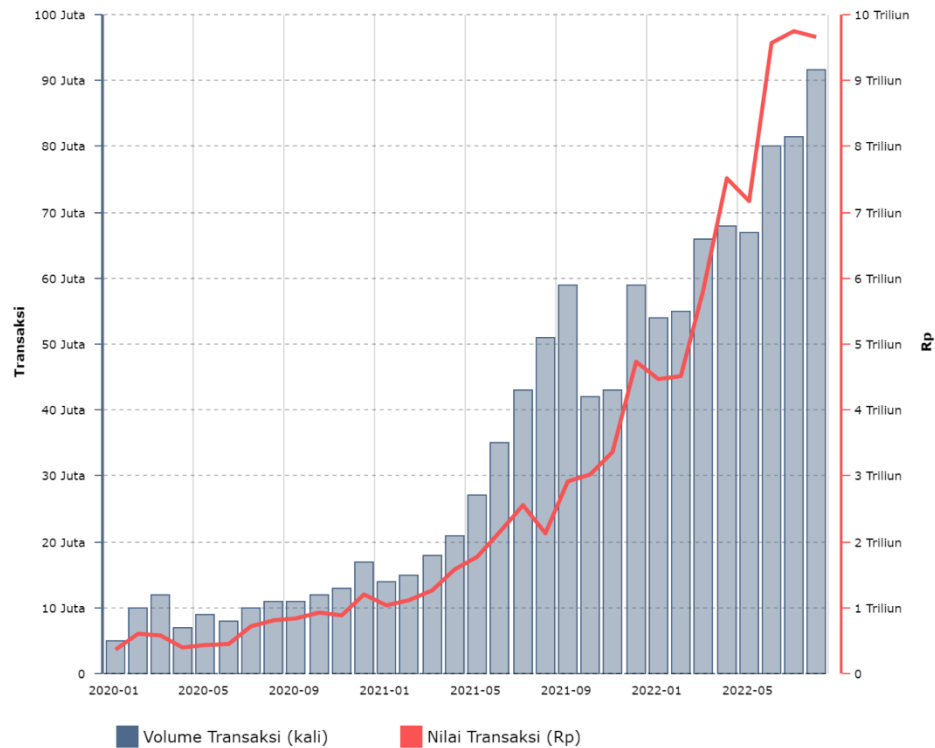
CHAPTER I

INTRODUCTION

1.1 Research Background

Nowadays in everyday life, humans are always involved and in contact with technology. Technology brings benefits to humans because technology can provide convenience in everyday life. Nowadays with the existence of technology, we can see changes in society that increasingly rely on technology in various aspects of life, such as in the transaction sector, especially in payments. With technological advances, the world is increasingly becoming a global village with the ability to transact and buy products and services anywhere. QRIS, or Quick Response Code Indonesian Standard, is one of the popular technological innovations in terms of electronic payments. QRIS offers various benefits such as convenience and efficiency in transactions. This QRIS allows users to make payments using mobile devices or other devices without having to carry cash. QRIS can also be used to make non-cash transactions like bill payments.

Currently, the use of QRIS is increasingly popular in Indonesia. This is due to the increase in smartphone users and easier internet access. In addition, the COVID-19 pandemic has also accelerated the adoption of QRIS in Indonesia, as it encourages people to avoid physical contact and cash transactions. Growing technology and digitalization have changed the way people transact and use money in their daily lives. Figure 1.1 shows that the QRIS Transaction Trend Increases Rapidly Since the Inception of Pandemics.



