



Analysis of The Influence of Behavior Intention, Technology Effort Expectancy and Digitalization Performance Expectancy on Behavior To Use of QRIS Users in Small Medium Enterprises Sector

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Abstract

The goal of this study is to see if performance and effort expectations influence behavior intention and, consequently, usage behavior. This study's target audience is QRIS users in micro, small, and medium-sized companies (MSMEs). We used 100 respondents as samples. Data was gathered using two methods: observation and interviews. To ensure that the data collected exhibited a strong association, we performed the validity test using the product moment correlation technique. Before beginning the path analysis test, the researcher used the provided framework to develop a structural equation. The interpretation results lead us to the following conclusions: The variable of performance expectancy has a direct effect on behavior intention. The variable effort expectancy has a direct effect on behavior intention. The variable's performance and effort expectations have a direct impact on behavior intention. The changing performance expectancy has a direct impact on user behavior. The variable effort expectancy has a direct impact on user behavior. The variable behavior intention has a direct impact on user behavior. The variables behavior intention, performance expectancy, and effort expectancy all have a direct impact on user behavior. The performance expectancy variable influences user behavior indirectly through behavior intention. The effort expectancy variable influences user behavior indirectly through behavior intention.

Keywords: Performance Expectancy, Effort Expectancy, Behavior Intention, QRIS.

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1. Introduction

Information and cutting-edge technological advancements will enhance a country's financial inclusion while also helping to the growth of the digital economy [1]. Non-cash transaction payments are one way that information technology is being used to support the growth of the digital economy. Several payment system service providers have been authorized to perform non-cash transaction activities [2]. There are both banking and non-banking parties present. Non-cash payment systems that have undergone innovation include debit and ATM cards, credit cards, money orders, checks, bank accounts, and electronic money [3]. With over 50 trillion transactions, electronic money led the way in non-cash payments, accounting for 96 trillion of the total. Because of the variety of electronic money products, such as bank accounts and e-wallet applications available as chip-based and server-based e-money cards, the usage of electronic money for non-cash payments is widespread [4][5]. QRIS implements only one QR and can accept payments using just a smartphone from various payment tools such as m-banking, LinkAja, ShopeePay, GoPay, OVO, and so on [6]. QRIS is also an efficient method. As long as the merchant accepts payments via QRIS and the shop has the QRIS logo, you can find it anywhere. Both local residents and tourists can use QRIS if they have an application that adopts the EMVCo standard, and all merchants who have used QRIS can use it [7].

Customers can simplify the payment process by using electronic money for online and offline payments. Working together, organizers of electronic money and microbusinesses will expand financial inclusion and boost the Indonesian economy [8][9]. The fact that there are so many microbusiness owners shows how much potential this industry has to boost the economy [10]. Information and communications technology is becoming more widely used by businesspeople to manage and assist their operations [11]. Businesspeople must adjust to keep up with the ever-accelerating shift toward digitization in the manner that company is conducted. Due to their abundance of resources, large organizations do not encounter many challenges during the digitalization process [12]. For MSMEs, nevertheless, this digitization process will necessitate extensive planning [13]. The government has facilitated access and provided technology to microbusiness operators in order to support

digitalization and help them adapt to the changes that are taking place and ensure their survival in the competitive enterprise environment. To thrive in the marketplace, MSMEs need to be proficient with digital gadgets and the internet [14].

The proliferation of electronic money products and the swift growth of microbusinesses will facilitate client payment processing [15]. The benefit of electronic money is that it makes it simpler for consumers to shop without having to carry large amounts of cash. When this electronic money product is offered by the merchant, customers can utilize it [16]. To conduct non-cash transactions with chip-based electronic money, dealers need to supply an EDC machine; to utilize server-based electronic money, users must install payment apps on their smartphones [17]. The usage of electronic money is less efficient even though it expedites transactions. Out of the 270 million people living in Indonesia, more than 170 million (65%) used the internet in 2020. A smartphone is one of the most popular gadgets for internet access; 95% of people use one on a daily basis [18][19]. Server-based non-cash payment methods are becoming more common in society as smartphone internet usage increases. Data from Bank Indonesia shows a sharp increase in growth between 2015 and 2022 [20]. With almost \$4 billion in transactions to date, there could be up to \$300 trillion in savings by 2022 [21]. Additionally, there are other reasons why consumers are using e-wallet apps more frequently, and vendors have offered a large variety of QR codes that can be utilized with payment processors [22]. QRIS is one instance of a server-based payment system [23]. As a result, Bank Indonesia, which oversees the country's payment system, will introduce Quick Response Indonesia Standard (QRIS), a payment channel built on a shared delivery channel for server-based payment instruments, in 2019 [24].

