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Research Article

Consumers' Intention to Use Mobile Payment based on QR Code

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Abstract

Currently,therearemanycellularpaymentservicesinIndonesia,withcompaniesofferingtheirservices onacompetitivebasis,howevertheadoptionrateinIndonesiaisslowforseveralreasons.Thepurposeof thisresearchwastodeterminethefactorsthatinfluencetheintentionandbehaviorofusingQRcode technology by applying the UTAUT2 model. UTAUT2 used in this research are business expectations, performance expectations, hedonic motivation, habits with addition are the trust factor. The data is collected from 120 consumers who use QR code mobile payments in Jabodetabek. The data was collected by using an online questionnaire. The adoption quantitative analysis method and multiple linear regression were used to analyze the data using descriptive and inferential statistics. The results showed that several factors that significantly influence consumers' intentions to use QR code-based payments are performance expectations, habits, and beliefs, while business expectations and hedonic motivation have no effect. The results of this study illustrate what consumers are looking for from QR codes and how providers can influence consumers' perceptions ofthis..

Keywords: Acceptance, Consumer Intention, Mobile payment, QR Code

1. Introduction

Mobilephonesaremostusedastoolsforperformingvarioustasks,includingbrowsingtheweb,playing music, taking photos, calling contacts, and sending texts. Nowadays the functionality of these devices has now evolved especially in business transactions for the purchase of goods and services. In line with the advancement of smartphone technology, various services have been developed to take advantage of and take advantage of smartphone functions in daily activities. One of them is a mobile wallet service for making payments. Various types of mobile payment services are available such as contactless and remittance with different technologies, for example NFC (Near Field Communication), QR code (Quick-Response), and SMS (Short Message Service) Banking[1].

Mobile payments are defined as "money transactions made over a cellular network through various mobile devices, such as smartphones or PDAs, and cellular terminals known as mobile payments [2]. Compared to other mobile payment methods, payment using QR code is the fastest and easiest. BecausetheQRcodecanalsobeprintedandpastedeverywheresothateveryonecanmakepayments easily. There has been previous research regarding the development of Mobile wallets in Indonesia, especially from the number of Mobile wallet transactions which have increased from year to year. In a study by Pertiwi et al (2020) [27], it is stated that data from Bank Indonesia regarding mobile wallet transactions in Indonesia has increased quite

sharply from 2012 with the number of transactions from 21,869,946 to 292,299,320 in 2019, this increase reached 1336% for 7 years during the mobile wallet has been used in Indonesia. And Mobile wallet transactions are usually using QRcode.

The challenges that must be faced in implementing QRIS include the process of educating the public about the system itself. According to BCA President Director Jahja Kusumaatmaja (liputan6.com, 2019),whatshouldbeconsideredishowQRIScanbesocialized,circulatedtothepublicsothatitcan

be well received. The application of QRIS may be constrained in areas with difficult signal because digital payments require adequate internet access. Then, everyone's different abilities are in the interests of the device. Some have smartphones with sophisticated code scanning capabilities, some are mediocre. Thus, the intensity of transactions using QRIS on server-based electronic money, e- wallets and mobile banking. Still needs to be done further research.

PreviousresearchhasidentifiedfactorsthatinfluenceconsumersintentiontouseQRcodetechnology based mobile payment sin Malaysia.Studies have identified factors that influence consumers' intention touse mobile-based payment technologies, propose models, and evaluate the proposed model susing data collected from quantitative surveys. And it was concluded that the variable social influence and facilitation condition shad no effect on consumer interestinusing payments using QRcodes.Research is repeated in Indonesia to test whether the variables of performance expectations, effort expectations, hedonic motivation, habits, and trusth avea motivating effect on consumers to use QR code payments.

The main objective of this research is to present the results that examines the factors that influence consumer intentions to use Mobile payments based on QR code technology in Indonesia. QR code mobile payments are still new to most companies and individuals in Indonesia resulting in low usage among consumers. To get a better understanding of the situation, researchers have identified the factors that influence consumers' intention to use mobile-based payment with QR code technologies, propose models, and evaluate the proposed models using data collected from quantitative surveys.

