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DETERMINANTS OF BUSINESS ACTORS USING QRIS AT TOURISM DESTINATIONS IN MATARAM CITY: UTAUT 2 MODEL

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Abstract

Tourism is one of the most essential industries in the city of Mataram. One way for this sector to develop faster is for tourism actors to adapt to technological developments related to the QRIS-based non-cash payment system. Therefore, a study of the determinants of using QRIS-based non-cash payment systems based on QRIS in tourism destinations is needed. This research aims to determine business actors' readiness to implement a non-cash payment system through the UTAUT 2 model. The data collection method used in this research is the sample survey method. The results showed that performance expectation and habits have a significant effect on behavioral intention, while effort expectations, social influence, facilitating conditions, hedonic motivation, and price value have no effect on behavioral intention so it is recommended that Payment System Service Providers must improve technology related to ease of use, network infrastructure and facilities from QRIS.

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INTRODUCTION

The tourist industry plays a significant part in the Indonesian economy, as evidenced by its 3,6 percent GDP contribution, US$ $4,26 billion in foreign exchange, 22,89 million workers absorbed, and Indonesia's tourism ranking at 32nd of 117 countries. (BPS & Kemenparekraf, 2022) Likewise, the tourism sector's contribution to economic performance in Mataram is quite significant, from 1,25 percent in 2020 to 1,65 percent in 2023. Indonesia is a developing country with many natural resources and a strong tourism industry, a means of economic growth that does not require much investment. Natural and cultural attractions are one of the keys to tourism development. (Aliansyah & Hermawan, 2021)Corporate actors in the tourist sector need to anticipate technological advances to enhance the sector's role. This can be attributed to the significant changes brought about by technical advancements, especially in digital payments in financial technology (Fintech). Today's information and communication technology advances will make it easier for business actors to plan and develop their businesses. (Setiawan & Mahyuni, 2020).

Digital payment is a way to exchange value monetarily through internet services by combining payment methods and network infrastructure. (Rahadi, 2020). Digital payments use the book-entry method from electronic accounts. With digital payment applications, transactions can be made quickly, and people can be more satisfied. (Nurohman et al., 2022). Digital payments include shared delivery channels like ATMs, EDCs, and CR codes that use chips to process electronic money payments. Meanwhile, proprietary delivery methods like the internet and mobile banking are used for server-based electronic payments. (Rahadi, 2020). Cash and non-cash payment systems are two broad categories into which payment systems can be divided. One of the main differences between cash and non-cash payment systems is the instruments used. Banknotes, coins, checks, money orders, and e-money (card and server-based) are all used in cash payment systems. Meanwhile, according to (Oyewole et al., 2013)Electronic payments are made through automated teller machine (ATM) cards, debit cards, credit cards, and mobile wallets.

Merchants must have EDC machines to transact with chip-based electronic money-based non-cash payments, while server-based payment apps must be installed on smartphones, so there are many digital wallets. This results in merchants providing various payment methods, and customers who pay non-cash must ensure that the merchant can access their payment method. In January 2020, Bank Indonesia introduced the national Quick Response Code Indonesian Standard, or QRIS, to address the challenges of the numerous applications merchants and customers must prepare.

The payment system industry and Bank Indonesia developed QRIS to unify many QR codes from different payment system service providers. QRIS aims to make the transaction process with the QR Code easier, faster, and safer. Now that this technology has been developed, every consumer or business owner can use QRIS, making transactions quicker and more straightforward and eventually contributing to greater economic growth. (Marginingsih, 2019). Different parties responded favorably to QRIS's presence. QRIS is expected to help Indonesia’s digital economy.

One of the biggest challenges in implementing QRIS is the uneven level of digital literacy throughout Indonesia. QRIS requires a basic understanding of digital financial applications, which is still an obstacle in various regions. Therefore, this study is expected to provide results on what factors influence business actors to use QRIS so that Bank Indonesia can carry out various policies to increase the intention of business actors to use QRIS.