This payment method based on technology is currently undergoing rapid development [25]. One of the ideas that underpins technology use is UTAUT, or the Unified Theory of Acceptance and Use of Technology [26]. A review and synthesis of eight theories and models of technology use resulted in an integrated theory of technology adoption and utilization [27]. UTAUT is built on four direct determinant constructs that are significant for interest in using and exploiting information technologies: performance expectations, business expectations, social impact, and facilitating factors [28]. UTAUT combines the best aspects of eight different technology acceptance theories and is composed of fundamental assumptions regarding technology acceptance and usage behavior [29]. Researchers have found that UTAUT accounts for up to 80% greater variance in intention to use technology than the other eight theories [30]. The variables investigated in this study include the UTAUT theory's performance expectancy and effort expectancy [31]. Performance expectancies are the expectations of technology consumers concerning the performance of the technology [32]. Users anticipate reaping the benefits of this technology's convenience. This study reveals a link between performance expectations and MSMEs' perceptions of the benefits and convenience of use of the QRIS payment system [33]. According to this study, in previous investigations, performance expectations were associated with convenience and hope [34]. Performance expectancy has a considerable influence on behavior intention, and effort expectancy has a beneficial affect on behavior intention as well [35]. Patients' behavioral desire to utilize mobile internet is mostly determined by effort anticipation, social influence, facilitating situations, and habits [36]. According to UTAUT theory, effort expectancy can also influence behavioral intention [37][38]. Data from previous studies suggest that performance expectancy and effort expectancy have a significant and positive impact on behavioral intention [39]. Students' behavioral intention to utilize e-learning is directly positively impacted by performance anticipation, hedonic incentive, habit, and trust; these factors account for about 70% of the total behavioral intention [40]. The remaining 50% came from behavioral intention and enabling circumstances, which had a significant beneficial impact on how well students used the e-learning platform. Nonetheless, students' behavioral intentions are unaffected by social pressure or commercial expectations [41]. With the use of SMS media and internet access, mobile banking is an application designed to facilitate transactions for bank clients using their cell phones [42]. This study discovered that consumer behavior is influenced by effort expectations, performance expectations have an impact on behavioral intentions, and behavior intentions serve as a link between effort expectations and performance expectations in terms of consumer behavior [43]. Additionally, mobile banking is the ideal solution for those who require speedy transaction processing [44]. According to the findings of the research and debate, performance expectancy, effort expectancy, and social influence all had a substantial influence on behavioral intention [45]. Performance and effort anticipation were also major influences on behavioral usage, although social influence had little effect on either. With the exception of the social effect variable, effort expectancy has a strong influence on behavioral behavior via behavioral intention, acting as an indirect influence. The cause of this influence is the performance expectancy results.

2. Research Methods

In this research, the population that is focused on is QRIS users in micro, small, and medium enterprises (MSMEs), who are identified based on certain qualities and criteria chosen by the researcher. The researcher determined the target population as QRIS users among MSMEs. A total of 100 respondents were selected as

samples to obtain an adequate representation of the population. Researchers obtained in-depth and contextual information regarding the use of QRIS by MSMEs through interviews and observation, using the data collection method. Researchers carried out the validity test using the product moment correlation technique to ensure a strong relationship in the obtained data. The researcher formulated a structural equation based on the prepared framework before proceeding to the path analysis test. This step provides a foundation for understanding the relationships between variables that will be explored during path analysis, ensuring a solid conceptual framework for this research. Thus, this research not only provides in-depth insight into the use of QRIS by MSMEs but also follows a careful and structured methodological approach.

