

# Determinants of Behavioral Intention and Use Behavior Using Quick Response Code Indonesian Standard (QRIS)

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## Abstract:

The purpose of this research is to analyze the influence of lifestyle, perception of convenience, and brand trust on the behavioral intention and use behavior of QRIS on PT. BNI Denpasar. In addition, it was also analyzed the role of age as a moderator in the relationship. The results of the study prove that the determinants of behavioral intention and use behavior of using BNI QRIS in Denpasar city are lifestyle and brand trust. The results of hypothesis testing show that the perception of ease has no effect on behavioral intention. In addition, age is unable to moderate the influence between lifestyle, perception of convenience and brand trust in behavioral intention. The implication of the research is that it is necessary to increase BNI's focus on the suitability of QRIS to customer lifestyles and socialize QRIS to increase brand trust which has implications for increasing interest and intensity of BNI QRIS use. The research advice is to expand the research orientation on the determinants of interest and behavior of BNI QRIS users to obtain more comprehensive results.

**Keywords** —behavioral intention, use behavior, QRIS

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## I. INTRODUCTION

The development of technology, communication and information is very rapid [1], slowly changing all lines of human activity. Any kind of work can be carried out efficiently and effectively due to the presence of technology. One of the technological features that is increasingly becoming the prima donna of society is the digital media feature or the so-called internet. The presence of the internet that declares the industrial era 4.0 is increasingly bringing significant changes to all human activities [2]. [3] also mentioned that there was a shift in the model of conventional human activities to *online* activities due to the rapid development of technology.

Along with the development of technology, the Indonesian government's appeal regarding *social distancing* which was launched since March 15, 2020 as a result of the *Covid-19* pandemic also

moved MSME players as the main driving force of the nation's economic pace to continue running their business through the use of technological developments called *e-marketing* so as not to violate health protocols. This phenomenon is considered as a form of *recovery* which eventually gives birth to *the marketplace* business as a *core* business in the form of a digital market that is attractive for economic activists to continue to compete.

Based on this phenomenon, MSMEs are implicitly forced to be able to immediately innovate and adapt, including by adopting a digital business model. The *Fintech* (*financial technology*) industry seeks to optimize this potential by offering various forms of financial products that make it easier for its users to access various financial services. These digital financial products include LinkAja, Go-Pay, Ovo, Dana, and so on. In addition, there are also alternative payments using *the Quick Response*

Code Indonesian Standard (QRIS) in collaboration with these digital financial products.

*Quick Response Code Indonesian Standard* (QRIS) is a national standard qr code payment set by Bank Indonesia to be used in facilitating digital payment transactions in Indonesia [4]. In line with this, BI requires all non-cash payment service providers to use the QRIS payment system since January 2020 so that payment transactions can be cheaper and more efficient, financial inclusion can run faster, MSMEs are more advanced, and can encourage maximum economic growth [4].

The purpose of this research is to analyze the influence of lifestyle, perception of convenience, and brand trust on the behavioral intention and use behavior of QRIS on PT. BNI Denpasar. In addition, it was also analyzed the role of age as a moderator in the relationship.

## II. THEORITICAL REVIEW

Consumer behavior is all activities, actions, and psychological processes that encourage these actions before buying, using, and spending products and services after conducting evaluation activities [5][6]. Consumer behavior related to the purchase or use of a product or service is strongly influenced by the background of the individual including his lifestyle [7].

Lifestyle (*lifestyle*) is a person's lifestyle that is expressed in his activities, interests and opinions. One of the factors that affect a person's lifestyle is motivation based on his personality [8]. Lifestyle is an imposition of equal honorary status which is more interpreted in consumption activities with the same pattern so that each individual can show his social status while in a social group.

In general, there are various factors that can affect lifestyle both individually and in groups in everyday life. Furthermore, [9] divide the factors that influence lifestyle in two categories, namely factors of individual origin (*internal*) and factors of external origin (*external*). These internal factors include attitudes, experiences and observations, personality, self-concept, motives, and perceptions. External factions include reference groups, families, social classes, and cultures.

[10] in his research mentioned that the perception of ease is a belief in decision making. This is in line with research conducted by [11], which revealed that if a service turns out to be more complicated than the benefits obtained, customers will decide whether to make transactions conventionally or no longer use the technology.

According to [12] trust as a customer is one who believes that the company or service provider is able to provide quality and reliable products or services. Trust reflects the perception of what consumers expect [13].

Furthermore, [14] explained that trust is something that concerns consumer confidence in the product whether it is able to bring benefits or not. [15] uses four indicators to measure brand trust variables, namely trust, rely, honest, and safe.

