ABSTRACT

The development of technology continues to run, this causes many new technologies that must be accepted by society. One of them, in making payments in the buying and selling system. Some time ago, the payment system that occurred was conventional payments, namely in cash or using an ATM machine. But now, digital payment systems have begun to be used in Indonesia with the aim of making it easier for people to make buying and selling systems.

Unlike the previous means of payment, the QRIS service is based on QR codes found in various online banks and shopping applications. However, this QRIS service is also still adapting to the community, especially in several areas where socialization is still required to accept new technology. The purpose of this study is to determine the factors that will influence a person's intention to use QRIS services using identification through the TAM model.

This study used 131 QRIS user respondents in Bandung, West Java who will fill out an online questionnaire that will be distributed, of course this questionnaire has been tested for validity and reliability to state that the question items can be said to be "reliable" or reliable and ready to be processed. When the data has been collected, it will be followed by analysis using SEM-PLS processed with SmartPLS 4.0 software.

This research results that user intention (ITU) is influenced by perceived ease of use (PEU) and user perception (PU) through QRIS user attitudes (ATT). Experience, Compatibility, and Technology Anxiety have a significant positive effect on Perceived Ease of Use (PEU) and Perceived Usability (PU). However, Social Influence has no effect on Perceived Ease of Use (PEU) and Perceived Usability (PU).

Unlike the previous reference research which took place in Jabodetabek which said that technology anxiety had a negative effect, in the Bandung Jabarat community the negative effect on perceptions of ease and perception of usability was social influence. Then this perception of perceived usefulness and perceived convenience also influences user intentions through people's attitudes towards the QRIS payment system.

Keywords: Digital Payment, QRIS, and TAM.