2. Literature Review

The following discussion about several works of literature and theories related to acceptance studies and mobile payment technology.

Mobile Payment & QRcode

Mobile payments or m-payments are Paying for goods and services using devices through the transmission of data [3]. In other words, mobile payment is "the process where two parties are exchanging financial value using mobile devices in return for goods or services" [4]. Mobile payments also refer to peer-to-peer (P2P) and consumer-to-business (C2B) transactions for physical goods and services that are made using a mobile phone [5]. The concept of mobile payment is further confused by different terms such as mobile money, mobile wallet, mobile transfer or remittance, and others.

There are different types of mobile payment services, they are contactless and remittance [1]. Contactless Mobile Payment (CMP) is the in-store payment that consumers make by using apps installed on their devices such as mobile phones, iPad, and others. From a technical standpoint, the apps installed on consumer devices must be in touch with a retailer's point-of-sale (POS) system to make a payment [6]. A remittance is a money sent across countries; thus, remittance services refer to the mobile payments which are sent locally or globally to facilitate a variety of different needs [7].

AQRcodeisatwo-dimensionalscan-ablecodewhichhasasimilarfunctiontothetraditionalbarcode that can be found on many products. QR code is more efficient as it can store a higher number of information and more flexible in terms of storage [10]. The QR code consists of black modules thatare organized in a square pattern on a white background and are designed to allow the contents to be decodedathighspeed.Theexchangeoffinancialvaluehasevolvedfromcashtowardsdigitalpayment at full speed recently, especially by using mobile phones for payment purposes. Mobile payments that use QR code technology is among the most popular in the mobile payment market [11]. Indonesia has embarked on QR code-based mobile payment in recent years with among the most popular services are GoPay, OVO, BCA Klikpay, and so on. Despite the slow acceptance among users in the early phases, it has gained lots of popularity nowadays, especially among youngergenerations.

Theories and Model Related to UTAUT2

The UTAUT model is based on a study of eight research models in the study of information systems adoption [19]. Based on a thorough evaluation and comparison of these models, Venkatesh produced a model

known as the Unified Theory of Acceptance and Use of Technology (UTAUT) as explained in [20],[21].TwoofthemostimportantconstructionsoftheTAMhavebeenrenamedintheUTAUTmodel. The perceived usefulness in TAM is changed to Expectation Performance in UTAUT, while the Perceived Ease of Use is changed to Expectation Effort in UTAUT, and Social Norms are changed to Social Influence [22]. The results of user acceptance as validation of the extraordinary model are70%

variance in usage intention and 50% in actual usage. Then the newest version appears after UTAUT, namely UTAUT2. Venkatesh [23] designed this model with a focus on individual rather than organizational consumers.

TheUTAUT2hasanincreasedabilitytoexplainthebehavioralintentiontousetechnologyasitconsists of most external factors that directly affect the behavioral intention to use technology compared to previous technology acceptance models. UTAUT2 includes three additional constructs, which are Hedonic Motivation, Price Value, and Habit. These three independent variables have been added and combined into UTAUT to tailor the context of consumers' technology use [24],[25] in e-commerce purchasing behavior. It succeeded in providing a satisfactory improvement in the variance explained from 56% to 74% for behavioral intention and 40% to 52% for technology use. UTAUT2 can explain and analyze technology acceptance behaviors of people for new information technology products[26].

Performance expectancy

Performance expectancy is the degree of how individuals believe that the tools will address them with benefits (Rosli & Ibrahim, 2020) [29]. Venkatesh et al. (2003) has defined the variable performance expectancy as it is a degree to which one believes that the job performance will improve by using innovativetechnologies.Mobilepaymentscometothemarketasanalternativepaymentmodeforcash that can be used by the public, if this payment mode gives benefits for its users, this can be the main reason people use mobile payments as a means of payment. The performance expectancy referred to in this study is how users believe that using the QR code payment method will benefit them. Previous studies from Rosli (2020) and Nguyen (2020) have shown that performance expectancy has a significant positive effect on individual behavioral intention to use mobilepayments.

