

CHAPTER I

INTRODUCTION

In the modern era, the innovative development in mobile technology has resulted in the introduction of the QR code payment system via mobile phone, which draws people to purchase and pay for products or services using mobile banking applications. Banking service providers are always offering unique features that provide clients with ease, flexibility, creative design, and an efficient payment procedure, which influences customers' choice for innovative QR code payment systems. The QR code payment mechanism greatly increases financial transactions.

Many countries are rapidly adopting digital payment systems. New electronic payment systems, such as e-wallets and other mobile payment applications, have recently gained popularity. Some countries may have had a cashless society for a long time. However, several countries, notably Indonesia, are on their way to becoming a digital payment society. The legalisation of electronic money goods, as a new, modern sort of payment transaction, opens opportunities for financial institutions, including banks and non-banks, to adopt electronic money applications. This is demonstrated by the growing number of merchants accepting non-cash payments, such as ATM/debit cards, credit cards, chip-based electronic money such as Tap cash, Flazz, EMoney, which is considered less efficient because users will need to have many applications on their cellphones, whereas by using QRIS, cellphone users only use 1 application using a QR Code, which is usually used to make payments at various merchants.

The intention of the writer with the research is to learn about consumer psychology and societal aspects that influence QR-Code acceptance and use. A detailed examination of customer behaviour is supposed to yield answers or policy recommendations that will improve QR-Code usage, facilitate smoother transactions, and eventually support the growth of Indonesia's digital economy.