

ANALISIS FAKTOR INTENSI PENGGUNAAN QRIS SEBAGAI METODE PEMBAYARAN DENGAN PENDEKATAN TAM

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INTISARI

Salah satu dampak transformasi digital adalah pada inovasi pembayaran digital berbasis kode QR. Fitur ini dipandang menjadi sebuah terobosan serta mampu berguna untuk berbagai fungsi sistem yang ada. Berdasarkan hal tersebut, Bank Indonesia meluncurkan *Quick Response Code Indonesian Standard* (QRIS) yang memberi opsi pada metode pembayaran secara non tunai yang lebih praktis. Dengan penggunaan standar kode QR yang satu (*unified*), penyedia jasa (*merchant*) tidak memerlukan bermacam tipe kode QR karena penyedia jasa yang beragam. Namun, Masyarakat memiliki pemahaman yang terbatas bahwa penggunaan QRIS hanya bisa digunakan pada QR tertentu. Serta opsi pembayaran seperti pembayaran tunai, kartu kredit atau debit, dan transfer antar bank membuat keuntungan penggunaan layanan QRIS yang diberikan pemerintah kepada konsumen kurang memiliki dampak terhadap intensi penggunaan layanan tersebut. Oleh karena itu, penelitian ini meneliti faktor intensi penggunaan QRIS sebagai metode pembayaran menggunakan teori *Technology Acceptance Model 2 dan 3* (TAM 2 dan 3) dengan model penelitian *perceived usefulness*, *perceived ease of use*, *intention to use* serta, ditambah *perceived ease of use*, *perceived usefulness*, *perceived enjoyment*, *perception of external control*, *mobile phone self-efficacy*, *Image*, *result demonstrability* sebagai variabel independen. Berdasarkan hasil didapatkan temuan *result demonstrability* dan *perceived ease of use* memiliki pengaruh pada *perceived usefulness*. *Perceptions of external control* dan *perceived enjoyment* memiliki pengaruh pada *perceived ease of use*. *Perceived usefulness* dan *perceived ease of use* memiliki pengaruh terhadap *intention to use*. Sedangkan untuk *image* tidak memiliki pengaruh pada *perceived usefulness*. Serta, *mobile phone self-efficacy* tidak memiliki pengaruh pada *perceived ease of use*.

Kata Kunci : QRIS, TAM, *Technology Acceptance Model*, sistem informasi, faktor intensi penggunaan sistem, teknologi finansial.

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ABSTRACT

One of the impacts of digital transformation is on QR code-based digital payment innovations. This feature is seen as a breakthrough and can be useful for various existing system functions. Based on this innovation, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) which provides options for more practical non-cash payment methods. By using a single (unified) QR code standard, service providers (merchants) don't need different types of QR codes because there are various service providers. However, the community has a limited understanding that the use of QRIS can only be used on certain QR's. Alternative payment options such as cash payments, credit or debit cards, and interbank transfers, the advantages of using the QRIS service provided by the government to consumers, have less impact on the intention to use the service. Therefore, this study examines the intention to use QRIS as a payment method using the theory of Technology Acceptance Models 2 and 3 (TAM 2 and 3) with the research model of perceived usefulness, perceived ease of use, intention to use and, plus perceived ease of use, perceived usefulness, perceived enjoyment, perception of external control, mobile phone self-efficacy, image, demonstrable result as independent variables. Based on the results, it was found that the results of demonstrable and perceived ease of use influenced perceived usefulness. Perceptions of external control and perceived enjoyment influence on perceived ease of use. Perceived usefulness and perceived ease of use have an influence on intention to use. Meanwhile, the image has no effect on perceived usefulness. Also, mobile phone self-efficacy has no effect on perceived ease of use.

Kata Kunci : QRIS, TAM, Technology Acceptance Model, information systems, use intention factors, financial technology.