H1: Performance Expectancy positively affects Consumers Intention to Use Mobile Payment basedon QRCode

Effort expectancy

Effort expectancy is the convenience for individuals to use existing technology (Tiara Imani & Herlanto Anggono,2020)[31].Mobilepaymentisatechnology-basedpaymentmodewhichinuserequireseffort and adjustment to the technology itself, with the ease of operating a mobile payment, it can attract publicinterestinusingthispaymentmode.Effortexpectancyreferredtointhisstudyisthelevelofease of users in using QR code payments. Previous research from Imani (2020) and Nguyen (2020) [28] shows that effort expectancy has a significant positive effect on individual behavioral intention to use mobilepayments.

H2: Effort Expectancy positively affects Consumers Intention to Use Mobile Payment based on QR Code

Hedonicmotivation

Hedonic motivation is the feeling of pleasure and satisfaction that individuals get when using existing technology (Rosli & Ibrahim, 2020) [29]. In this study, hedonic motivation is how users feel happy and satisfied during and after using QR code-based payment. The satisfaction and pleasure felt by individuals when or after using mobile payments as a mode of payment can be a factor that influences whetherindividualswillusetheQRcodeagainornot.Previousresearchfrom(Wibowo,2017)[32]and Sharif(2017)[30]showsthathedonicmotivationhasasignificantpositiveeffectonindividualbehavioral intention to use mobile payments. Sutanto, Ghozali and Handayani (2018) shows that hedonic motivation and habit influence behaviorintention.

H3: Hedonic Motivation positively affects Consumers Intention to Use Mobile Payment based on QR Code

Habit

Habitishowindividualsrepeatedlybehavebecauseoftheknowledgetheyhave(Sharif&Raza,2017) [30]. In other words, habit is a pattern of individual tendencies in using existing technology (Nguyen et al., 2020). In this study, the habit is how users can use QR code-based payments regularly so that it eventually becomes a habit. Previous research from Sharif (2017) and Imani (2020) shows that habit has a significant positive effect on individual behavioral intention to use mobile payments. Ispriandina and Sutisna (2019) show that habit has an influence on the intention to continue using mobile wallets in the city ofBandung.

H4: Habit positively affects Consumers Intention to Use Mobile Payment based on QR Code

Trust

Trustisanindividual'ssubjectivebeliefthattechnologyproviderswillmeetexistingexpectations(Imani & Anggono, 2020), and previously trust has also been considered as one of the factors influencing individuals to use mobile banking (Sharif, 2017) [30]. Trust referred in this study is how high the level of user trust in the products they use (QR code). Previous research from Nguyen (2020) [28], Rosli (2020),andSharif(2017)[30],showsthattrusthasasignificantpositiveeffectonindividualbehavioral intention to use mobilepayments.

H5: Trust positively affects Consumers Intention to Use Mobile Payment based on QR Code

ProposedModel

The model of this study has been proposed based on the modification of the Unified Theory of Acceptance and Use of Technology version 2 (UTAUT2). UTAUT2 model validity and reliability have been proved in many studies previously around the world and widely adopted by researchers to examineinformationtechnologyadoption[29].Venkateshsuggestedtocarryoutmorestudyandtesting on the theory using different commerce technologies in different countries [23]. QR code payment is oneofthenewtechnologiestotheconsumerinIndonesia.Therefore,theUTAUT2modelischosento understand user behavior towards the usage of QR code mobile payments among the consumers Jabodetabek,Indonesia.

Figure 1 shows the proposed model of this study. In this model, researchers remove social influence and facilitating condition variables from the model because from previous studies by Rosli (2020) [29], Nguyen(2020)[28],andImani(2020),socialinfluenceandfacilitatingconditiondonothaveasignificant effect on individual behaviors intention. The proposed model consists of 5 hypotheses as presented and discussed in the followingparagraphs.