3. Results and Discussion

According to a review of the distribution of results from the performance expectancy variable pertaining to the application of QRIS in a cashless system, most respondents exhibit a favorable attitude toward a number of associated factors. Ninety percent of the participants expressed agreement or strong agreement with the statement that QRIS facilitates speedy payment processing, underscoring the benefits of cashless systems in terms of enhancing transaction efficiency. Moreover, 80% of participants expressed satisfaction with the utilization of QRIS, highlighting their liberty from network limitations that frequently impede non-cash transactions. The importance of effectiveness in payments can also be seen from the distribution of findings, which reveals that 90% of respondents agree or strongly agree that cashless payments with QRIS can boost effectiveness in carrying out financial transactions. In addition, the ease of use of QRIS was also well-received; ninety percent of respondents agreed or strongly agreed that it is easier to use QRIS for payments than cash. Furthermore, the importance of the security component was highlighted by the 90% of respondents who agreed or strongly agreed that having Bank Indonesia manage QRIS helped them feel at rest. While a tiny percentage of respondents voiced disagreements or questions, QRIS as a cashless payment instrument was generally adopted, according to distribution statistics. This provides a positive picture of public acceptance of innovation in digital payment systems.

It is clear from the data distribution results for the effort expectancy variable linked to the usage of QRIS in cashless payment systems that most respondents had a favorable attitude toward the affordability and ease that this technology provided. Overall, 90% of respondents thought that using QRIS for payments may make the procedure simpler, indicating that they had a positive impression of QRIS's usability. Furthermore, 85% of respondents agreed or strongly agreed that, as long as they satisfied specific requirements such as possessing GOPAY, OVO, Mbanking, and other digital payment instruments they could use QRIS with ease. This indicates that the requirements needed to accept QRIS as a payment option are highly accepted. Aside from that, there was a lot of enthusiasm for QRIS's ability to simplify payments. Approximately 95% of participants expressed agreement or strong agreement that utilizing QRIS simplified their payment procedure. The majority of users expressed positive reception towards the ease and affordability of using QRIS, despite some respondents expressing disagreement or doubts. This provides a positive picture regarding the adoption of digital payment technology that minimizes complexity and meets requirements that are easy for users to fulfill.

The majority of respondents indicated a favorable opinion of how simple it was to comprehend and apply QRIS in payment transactions, according to the data distribution results on the effort expectancy variable linked to the use of QRIS in cashless payment systems. Up to 90% of respondents thought that using QRIS for cashless payments was simple to comprehend and utilize, indicating a high degree of familiarity and comprehension with this technology. Furthermore, 95% of respondents agreed or strongly agreed that making payments via QRIS at merchants was simple, demonstrating a high level of confidence in the convenience provided by QRIS for transactions at various payment places. Although there were a number of respondents who expressed disagreement or doubts, the overall distribution results showed a strong adoption of the view that QRIS is a payment solution that is easy to understand and use. The overall results of this distribution reflect the positive perception of users regarding the ease and affordability of using QRIS, both in terms of understanding and ease of transactions at merchants. Therefore, the majority of users consider QRIS as an easily accessible and understandable cashless payment solution.

The data distribution indicates that the majority of respondents exhibited positive intentions towards behavior related to QRIS in the cashless payment system. Approximately 80% of participants expressed agreement or strong agreement with the suggestion that others use QRIS for payment processing, indicating a high degree of acceptance for QRIS use in social settings. Furthermore, 60% of respondents expressed agreement or strong agreement with the idea of adopting QRIS due to its perceived affordability for paying taxes or other purposes. The distribution results revealed that over half of the respondents had positive intentions regarding payment tax rates, which were deemed lower using QRIS, despite the fact that some respondents indicated disagreement or skepticism. Because more and more customers are making cashless payments, 90% of respondents agreed or strongly agreed that QRIS payment solutions should be provided. This indicates a favorable view of business actors adapting to offer payment options consistent with the growingly common trend of cashless payments. The

majority of respondents have good intentions to adopt behaviors that support the adoption of QRIS in cashless payment systems, according to the data distribution results overall. This positive intention can help increase widespread adoption of QRIS in society and among business actors.

The data distribution on the behavior intention variable regarding the use of QRIS in transactions reveals that the majority of respondents exhibited positive intentions towards using QRIS. Up to 80% of respondents agreed or strongly agreed that QRIS should be used in transactions as frequently as possible, indicating their intention to make QRIS the primary payment method in daily life. Additionally, 80% of respondents agreed or strongly agreed that they were confident in the availability of QRIS payment capabilities at every merchant they visited. The distribution results indicated that most respondents had good intentions regarding the availability of QRIS payment instruments in various business venues, despite a small minority expressing dissent or concern. The majority of respondents have good intentions to use QRIS frequently in everyday transactions, as demonstrated by the data distribution results. Respondents' confidence in the availability of QRIS at various merchants also contributes to their desire to frequently use this payment tool. This creates the potential for wide adoption of QRIS in society, strengthening the role of this digital payment technology in transforming transaction habits.