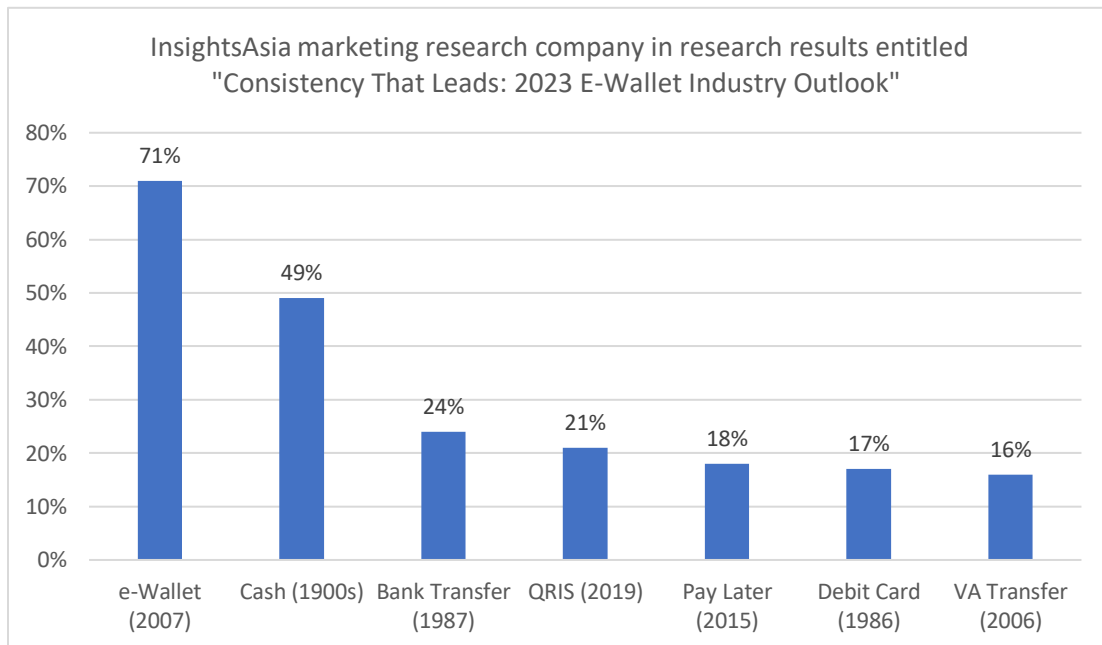
Source: databoks.katadata.co.id

**Figure 1.1 QRIS Transaction Trend Increases Rapidly Since Inception
Pandemics**

QRIS was first launched in August 2019 is now QRIS has become one of the most popular payment methods among Indonesians. In data taken from the official website of Bank Indonesia (BI), a total of around 180,870 merchants have joined and 779,707,030,271 total transactions with a transaction value of Rp. 9.66 trillion have been recorded. This shows that QRIS has become an option for Indonesians in transactions whereas ease Table 1.2 shows that QRIS is included in various types of financial transactions in Indonesia, whereas if we look at the beginning of the

emergence of other methods, it can say that QRIS is the latest but has been able to compete with other methods.

Table 1.1 Various Kinds of Financial Transactions in Indonesia



Source: voi.id

QRIS has the potential to greatly improve the efficiency and effectiveness of payment systems in Indonesia. In Padang itself, nowadays payment for city transportation modes (angkot) in Padang City is getting easier and more practical. This is because payments can now be made using the Quick Response Code Indonesian Standard (QRIS). Quoted from voi.id, Tuesday, June 7, 2022, the Padang City Government through the Transportation Agency in collaboration with the Padang City Organda and BRI implemented non-cash payments for city residents using city transportation (angkot), through the Quick Response Code Indonesian Standard (QRIS) application. Non-cash payments of angkot fares with QRIS funds go directly

to the driver's account. So, residents no longer have to prepare cash and driver think about change for passengers. This shows that the development of QRIS in the city of Padang has been very developed if we compare if only paying public transportation has used QRIS, let alone for various other fields.



Figure 1.2 Mayor of Padang City Inaugurates The Use of QRIS as a Public Transport Transaction Tool, Tuesday, 7 June 2022.

According to bi.go.id, QRIS itself has the characteristic of UNGGUL which stands for:

- Universal (UNggul)

Universal here means QRIS can accept payments for all types of payment applications that use QR codes, with one QR code people can access payments thoroughly.

- Easy (GampanG)

QRIS is easy because by only scanning a QR codes from QRIS users can immediately transact.

- Profit (Untung)

Users can access QRIS with various online payment applications such as mobile banking and e-wallets and can use any QR payment account to pay.

- Direct (Langsung)

In the payment process or QRIS transactions are very instant and users will get real-time notifications.

QRIS, or Quick Response Code Indonesian Standard, is a payment system in Indonesia that utilizes QR codes for transactions. The success and adoption of QRIS can be influenced by several factors, including perceived usefulness, perceived ease of use, and social influence. Perceived usefulness refers to the user's belief that using QRIS will enhance their performance or make their life easier. If users perceive QRIS as a useful payment method, they are more likely to adopt and continue using it. For example, if users find that QRIS is more convenient and faster than other payment methods, they are more likely to use it regularly. Perceived ease of use refers to the user's perception of how easy it is to use QRIS. If users find QRIS easy to use, they are more likely to adopt and continue using it. For example, if QRIS has a simple and user-friendly interface, users are more likely to find it easy to use and may continue using it in the future. Social influence refers to the impact that others have on a person's behavior. If users perceive that their friends, family, or colleagues are using QRIS, they

may be more likely to adopt it as well. This social influence can also be seen daily life, which can help increase the adoption of QRIS among users. Overall, this research will focused on perceived usefulness, perceived ease of use, and social influence that can influence the adoption and success of QRIS as a payment system in Padang. By focusing on making QRIS convenient, user-friendly, and by leveraging social influence, QRIS can continue to grow and become a widely adopted payment system in Padang.

QRIS, or Quick Response Code Indonesian Standard, can have an impact on users' intention to use it as a payment system. Intention to use refers to an individual's willingness and motivation to use a particular technology or system. Several factors can influence users' intention to use QRIS. Perceived usefulness and perceived ease of use, as mentioned earlier, are two essential factors that can impact users' intention to use QRIS. If users perceive QRIS as a useful and easy-to-use payment system, they are more likely to have a positive intention to use it. In addition to perceived usefulness and perceived ease of use, other factors can also influence users' intention to use QRIS. These include social influence, social influence can play a significant role in users' intention to use QRIS. If users perceive that their peers are using QRIS, they may be more likely to adopt it as well. By focusing on improving these factors and addressing any potential barriers to adoption, QRIS can continue to grow and become a widely adopted payment system in Padang.