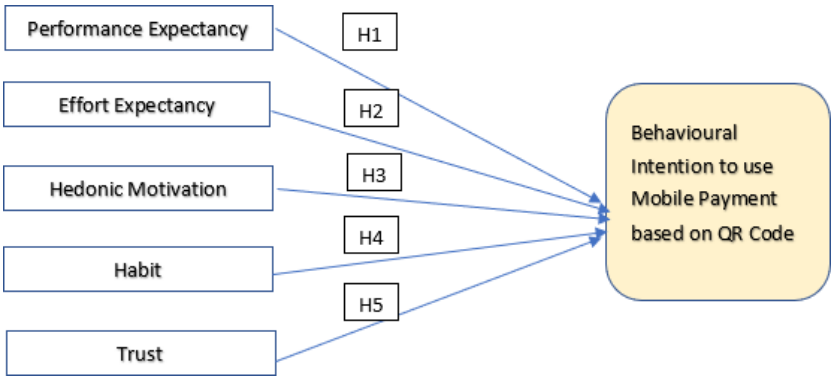

Figure 1 Proposed Model

3. ResearchMethods

Sampling Method &Process

The purpose of this study is to present the results of a study that examines the factors that influence consumer intentions to use Mobile payments based on QR code technology in Indonesia, using data collected from quantitative surveys. We used UTAUT 2 model, and in this model, we remove social influence and facilitating condition variables from the model because from previous studies by Rosli (2020)[29],Nguyen(2020)[28],andImani(2020),socialinfluenceandfacilitatingconditiondonothave a significant effect on individual behavioralintention.

ThestudywasfocusedonpeopleintheurbanareasofJabodetabek,Indonesiawherethetendencyto adoptnewtechnologyismorecomparedtothepeopleinruralareas.Currently,peopleinJabodetabek, Indonesia are more likely to have mobile phones which allow them to download mobile payment apps and perform the QR code mobile payments. The non-probability technique was selected for this study duetothedifficultiesingettingsamplesbecauseoflowusageamongconsumersandonlylimited

business premises with the facilities for the payment method. Only customers who used the QR code mobile payment were given the survey for voluntary response.

Data CollectionTechnique

We created a questionnaire consisting of 24 items to collect data related to QR Code-based payments, where as 4questions represent demographic data and use a five-point Like rt scale as the measurement scale for this study. The survey was conducted for two weeks at the end of January 2021, with distribution of 200 questionnaires online.Based on a structured questionnaire,120datawerecollected. The questionnaire items were made based on previous studies but in accordance with the QR Code context.

In the survey Performance Expectancy is measured by four items (PE1-4), Effort Expectancy by four items(EE1-4),Hedonic Motivation by fouritems(HM1-4),Habit by fouritems(HT1-4),Tismeasured by fouritems(T1-4),BehavioraI Intention by fouritems(BI1-4).TheMultipleLinearRegressionisused to validate the researchmodel.

Data AnalysisMethod

To analyze the results of the survey that the researcher has carried out later, the researcher will use theMultipleRegressionmethodusingtheSPSSapplication,theresearcherusesthisanalysisbecause regressionanalysisisusedtodeterminetherelationshipbetween2ormorevariablesthathaveacausal or cause-effect relationship (Uyanik & Guler, 2013). Multiple regression has 3 main objectives, firstly the regression model aims to determine the causal relationship between the independent and dependent variables, second to test whether the independent variable affects the dependent variable, third to predict the value of the dependent variable based on predetermined independent variables (Permai & Tanty, 2018). Multiple linear regression in this study is defined asfollows:

$$Y = \beta + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Where:

Y = Dependent variable

X = The matrix of independent variable B = Vector of regression model

E = Vector of error

For a regression equation, there are some assumptions related to the residuals that has to be fulfilled, those assumptions are normal distribution of the residuals, expected value of zero for the residual = 0, nocorrelationbetweenresidualandindependentvariables,homoscedasticity(constantvarianceofthe residuals), and no correlation between the residuals (autocorrelation), by fulfilling these assumptions willbemeansthattheregressionequationdonotdependonobservedvariables,independentvariables, residuals,andtheresidualsfrompreviousperiod(Skiera,2018).Thereare4teststhatwillbeconducted in this research to fulfill the assumptions: normality test, linearity test, heteroscedasticity test, and multicollinearitytest.