The distribution of results from the user behavior variable shows that the majority of respondents have a positive attitude towards using QRIS in payment transactions. Up to 85% of respondents agreed or strongly agreed that retailers should encourage customers to use QRIS due to the high volume of payments made using this method in their location. This illustrates how merchants have been the primary force behind the introduction and promotion of QRIS adoption locally. Moreover, about the impact of family on QRIS usage, up to 75% of participants expressed agreement or strong agreement that their family made payments via QRIS. These variables significantly impact QRIS usage patterns, indicating that familial and social influences may be a motivating factor for embracing digital payment technologies. In the meantime, the adoption of QRIS is positively impacted by perceptions of the environment that have changed to include digital behavior. Approximately 70% of participants expressed agreement or strong agreement that their environment had an impact on their digital behavior when using QRIS for payments. The relevance of self-satisfaction in QRIS usage is further highlighted by the fact that 80% of respondents agreed or strongly agreed that utilizing QRIS boosts their self-satisfaction while completing cashless payments. Finally, regarding the adoption of QRIS in the surrounding context, as many as 65% of respondents agreed or strongly agreed that it was appropriate in their setting. This demonstrates that the majority of respondents are at ease using QRIS to make payments in their vicinity. Overall, this data distribution's findings show that people have a positive outlook and strongly support using QRIS in a variety of contexts for everyday activities.

The findings of the determination test, which had an adjusted R square value of 0.8, showed that the factors examined in this study may account for about 80% of the variation in the observed occurrences. The majority of the variances in research variables can be explained and understood by the elements included in the structural model. It is crucial to remember that the model's variables can only account for around 80% of the variation; the remaining 20% cannot be explained. Variables outside the model can be factors that influence the phenomenon under study but have not been included in this analysis. Therefore, to obtain a more complete picture, further research can consider adding new variables or external factors that can influence this phenomenon. These results provide insight that, although the model created can provide a significant understanding of the research variables, there are still other factors outside the model that also contribute to the observed phenomena. Therefore, to increase the rigor and applicability of research, researchers can continue to conduct further research and consider additional factors that can enrich their understanding of the phenomenon under study.

Model 1's path analysis shows that the performance expectancy variable has a considerable impact on behavior intention, with a significance value of 0.000. This implies that users' performance expectations regarding QRIS considerably influence users' intentions to adopt behavior utilizing QRIS. Based on statistical significance, these findings validate the hypothesis. Additionally, with a significance value of 0.010, the results indicate that the effort expectancy variable also significantly influences behavior intention. These results indicate that users' intention to adopt this behavior is likewise influenced by how easy or difficult they find QRIS to use, even though the significance value is not as modest as it is for the performance expectancy variable. With a significance value of 0.05, the performance expectancy variable in model 2's route analysis likewise has a strong impact on user behavior. This suggests that consumers' behavior when utilizing QRIS can be predicted by their performance expectations with reference to QRIS. A strong influence on user behavior is also demonstrated by the effort expectancy variable, which has a significance value of 0.000. These findings support the notion that user behavior is significantly influenced by how easy users consider QRIS to be to use. Finally, with a significance value of 0.000, the behavior intention variable also significantly influences user behavior. This suggests that the user's actual behavior in implementing this payment method is positively influenced by their intention to use QRIS. The overall results of route analysis in both models show that the variables performance expectancy, effort expectancy, and behavior intention have a significant influence on user behavior when using

QRIS. These findings may serve as a solid foundation for creating more successful marketing or instructional plans that will raise the societal adoption of QRIS.