[16] explains that the concept of *behavioral intention* refers to the possibility of customers returning to the services of the company they have used, or spreading positive information related to friendship to family and colleagues. Therefore, *behavioral intention explains* how the user behaves directly and also gives an indication regarding the individual's readiness to be able to perform certain behaviors [17]. In addition, [18] also defines *behavioral intention* as knowledge of a new system, its use, beneficial features and the perception of others regarding the new system is an important issue that affects the user's intention to use or not use the new system.

QRIS is a national standard QR Code set by Bank Indonesia to be used in facilitating payment transactions in Indonesia. [4] in their book explain that QRIS is a national QR code standard to facilitate digital payments through *server-based* electronic money applications, digital wallets, and *mobile banking*.

Based on theoretical studies, as well as previous research studies on the variables contained in this study, the researchers assembled a framework of thought based on the UTAUT model in accordance with the scope of the study, the UTAUT used in this study has been modified in such a way, as shown in Figure 1.

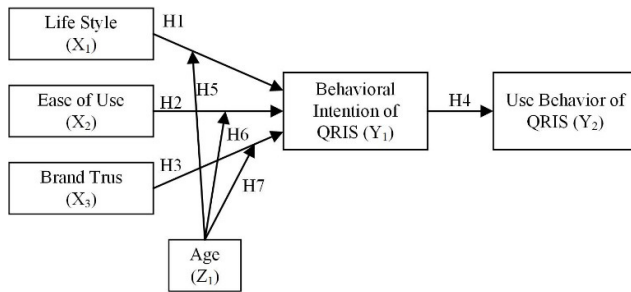


Figure 1. Research Framework

The research model illustrates that there is an influence of a number of factors from Lifestyle (GH), Perception of Ease (PK), and Brand Trust (KM), on *Behavioral Intention* (BI) both directly and moderated by age variables, then the influence of *Behavioral Intention* (BI) on *Use Behavior* (UB).

Hypotheses of this research are:

H1: Lifestyle affects the *behavioral intention* of using BNI QRIS in Denpasar city.

H2: The perception of convenience affects the *behavioral intention* of using BNI QRIS in Denpasar city.

H3: Brand trust affects the *behavioral intention* of using BNI QRIS in Denpasar city.

H4: *Behavioral intention* affects the *use behavior* of using BNI QRIS in Denpasar city.

H5: Age moderates the influence of lifestyle on the *behavioral intention* of using BNI QRIS in Denpasar city.

H6: Age moderates the influence of perceived ease on the *behavioral intention* of using BNI QRIS in Denpasar city.

H7: Age moderates the influence of brand trust on the *behavioral intention* of using BNI QRIS in Denpasar city.

This research is a quantitative research to test the influence between research variables. The population in this study is all BNI Denpasar customers who have used the QRIS payment method in transactions. Furthermore, the sample is determined by a *simple random sampling* technique, however, to facilitate the data processing process both in determining validity and calculations in the analysis, researchers determined 100 samples who were BNI customers in Denpasar QRIS users. Data is collected through questionnaire instruments that have been tested for validity and reliability. After

the data is collected, an analysis is carried out using SEM-PLS analysis techniques.

### III. ANALYSIS AND FINDINGS

#### Measurement Outer Model

The calculation of the initial stage in the PLS is carried out through *the evaluation of the outer model*. *Outer model* or measurement model is a stage to evaluate the validity and reliability of a construct. There are four construct validity and reliability tests in the PLS measurement model, namely *convergent validity*, *discriminant validity*, *composite reliability*, and *cronbach's alpha*. The results of the outer model test showed that each indicator of the total variables totaling 17 indicators had a value of  $>0.7$ . Thus, the whole construct can be said to be valid.

The *discriminant validity* value is used to test the validity of a model. The results of the *discriminant validity* test show that the value of the indicator index coefficient of each construct is greater than the value of other construct indicators on the same block is larger so that it is declared valid based on *the discriminant validity* criteria.

Reliability testing aims to determine the level of reliability of a construct used by the construct, which is to test the accuracy, consistency and accuracy of the instrument in measuring the instrument. Based on the results of the analysis, it is known that all *constructs have a composite reliability* value greater than 0.70 and *cronbach's alpha* which is greater than 0.70 with the lowest value being 0.819. Thus, all constructs in this study are declared reliable and have good reliability.

#### Inner Model Evaluation

*The evaluation of the inner model* aims to see the direct or indirect influence between the measured variables that are t-tests. By analyzing the data using the SmartPLS application, the estimation of the path coefficient which is the estimated value for the path relationship in the structural model obtained based on *the bootstrapping* procedure with a value that is considered significant if the t-count value is greater than 1.984.