One of the research models that can be used to measure how a technology is accepted by users, who in this study are business people, is the UTAUT 2 model. Designed to explain users' desire to utilize a technology and their subsequent usage behavior, UTAUT 2 (Unified Theory of Acceptance and Use of Technology 2) is a model for user acceptance research. (Venkatesh et al., 2003). This study's primary goal is to examine the determinants of business actors in using QRIS-based non-cash transactions at

tourism destinations in Mataram City by testing several dependent variables that affect the independent variables in the UTAUT 2 model. This study aims to understand better the variables influencing QRIS utilization. It is crucial to conduct this research because the findings about the variables influencing QRIS use can assist Bank Indonesia in formulating policies that reflect the findings. Thus, QRIS-based non-cash payment systems can increase, improving economic performance through increased trade transactions in goods and services.

According to (Venkatesh et al., 2003)Performance expectations measure an individual's belief that utilizing the system will improve their ability to accomplish their job. Performance expectancy is a strong constraint on behavioral intention. Thus, it might be said that a person will likely use an information system for a more extended period if they already think it will benefit them in their work. According to (Indah & Agustin, 2019)The performance expectancy variable in Padang City positively impacts Go-Pay users' behavioral intention. Furthermore, (Piarna & Fathurohman, 2019) There is a substantial correlation between Performance Expectancy and Behavioral Intentions in research on the factors influencing MSME players in Subang City's adoption of e-commerce. Meanwhile, (Yu, 2012) Taiwanese research's empirical results show that performance expectations significantly alter a person's behavioral intention regarding mobile banking.

H_1: Behavioral intention is significantly impacted by Performance Expectancy.

According to (Venkatesh et al., 2003)Social influence determines the extent to which a person feels he should adopt a new system from others. Meanwhile, according to (Ajnura et al., 2024)The extent to which an individual perceives important people, especially family and friends, to agree that they should use a system is known as social influence. (Indah & Agustin, 2019) Research demonstrates that social influence factors positively impact Padang City Go-Pay users' behavioral intentions. Furthermore, (Yu, 2012) Based on empirical behavioral intention to adopt mobile banking, research conducted in Taiwan concluded that social influence plays a significant role.

H_2: Behavioral intention is significantly impacted by Social Influence.

According to (Venkatesh et al., 2003)The degree of comfort connected with system users is known as Effort Expectation. Simple information technology utilization can make someone feel that the system is practical and comfortable. However, if the system becomes difficult to use, a sense of comfort working with it will not arise, and the user will not feel comfortable using it.

H_3: Behavioral intention is significantly impacted by Effort Expectancy.

According to (Venkatesh et al., 2003)Facilitating Conditions are a person's level of trust in the technological and organizational frameworks that support system use. Research conducted by (Putri & Suardikha, 2020) Proves that the facilitating conditions variable affects the behavioral intention of e-money.

H_4: Behavioral intention is significantly impacted by Facilitating Conditions.

According to (Brown & Venkatesh, 2005)The enjoyment derived from using technology is known as hedonic motivation, and research shows that it is a significant factor in determining technology adoption and utilization. According to (Venkatesh et al., 2012)Hedonic Motivation is an urge to use a system or technology. Hedonic Motivation has been proven to have a direct impact on technology acceptance and application in several studies, including those by (Thong et al., 2006). Furthermore, hedonic motivation has been demonstrated to significantly influence the adoption and exploitation of technology in the context of consumption. (Brown & Venkatesh, 2005; Childers et al., 2001).

H_5: Behavioral intention is significantly impacted by Hedonic Motivation.

According to Venkatesh et al. (2012), Customers' psychological exchange of the system's alleged benefits and costs might be understood as the price value. Price value is the ratio of the benefits users derive from the system to the expenses incurred. The price and cost structure of consumer electronics may have a significant impact. (Venkatesh et al., 2012). (Putri & Suardikha, 2020) Found that e-money's behavioral intention is influenced by its price value.

H_6: Behavioral intention is significantly impacted by Price Value.

According to (Harsono & Suryana, 2014)Habit is the way someone applies a system in their daily lives. Habit is the extent to which an individual's behavior is automatic due to prior learning. In research conducted by (Cahyani & Dewi, 2022) Showed that habits affect Behavioral Intention.

H_7: Behavioral intention is significantly impacted by Habit.

(Jati & Laksito, 2012) Behavioral intention is the extent to which users want to use the system consistently, assuming they can obtain information. If a person wants to use new technology because he thinks it will help him perform better at work, be easy to use, and affect the environment and facilities around him, it will be a good choice. Based on research conducted by (Armansyah, 2021) It shows that behavioral intention affects use behavior.