Quoted from kompasiana.com, According to NCF (2013), around 75% of millennials are technologically savvy. Millennials or commonly referred to as

generation Y, Netters, and Nexters is a growing generation where there are many innovations in information technology. According to Haroviz (2012), generation Y or what is referred to as the millennial generation is a group of young people born in the early 1980s to early 2000s. This generation is also comfortable with diversity, technology, and online communication to stay connected with their friends. According to Choi et al (in Onibala, 2017) this generation is more flexible to new things and all possibilities that may occur, so it is often described as a generation that is very comfortable with change. This confirms that millennials cannot be separated from technology. According to data taken from padangkota.bps.go.id, the millennial population in the city of Padang is the largest of other generations, which means that QRIS has the potential to develop in the Padang area.

Table 1.2 Total Population by Age Group of Padang city in 2020

| Age (Year) | Number of People | | Total | % |
|---------------|------------------|--------|-------|------|
| | Male | Female | | |
| 0-4 | 39609 | 37459 | 77068 | 8,47 |
| 5-9 | 37344 | 35838 | 73182 | 8,05 |
| 10-14 | 38578 | 36007 | 74585 | 8,20 |
| 15-19 | 37569 | 34888 | 72457 | 7,97 |
| 20-24 | 39755 | 37643 | 77398 | 8,51 |
| 25-29 | 41001 | 40193 | 81194 | 8,93 |
| 30-34 | 39192 | 38053 | 77245 | 8,49 |
| 35-39 | 35273 | 34059 | 69332 | 7,62 |
| 40-44 | 31225 | 30954 | 62179 | 6,84 |
| 45-49 | 28368 | 29410 | 57778 | 6,35 |
| 50-54 | 25707 | 27540 | 53247 | 5,85 |
| 55-59 | 21549 | 22932 | 44481 | 4,89 |
| 60-64 | 17315 | 18120 | 35435 | 3,89 |

| Age (Year) | Number of People | | Total | % |
|--------------|------------------|---------------|---------------|--------------|
| | Male | Female | | |
| 65-69 | 12027 | 13213 | 25240 | 2,77 |
| 70-74 | 6393 | 7414 | 13807 | 1,51 |
| 75+ | 5424 | 8988 | 14412 | 1,58 |
| Total | 456329 | 452711 | 909040 | 100 % |

Source: padangkota.bps.go.id

In the statistical table above, it can be seen that the millennial age population is the most so the research target market for this research is appropriate. Therefore, it is appropriate that the scope of research in this study is millennial users of QRIS in Padang.

1.2 Problem Statement

1. How does perceived usefulness affect intention to use of QRIS?
2. How does perceived ease of use affect intention to use of QRIS?
3. How does social influence affect intention to use of QRIS?

1.3 Research Objective

1. To analyze the effect of perceived usefulness on intention to use of QRIS
2. To analyze the effect perceived ease of use on intention to use of QRIS
3. To analyze the effect of social influence on intention to use of QRIS

1.4 Research Contribution

The results and contributions of this study aim to increase the insight and knowledge of researchers and further research about perceived usefulness, perceived

ease of use, and social influence on intention to use. Then it becomes a reference for companies in improving and developing their marketing strategies to increase users' intention to use. It can also be used as a reference and insight for the community as their consideration in assessing local companies, especially in the field of payment technology.

1.5 Scope of Research

The scope of the research will focus on perceived usefulness, perceived ease of use, and social influence as independent variables. Intention to use as a dependent variable. The object of this investigation could be a millennial user of QRIS in Padang, West Sumatra.

1.6 Outline of Research

To assist get it in inquire about, the structure of this investigation is as takes after:

Chapter 1: Introduction

This early on in the chapter clarifies how the foundation and detailing of the issue will be talked about. Exploring the research background, research problem, research objectives, contribution of research and scope of discussion and systematic structure of thesis.

Chapter II: Literature Review

This chapter provides an overview of the variables conceptually and systematically arranged with hypotheses that support each variable used for analysis as well as a framework for the development of research questions.

Chapter III: Research Method

In the research methodology chapter, it is used as part of presenting the object of research, namely the population and sample used, the source of the data obtained, techniques in data collection, and techniques in analysis.

Chapter IV: Data Analysis and Discussion

This chapter contains a discussion of the research results. The discussion of research based on the data processing carried out consists of a description of the general description of the results that have been studied and analysed regarding the analysis of intention to use by involving the variables of perceived usefulness, perceived ease of use and social influence studies.

Chapter V: Closing

This chapter contains conclusions obtained from the results of the research and contains suggestions with problems obtained during the research.