Based on the collected data, the behavior intention performance expectancy variable has a t-calculated value of 7.7 with a significance value of 0.000. This shows that there is a considerable influence on behavior intention and performance anticipation, supporting the adoption of the proposed theory. The performance expectancy variable accounted for 40% of the difference in behavior intention. However, factors not investigated in this study account for the remaining 60% of variation, indicating that behavior intention is influenced by other factors. These findings imply that the willingness of a user to adopt QRIS usage behavior is highly influenced by their expectations, either performance-related or otherwise. Performance expectation is one of the factors that has a big impact on how people decide to use QRIS. Further exploration of factors that have not been covered, such as external or psychological factors, could be considered in developing these findings. Furthermore, these findings can serve as a foundation for developing marketing or educational strategies that prioritize enhancing performance expectancy to further boost users' intention to use QRIS.

The results clearly show that the behavior intention effort expectancy variable has a t-calculated value of 5.9 and a significance value of 0.000. This shows that there is a significant association between behavior intention and effort anticipation, indicating the validity of the proposed theory. Thirty percent of the variation in behavior intention was explained by the effort expectancy variable. Though the effort expectancy variable is significant, other factors still account for 70% of the variation in this study. These results indicate that the user's perceived ease or effort in using QRIS has quite a large impact on the user's intention to adopt QRIS usage behavior. The effort expectancy variable can be considered a key factor that influences user decisions regarding the use of QRIS. For further development, researchers can explore additional factors, such as environmental or social factors, to explain variations that have not been covered. Furthermore, these findings can serve as a foundation for developing targeted marketing or educational strategies aimed at enhancing the user's perceived ease, thereby further boosting their intention to use QRIS.

Based on the data results in the ANOVA table, the F-calculated value for the variables performance expectancy and effort expectancy simultaneously on behavior intention is 141.3, with a significant value of 0.000. This demonstrates how behavior intention is significantly influenced by performance and effort expectations, supporting the validity of the presented theory. The performance expectancy and effort expectancy variables collectively contribute 85% of the variation in behavior intention. These findings show that the combination of performance expectancy and perceived ease of use (effort expectancy) has a considerable impact on users' willingness to adopt QRIS usage habits. These variables together explain most of the variation in users' intentions to use QRIS. For further development, research can explore other factors that can influence behavior intention. In addition, these results can be an important basis for designing a more holistic marketing or education strategy, which includes improving the quality and ease of use of QRIS together.

The high t-count significant value for the performance expectancy variable indicates that there is a strong indirect relationship between behavior intention and performance expectancy among users. This suggests that user behavior is influenced by QRIS performance expectations both directly and indirectly, depending on the user's intention to adopt the behavior. The indirect effect is more significant the higher the t-value. The effort expectation variable's high t-count significance value, on the other hand, suggests that there is a strong inverse relationship between effort expectations and customer behavior through behavioral intention. This implies that customer behavior and intentions to adopt this activity are influenced by the perceived ease or complexity of using QRIS. The greater the t-value, the greater the significance of the indirect effect. This conclusion adds to our understanding of how behavioral intention factors operate as mediators in the link between performance expectancy and user behavior. Therefore, strategies to increase QRIS adoption can be focused on increasing user intentions through strengthening performance expectations and the perceived ease of using the payment technology.

4. Conclusion

It is feasible to draw the conclusion that behavior intention is directly influenced by the performance expectancy variable based on the interpretation results. The behavior intention variable is directly impacted by the effort expectancy variable. Behavior intention is directly impacted by the performance and effort expectancies of the variables. User behavior can be directly impacted by the performance expectancy variable. The variable of effort expectancy directly influences the actions of users. User behavior is directly impacted by the behavior intention variable. User behavior is directly impacted by the variables' performance expectancy, effort expectancy, and behavior intention. Through behavior intention, the performance expectancy variable indirectly affects user behavior. Through behavior intention, the effort expectancy variable indirectly affects user behavior. Based on the scores obtained from the research that has been carried out, there are several suggestions, namely for research subjects, especially users and providers of QRIS services, they can strive to improve performance and increase profitability, so that the level of user trust can increase and the company or provider obtains benefits for the

sector's performance. Another suggestion is to maximize the use of QRIS to create healthy competition between merchants. With the widespread use of QRIS, even small merchants have the same opportunity to develop their businesses and be full of new innovations. Future researchers are expected to have an interest in carrying out research on the importance and in-depth impact of the use of QRIS in the 5.0 era, which also does not focus on the Jakarta area alone but can be conducted in other areas. The author also hopes that there will be discoveries or additions to new variables for further research so that the knowledge gained will increase.

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