4. Data Analysis &Discussion

Theresultsobtainedbyresearchersfrom122respondentsbasedongender,49.5%or57respondents were male, 50.5% or 58 respondents were female. Based on the age group 18.5% or 21 respondents aged 19-30 years, 49.5% or 56 respondents aged 31-40 years, and 32% or 36 respondents aged over 40 years. Based on their education, 0.8% or 1 respondent has a high school education, 6% or 7 respondent shave a Diploma education,71% or 80 respondents have an undergraduate education,and 22% or 25 respondents have a S2 education and above. Meanwhile, based on occupation, 0.8% or 1 respondent is a student, 7% of respondents or 8 respondents work as housewives, 69% or 78 respondents work as private employees,17%or19respondents work as government employees,1.7% or 2 respondents work as psychologists, and 4.5% or 5 respondents work asentrepreneurs.

Table 1: Demographics of Respondents

Gender	**N**	**Percent**	**Education**	**N**	**Percent**
Male	57	49,5	Senior High School	1	0,8
Female	58	50,5	Diploma	7	6
			Bachelor	80	71
Occupation	**N**	**Percent**	Master or PhD	25	22
Student	1	0,8			
Housewife	8	7	**Age**	**N**	**Percent**
Private Employee	78	69	19 – 30	21	18,5
Government Officials	19	17	31 – 40	56	49,5

Psychologist	2	1,7	>40	36	32
Entrepreneur	5	4,5			

Table 2: Reliability Test Result

Variables	Mean	Correlation	Reliability
Performance Expectancy			
I find mobile payment based on QR code useful in my daily life.	4.36	0.687	0.951
Using mobile payment based on QR code helps me accomplish transaction more quickly.	4.38	0.781	
Using mobile payment based on QR code save my time.	4.44	0.740	
Using mobile payment based on QR code has made payments easy for me.	4.3	0.902	
Effort Expectancy			
Learning how to use mobile payment based on QR code is easy for me.	4.28	0.824	0.890
I find mobile payment based on QR code easy to use.	4.28	0.817	
It is easy for me to become skillful at using mobile payment based on QR code.	4.06	0.623	
The instruction for mobile payment based on QR code is clear and understandable.	4.2	0.871	
Hedonic Motivation			
Using mobile payment based on QR code is fun.	4.18	0.881	0.883
Using mobile payment based on QR code is enjoyable.	4	0.715	
Using mobile payment based on QR code is entertaining.	3.62	0.642	
Using mobile payment based on QR code makes me feel pleased.	3.84	0.737	
Habit			
Using mobile payment based on QR code has become a habit for me.	3.7	0.745	0.853
I think it can become a habit for me in using mobile payment based on QR code.	4	0.827	
I think the use mobile payment based on QR code is a must for me.	3.2	0.601	
When faced with a particular need, mobile payment based on QR code is an obvious choice to me.	3.9	0.772	
Trust			
I think mobile payment based on QR code is reliable.	4.1	0.873	0.838
I think mobile payment based on QR code is secure.	4	0.730	
I think mobile payment based on QR code is trustworthy.	4	0.737	
I do not doubt the honesty of mobile payments service provider.	3.8	0.541	
Behavior Intention			
I intend to continue using mobile payment based on QR code in the future.	4.1	0.803	0.936
I will always try to use mobile payment based on QR code in my daily life.	4	0.850	
I plan to continue to use mobile payment based on QR code frequently.	4	0.784	
I would use mobile payment based on QR code instead of cash transaction.	4	0.828	
Total			0.966

Table 2 shows the mean, item-total correlation, and reliability of each item, variable, and total in this study. The results obtained by the researcher indicate that the measuring instrument has good reliability, and all items can be declared valid and used for research. Furthermore, researchers used 4 types of tests to test the feasibility of regression for this study, namely the normality test (1 Sample Kolmogorov-Smirnov Test), linearity test (Linear Regression Analysis), multicollinearity test, and heteroscedastic test (Glejser test).

Table 3: Feasibility of Regression Result

Linearity	Sig	Multicollinearity	Tolerance	VIF
PE X BI	0.002	PE	.310	3.229
EE X BI	0.142	EE	.237	4.226

HM X BI	0.723	HM	.476	2.102
H X BI	0.462	H	.308	3.249
T X BI	0.000	T	.396	2.528
Heteroscedastic	**Sig**	**Normality**	**Sig**	
PE	.108	1 Sample KS	0.200	
EE	.323			
HM	.002			
H	.296			
T	.002			

Table3showstheresultsofthefourtestscarriedouttotestthefeasibilityofregression,andtheresults of the tests show that the data obtained is feasible for regression. Furthermore, the researcher continued the data analysis using multiple linear regression analysis to test the researchhypothesis.