H_8: Use Behavior is significantly impacted by Behavioral Intention.

According to (Jati & Laksito, 2012)Use behavior is defined as how intensely people use new technologies. The basis for the factors that drive their use is a person's view that technology may enhance performance, streamline operations, impact social variables, and create an atmosphere that supports it.

RESEARCH METHOD

Explanatory research is the methodology employed. An explanatory investigation aims to determine the causal connection between two or more occurrences. This study aims to test the validity of an explanation (cause-and-effect relationship) or identify the more pertinent explanation among two or more competing explanations. Explanatory research tries to explain how the variables under study are located and how they relate by testing the developed theories. (Sugiyono, 2019).

This investigation employs convenience sampling, a non-probabilistic sample technique. It selects respondents from random encounters; everyone in the encounter can be sampled. (Sanusi, 2011). The sample will be taken from 100 businesses based on the heterogeneity of destinations and regional coverage. This study's target audience is all business actors in tourism destinations in Mataram City who already have a business in any sector. In addition, the business actors studied were only those who had used QRIS as a payment method. Thus, business actors in tourism destinations in Mataram City, who do not adopt QRIS, are not included in the object of research. Conducting in-person interviews with participants using a series of questions or questionnaires that the researchers created, steps from a literature review, and observation are some of the data collection methods employed.

RESULT AND DISCUSSION

Data for this study came from 100 respondents who completed questionnaires distributed offline using a probability random sampling technique. The district, gender, age, education level, kind of business, and employment are among the attributes of the study's respondents.

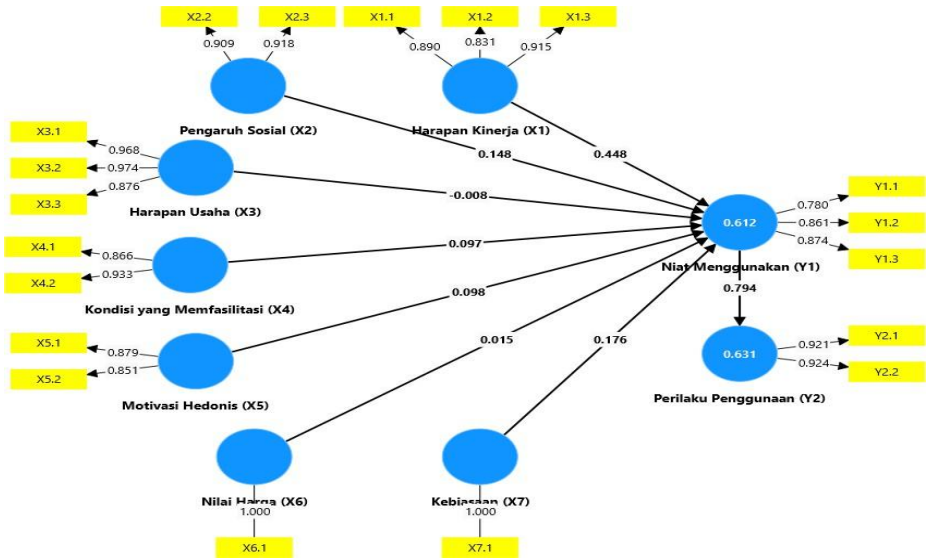
Table 1.
Respondent Identity

Information	Total (%)	Information	Total (%)
District		**Type of Business**	
Selaparang	57	Culinary	51
Sekarbela	19	Pethsop	4
Ampenan	9	Automotive	3
Mataram	14	Cosmetics and Fashion	15
Cakranegara	1	Trade	12

Information	Total (%)	Information	Total (%)
		Crafts	14
		Hospitality	1
Gender		**Age**	
Male	41	17-33 years	74
Female	59	34-50 years	26
Education		**Job**	
Elementary School	3	Entrepreneur	40
Junior High School	4	Student	4
Senior High School	55	Housewife	2
Associate's Degree	1	Self-employed	36
Bachelor Degree	37	Cashier	18

Source: Data processed, 2024

The results show that this study is dominated by the Selaparang sub-district, with as many as 57 percent of the 100 respondents. For gender characteristics, it is dominated by men, with 59 percent of the 100 respondents. In this study, the age of 17-33 years dominates, which is 74 percent. The study's respondents were overwhelmingly high school educated, reaching up to 55 percent. The type of culinary business dominates the type of business owned by respondents in this study, with 51 percent of respondents owning an entrepreneurship-based occupation, as many as 37 percent of the 100 respondents.