The following table is a table of *path coefficient* results in this study based on the hypothesis of the relationship between variables.

Table 1. Path Coefficients Values

	Coeff. Reg.	T-stat.	p-values
$Z_1 \rightarrow Y_1$	0.059	0.742	0.459
$X_1 \rightarrow Y_1$	-0.241	3.199	0.001
$X_1 * Z_1 \rightarrow Y_1$	0.030	0.370	0.711
$X_2 \rightarrow Y_1$	-0.082	0.370	0.515
$X_2 * Z_1 \rightarrow Y_1$	0.085	0.651	0.332
$X_3 \rightarrow Y_1$	0.345	0.972	0.001
$X_3 * Z_1 \rightarrow Y_1$	0.035	3.256	0.660
$Y_1 \rightarrow Y_2$	0.386	3.681	0.000

Where:  $X_1$ =life style;  $X_2$ =ease of use;  $X_3$ =brand trust;  $Y_1$ =behavioral intention of QRIS;  $Y_2$ =use behavior of QRIS;  $Z_1$ =age

Based on the results of *the path coefficient* analysis in Table 1, the hypothesis test between constructs can be seen as follows:

- 1) The *original value* of the sample of lifestyle variables towards *behavioral intention* of -0.241 with a *t-statistical* value of 3.119 which is greater than the t-table of 1.984 indicates that there is a significant influence between the two variables and H1 is accepted.
- 2) In the relationship of the second hypothesis variable, the perception of ease to *behavioral intention* shows that *the original* value of the sample of -0.082 with a *t-statistical* value of 0.651 which is smaller than the t-table value of 1.984 shows that the ease perception variable has no significant effect on the *behavioral intention* variable and H2 is rejected.
- 3) The results of the analysis of the third variable relationship showed that the *original value* of the sample between brand trust in *behavioral intention* was 0.345 and a *t-statistical* value of 3.256 which was greater than the t-table value of 1.984 showed that the brand trust variable had a significant effect on the *behavioral intention* variable and H3 was accepted.
- 4) The relationship of *the behavioral intention* variable to *use behavior* can be seen that the *original sample* value of 0.386 with a *t-statistic* value of 3.681 which is greater than the t-table

value of 1.984 shows that *the behavioral intention* variable has a significant effect on the *use behavior* variable and H4 is accepted.

- 5) The relationship of *lifestyle variables to behavioral intention* moderated by age showed an *original sample* value of 0.030 with *t-statistical* value of 0.370 which was smaller than the t-table value of 1.984 showed that the age factor was unable to moderate the influence between the lifestyle variable on *the behavioral intention* variable and H5 was rejected.
- 6) The relationship between the variable perception of ease to *behavioral intention* moderated by age shows that the *original sample* value of 0.085 with a *t-statistical* value of 0.972 which is smaller than the t-table value of 1.984 shows that the age factor is unable to moderate the influence between the ease perception variable on the *behavioral intention* variable and H6 is rejected.
- 7) The results of the analysis of the relationship between the variables of brand trust to *behavioral intention* moderated by the age variable showed that the *original value* of the sample was 0.035 with a *t-statistical* value of 0.440 which was smaller than the t-table value of 1.984 showed that the age factor was unable to moderate the influence between the brand trust variable on the *behavioral intention* variable and H7 was rejected.

#### IV. CONCLUSION

The results of the study proved that the free variables of lifestyle and brand trust had a significant influence on respondents' behavioral interest in using BNI QRIS. Therefore, the factors that influence the interest and use of BNI QRIS in Denpasar are lifestyle and brand trust. This shows that the level of lifestyle suitability to BNI QRIS is also increasingly interested in its use. In line with lifestyle, if the level of brand trust felt by individuals increases, the interest in using BNI QRIS will also increase.

The results showed that the behavioral intention variable had a significant effect on the use behavior of using BNI QRIS. This shows that the higher the

interest of individuals, the higher the intensity and frequency of using BNI QRIS as a form of behavior. Therefore, factor what influences the interest and use of BNI QRIS in Denpasar is the lifestyle and trust of the brand.

The results of the study also showed that the perception of ease felt by individuals did not have a significant effect on respondents' interest in using BNI QRIS.

The results of the study proved that age was unable to moderate the influence between lifestyle-free variables, perceptions of convenience and brand trust in interest-bound variables for using BNI QRIS. In this case, age serves as a potential moderation because it does not affect behavioral interest variables as a moderation effect and based on its interaction is not able to moderate the influence between brand trusts on individual behavioral interests to use BNI QRIS.

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