Table 4: Result of Hypotheses Testing

Factor	**Standardized coefficients beta**	**Sig**	**Hypotheses**	**Support**
Performance Expectancy	0.194	0.017	H1	Supported
Effort Expectancy	0.000	0.998	H2	Not Supported
Hedonic Motivation	0.000	0.996	H3	Not Supported
Habit	0.379	0.000	H4	Supported
Trust	0.419	0.000	H5	Supported
Behavior Intention				

Table 4 shows the results of the regression calculations that have been carried out by the researcher. The results obtained from this study indicate that the variable performance expectancy hasa sig of

0.017 <0.05 and a beta of 0.194 which means H1 is accepted, that is, performance expectancy has a positive effect on behavior intention. In this study, performance expectancy has a positive effect because users feel the convenience and increased productivity when using QR code payments. As previouslydescribed,oneofthebiggestadvantagesofQRcodesistheeaseofpaymentbycreatinga universalgatewaythatmakesusersnolongerneedtothinkaboutwhatdigitalwalletormobilebanking tousebecauseeverythingcanbeusedviaQRcodewithouttheneedforadditionalfees,withsousers can make transactions either with digital wallets (GoPay, OVO, DANA, etc.) or mobile banking on the same platform, namely QR code. Another advantage offered, especially during the current Covid-19 pandemic, is that by using QR code payments, users no longer need to make a contact the seller, but simply scan the QR code and then pay the existing bill. These findings are consistent with previous studies[27]regardingE-wallets[28]regardingdigitalbankingand[29][31]regardingQRcodeadoption.

Habit has a sig of 0.00 <0.05 and a beta of 0.379, which means that H4 is accepted, that is, the Habit variable has a positive influence on behavior intention. In this study, the intended habitat is how users can use QR code regularly to form a habit to use QR code payments. Habit has a positive influence because most people in Jabodetabek are currently exposed to mobile phones and the internet almost all the time, especially generations Y and Z, who make people now accustomed to and form the habit ofusingthesetechnologieslikemobilebankinganddigitalwallets.Thisfindingisinlinewiththefindings of previous studies [27] and [30].

Trusthassig0.00<0.05andbeta0.419whichmeansthatH5isaccepted,thatis,thetrustvariablehas a positive influence on behavior intention. Trust referred in this study is how high the level of user trust in the products they use (QR code). In this study, trust has the greatest positive influence amongother variables on behavior intention, this is because people currently have a high level of trust in mobile banking and digital wallets to manage QR code-based payments, this includes transaction security, data confidentiality. users, and the

reliability of both the organizer and the QR code itself. This finding is in line with findings from previous studies [29] and[30].

On the other hand, the effort expectancy variable has a sig of 0.998> 0.05, which means that H2 is rejected, that is, the effort expectancy variable has no effect on behavior intention. Effort expectancy referred to in this study is the level of ease of users in using QR code payments. In this study effort expectancy did not have a significant effect, this is contrary to studies [26], [27], [28], and [29], but in

linewithresearch[31].TheabsenceofthisinfluencecanbecausedbythepeopleofJabodetabekwho are now accustomed to facing mobile phone and internet technology both in work and in daily life, so that people have sufficient knowledge and experience about these technologies, this makes the level of difficulty in using QR codes not a gain relevant to the public in the decision to use ornot use QRcode- based payment methods.

Hedonic motivation has a sig of 0.996> 0.05, which means that H3 is also rejected, that is, hedonic motivationdoesnotinfluencebehaviorintention.Hedonicmotivationreferredtointhisstudyisasense of joy, pleasure, and user satisfaction when using certain products (QR code). In this study, hedonic motivation has no influence on e-behavior intention, this is contrary to previous studies [28] and [31], the absence of the effect of electronic motivation is because before being used as the basis for payment technology,QR codes were already used in the sector-In other sectors,this causes people to become accustomed to the presence of QR codes around them and it makes users not feel happy, happy, and satisfied after using QR code-based paymentmethods.