Source: Data processed, 2024

Figure 1. Structural Model

In the PLS model, the endogenous variables balance the exogenous variables, and the significance test aims to ascertain how these variables interact. Testing the impact of endogenous variables on exogenous variables provides the results shown in the following figure. Hypothesis testing follows the provisions at the 95 percent confidence level (α of 5 percent).

Table 2.
Cronbach's Alpha

Variable	Cronbach's alpha
Performance Expectancy (X_1)	0,853
Effort Expectancy (X_3)	0,933
Facilitating Conditions (X_4)	0,771
Hedonic Motivation (X_5)	0,665
Behavioral Intention (Y_1)	0,789
Social Influence (X_2)	0,802
Use Behavior (Y_2)	0,825

Source: Data processed, 2024

Latent variable dependability is shown by a Cronbach's alpha value greater than 0.5. As the above table shows, every latent variable tested for this study has a Cronbach's Alpha value greater than 0.5. This suggests that every hidden variable is valid.

Table 3.
Path Coefficient

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P Value
Performance Expectancy (X_1) -> Behavioral Intention (Y_1)	0,448	0,426	0,141	3,185	0,002
Effort Expectancy (X_3) -> Behavioral Intention (Y_1)	-0,008	-0,003	0,109	0,070	0,944
Habit (X_7) -> Behavioral Intention (Y_1)	0,176	0,167	0,085	2,066	0,040
Facilitating Conditions (X_4) -> Behavioral Intention (Y_1)	0,097	0,076	0,104	0,935	0,351
Hedonic Motivation (X_5) -> Behavioral Intention (Y_1)	0,098	0,130	0,114	0,855	0,393
Behavioral Intention (Y_1) -> Use Behavior (Y_2)	0,794	0,789	0,052	15,243	0,000
Price Value (X_6) -> Behavioral Intention (Y_1)	0,015	0,029	0,087	0,175	0,861
Social Influence (X_2) -> Behavioral Intention (Y_1)	0,148	0,145	0,077	1,919	0,056

Source: Data processed, 2024

The significance of the computed parameters yields beneficial information regarding the link between the research variables. The explanation is given below, and Table 3 serves as the basis for comprehending the associations between each latent variable.

The performance expectancy variable has a statistical value of 3,185 compared to the behavioral intention QRIS variable. Thus, it may be inferred that the performance expectation variable and its indicators affect the behavioral intention QRIS at Mataram City tourism sites, with Ha being accepted and Ho being refused. This means that business actors believe that QRIS can facilitate speedier

payment transaction completion, thereby increasing performance efficiency, which can affect the intention of business actors to use QRIS. This study is consistent with earlier research demonstrating that performance expectancy positively impacts behavioral intention. (Dewi, 2024; Suaryana et al., 2023)

The social influence variable has a statistical value of 1,919 compared to the behavioral intention QRIS variable. Thus, it may be inferred that the social influence variable and its indicators do not affect the behavioral intention QRIS at Mataram City tourism sites, with Ho being accepted and Ha being refused. This demonstrates that even while the environment impacts QRIS use and recommendations to use it, it has no impact on the decision of business actors to use QRIS. This aligns with earlier studies showing that social influence does not impact behavioral intentions. (Yutika, 2023).

The effort expectancy variable has a statistical value of 0,070 compared to the behavioral intention QRIS variable. Thus, it may be inferred that the effort expectancy variable and its indicators do not affect the behavioral intention of QRIS at Mataram City tourism sites, with Ho being accepted and Ha being refused. This shows that the ease of features in QRIS does not affect business actors' ability to use it. This aligns with earlier studies that revealed no discernible relationship between effort expectancy and behavioral intentions. (Anugrah et al., 2024).