5. Discussion, Implications andConclusion

Discussion ofFindings

The results of this study indicate that performance expectancy positively affects behavioral intention. Current QRIS users feel that using QRIS, especially during the current pandemic, will provide benefits for users because they can pay without having to make direct contact (cash and debit cards) so that users feel safer using QRIS. On the other hand, effort expectancy has no influence on behavior intention, this is because people are now used to and feel comfortable with conventional payment methods, so that when using QRIS, people must re-learn how to pay to merchants so that it creates more business.

Hedonic motivation has no influence on behavior intention, this is because QRIS is present in the community with outreach to merchants as an alternative payment method, but it is different from other payment gateways that have already been present which offer various kinds of discounts and offers to prospective users.attracts public attention,so that in the end the use of QRIS does not create a sense of satisfaction in its users. Habit has a positive effect on behavior intention, the use of QR codes in QRI Shas previously been used by various applications in Indonesia ranging from payment methods to means of viewing menus at restaurants, this can be related to the memory and habits of some people who have used QR codes before. so that when QRIS was introduced, people who were already accustomed to using QR codes could easily accept the presence of QRIS as an alternative payment method.

TrusthasthegreatestinfluenceonbehavioralintentionthisisbecausepeoplethinkthatQRISisasafe and reliable payment method because this method uses mobile payment services as an intermediary that uses various layers of security to ensure payment security, so that the public can trust in QRIS because it is supported by a security system that has been built by the mobile payment service provider.

Implication

Based on the literature on the topic and the findings from this paper, providers can use this to make decisions when developing QR codes, so that providers can influence consumers in using this QR Code. The current QR Code will make payments more effective and efficient, as well as improve the smooth operation of the payment system. This can make the process easier for consumers to make non-cash transactions and encourage payment transactions in making purchases. With the benefits provided by the QR Code, the digital financial system in Indonesia will increase which in turn can advance economic growth in Indonesia. In addition, a payment system with QR Code is also here to ensure the flow of digitalization develops in a conducive digital economic and financial ecosystem.

Limitations and Associated Opportunities for FutureResearch

This study uses a total sample size of 120 because of free time. Currently, the study using the online survey method is the primary data method, where the primary data is collected for only 2 weeks. Furthermore, the current study can be extended to other cities outside Jabodetabek to better understand customer behavioral intentions towards the use of QR Code-based mobile payments in other cities. Comparative studies can be carried out between different genders and age groups to explore the demographic environment in the purpose of

QR Code-based mobile payments.

DuetothefactsthatQRcodesareaverynewfield,alotofresearchisstillneeded,notonlytoincrease coveragebutalsotoassesstheresultsofcurrentresearch.Limitationsalsoconcerntheliteraturewhich considersthenegativeaspectsofQRCodesandthepossiblethreatsthatcanaccompanythem.Future research needs to conduct more in-depth research on QR Code weaknesses such as security risks or threats that can hinder consumer adoption of QRCodes.

6. Conclusion

Based on the findings, the result indicates that the application of QR Code can be accepted by the publicasatechnologyfornon-cashpaymentmethods.Theresultshowsthatperformanceexpectancy, habit, and trust have a positive effect on Behavioral Intention. Meaning that consumers have sufficient knowledge of technology so that the use of QR Code has become a habit in their daily life, supported by consumer confidence in providers who are considered to provide benefits as expected. For companies managing QR Code-based mobile payments to maintain the performance of the QR Code to increase the consumers' experience andbenefit.

Meanwhile,effortexpectancyandhedonicmotivationhaveanegativeinfluenceonBehavioralIntention. So that providers need to make some adjustments of QR Code so that is easier to use and able to increase the consumers' interest. In conclusion, UTAUT2 was proven to be an appropriate model to predict the consumers' intention to use mobile payment based on the QR code. Overall, the result of the study would give insights and recommendations to mobile payment providers, as well as mobile apps developers and researchers, to effectively increase and influence consumers to use QR code mobile payments in thefuture.

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