The facilitating conditions variable has a statistical value of 0,935 compared to the behavioral intention QRIS variable. Thus, it may be inferred that the facilitating conditions variable and its indicators do not affect the behavioral intention of QRIS at Mataram City tourism sites, with Ho being accepted and Ha being refused. This means businesses' intention to use QRIS is unaffected by the availability of adequate infrastructure and resources to support the technology. This is consistent with earlier findings that facilitating conditions do not influence behavioral intention. (Aslam et al., 2021)

The hedonic motivation variable has a statistical value of 0,855 compared to the behavioral intention QRIS variable. Thus, it may be inferred that the hedonic motivation variable and its indicators do not affect the behavioral intention QRIS at Mataram City tourism sites, with Ho being accepted and Ha being refused. This shows that the level of comfort and satisfaction obtained from QRIS does not affect the desire of business actors to use it. This supports the findings of a study by (Desvira & Aransyah, 2023) That behavioral intention is unaffected by hedonic motivation.

The price value variable has a statistical value of 0,175 compared to the behavioral intention QRIS variable. Thus, it may be inferred that the price value variable and its indicators do not affect the behavioral intention of QRIS at Mataram City tourism sites, with Ho being accepted and Ha being refused. This demonstrates that while the cost of QRIS is commensurate with the services rendered, the cost does not influence the decision to use QRIS. This supports the findings of (Hidayat et al., 2020) Research has shown that price value has no bearing on behavioral intention.

The habit variable has a statistical value of 2,066 compared to the behavioral intention QRIS variable. Thus, it may be inferred that the habit variable and its indicators affect the behavioral intention QRIS at Mataram City tourism sites, with Ha being accepted and Ho being refused. This means that the tendency of business actors to use QRIS will be influenced by their tendency to do certain things regularly. This study supports that of (Prasetyo et al., 2022), who found that habit influences behavioral intention.

The behavioral intention variable has a statistical value of 15,243 compared to the use behavior QRIS variable. Thus, it may be inferred that the behavioral intention variable and its indicators affect the use behavior of QRIS at Mataram City tourism sites, with Ha being accepted and Ho being refused. This is because business actors plan to use QRIS. Business actors will be encouraged to use QRIS by this goal regularly. Consequently, QRIS will be used more often. This is consistent with other research showing that behavioral intention directly and positively impacts use behavior. (Hoque & Sorwar, 2017; Mayanti, 2020)

From the results of the study, to determine the behavioral intention of business actors in using QRIS, it is known that only 2 out of 7 hypotheses are accepted, so it can be concluded that business actors in tourism destinations in Mataram City are not fully prepared to implement a QRIS-based non-cash payment system. Therefore, it is hoped that Bank Indonesia can prepare policies that can increase the use of non-cash payment systems so that business actors can increase their sales turnover, improving regional economic performance.

Table 4.
R-square

Variabel	R-square	R-square adjusted
Behavioral Intention (Y1)	0,612	0,582
Use Behavior (Y2)	0,631	0,627

Source: Data processed, 2024

Table 6 above reveals that the data testing results for the QRIS use behavior construct are 0,631. In light of these findings, the analysis receives a moderate rating. Accordingly, habits, behavioral intention, and performance expectations account for 63,10 percent of the influence on the QRIS use behavior construct, whereas other factors outside the model account for 36,90 percent.

CONCLUSION

Of the seven variables used to determine the behavioral intention of QRIS business actors in tourist destinations in Mataram City, specifically performance expectancy, social influence, effort expectancy, facilitating conditions, hedonic motivation, price value, and habits, only two variables, namely performance expectancy and habits, influence QRIS behavioral intentions. While the other five variables, namely effort expectations, social influence, facilitating conditions, hedonic motivation, and price value, do not influence the behavioral intention of QRIS transactions based on the Partial Least Squares Structural Equation Model (PLS-SEM) analysis's findings.

The limitation in this study is that there is still a lack of business actors who provide QRIS payment systems in the city of Mataram, so the literacy of business actors in the city of Mataram regarding digital payment systems, especially the QRIS payment system, must be further improved. Also, Bank Indonesia and Payment System Service Providers must improve technology related to ease of use, network infrastructure, and QRIS facilities. To alter how business actors behave when using the QRIS application for non-cash transactions, Bank Indonesia must continue to spread information about it.

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