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COMMUNITY PERCEPTION OF USING QR CODE PAYMENT IN ERA NEW NORMAL

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Abstract

This study aims to explore people's perceptions and the factors that influence people's intention to use QRIS for transactions in the new normal era. The questions were prepared concerning the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) using a qualitative descriptive method. The data were obtained through in-depth interviews with people in Jembrana Regency and Denpasar City. Research shows that most people are familiar with QR Code-based payment methods. Even though it already has a QR Code-based payment application, it has not been fully used for transactions at merchants. The public still does not understand that QRIS is a standardized QR code payment so that all QR Code-based payment applications can read all QR codes provided by merchants. The public has understood that cash as a medium for spreading the virus is still widely used in transactions during a pandemic. Some people have reduced cash transactions and stated that non-cash payment methods are safer during a pandemic, one of which is the contactless QRIS. QRIS is very easy to use by just scanning a QR Code and you don't need to have many payment applications. QRIS is very useful because it makes payments easier and faster, safer because it avoids viruses, and reduces the use of cash. Public interest in using QRIS is influenced by promos/cashback, invitations from organizers, friends, community leaders, and the government. Factors that prevent people from using QRIS are top-ups, technology failure, lack of understanding, network constraints, trust, and the availability of QRIS at merchants. This research can provide knowledge for the community and can be used as a reference for related parties to formulate the right strategy in increasing both the number of merchants and also the use of QRIS for transactions in the new normal era to increase the use of digital payments and support the creation of a cashless society in Indonesia.

INTRODUCTION

The development of the Indonesian economy is very fast in the current digital era, with the industrial revolution 4.0 which has also encouraged changes in the way of doing transactions in Indonesia. Financial transactions in the current digital era have undergone a change from conventional systems to digital-based systems. Financial technology (fintech) companies have started to appear presenting various payment applications on smartphones, then the banking industry, which has been focusing on cash transactions and card use, has started to launch mobile payments, mobile banking, and other digital wallets for transactions.

One of the payment methods used in Indonesia is by using the Quick Response Code (QR Code). This QR Code is one of the various other media that can be used to make payment transactions, namely by using a cellphone as an assistive medium for transactions. By downloading a server-based digital wallet application, transactions can be made by scanning the QR Code provided by the business actor. In China, payment by QR Code can develop very well. According to research (Zhang, 2017) China has a unique environment for payment by QR Code. Apart from that, the platform in China has made a very significant contribution to the popularity of QR Code payments and also handles QR Code payment security issues very well.

Bank Indonesia on 17 August 2019 in Jakarta launched the Quick Response (QR) Code standard for payments called the QR Code Indonesian Standard (QRIS) which is the only standard for payment systems in Indonesia that uses QR codes as a payment method, with the tagline UNGGUL is expected to accelerate the digital payment transformation in Indonesia. With QRIS, all forms of QR Code-based payment applications must issue a standardized QR so that it can be used by all other QR Code-based payment applications without having to have all types of applications.

In early March 2020, the coronavirus was confirmed to have entered Indonesia for the first time. The whole world is experiencing the impact of the COVID-19 pandemic, without exception. Various sectors were affected, from the economy to social life in the community. In Indonesia, various countermeasures have been made by the government to reduce the impact of the COVID-19 pandemic. One of them is by imposing restrictions on community activities, which will automatically greatly affect business activities so that it will have an impact on the people's economy and also the country's economy. According to (World Health Organization, 2020) one of the ways of transmitting COVID-19 is spreading between humans directly, indirectly (through contaminated objects or surfaces). To avoid contact with droplets, it is important to keep your distance from other people, wash your hands frequently, and wear a mask. Including the way we do transactions, using non-cash payment methods automatically reduces our physical contact when making payment transactions. Because physically the currency which is the means of payment is held and used to make payments, it moves from one hand to the other so that the spread of the virus is very vulnerable to occur.

According to research (Priantoro, 2020), The impact of COVID-19 is very large for the fabric of people's lives. COVID-19 causes a shift in behavior in the fabric of social life. Every human being must adapt to the situation to survive a pandemic and be ready to face the new normal era. Quoted from (Kompas.com, 2020) digital transactions increased 37.8% on an annual basis (yoy), these transactions include digital banking transactions and transfers. With the COVID-19 pandemic, digitalization is an option that is increasingly in demand by the public.

The tourism sector is one of the most important sectors because it has a large economic impact on the Indonesian people, especially in Bali. According to (BPS Provinsi Bali, 2020) Bali's economic growth was recorded to have contracted -10.98% (yoy) as a result of the decline in the performance of the tourism sector during the COVID-19 pandemic. Various strategic steps were taken by the government in this regard to anticipating the impact of the COVID-19 pandemic. The 'We Love Bali' program launched by the Minister of Tourism and Creative Economy is a form of education as well as a campaign for the implementation of clean, healing, safety, environment (CHSE) based health protocols. This program is expected to form 'safety awareness' which can slowly be created in the mindset of business-people in Bali as well as tourists. In the future, there will be a trend of changes in the system of life, where the issue of the CHSE is the main consideration. Also, with the issuance of (Circular Number 3355/2020 concerning the New Era Life Order Protocol, 2020) which requires the use of non-cash to encourage the recovery of 14 sectors in Bali, contactless digital payments are a must in this era. new normal.

In research conducted by (Wulandari et al., 2016; Kustina et al., 2019) shows that the introduction of electronic money as a payment method that is integrated with membership cards does not encourage an increase in the use of electronic money instantly. Thus, to support the success of the Less Cash Society program, more intensive outreach to the community is needed. Based on research conducted by (Ni Luh Novi Arianti et al., 2019) reveals that the payment method using QR Code cannot be used optimally. One of the obstacles that occur is the lack of socialization regarding the weaknesses and advantages of this QR Code payment method.

Implementation of the mandatory use of QRIS nationally begins on January 1, 2020, where payment system service providers using the QR code method are given time for a transition period to replace payment QR codes issued until December 31, 2019, to implement QRIS comprehensively. In line with the mandatory use of QRIS, Bali Province shows that the number of QRIS merchants continues to increase very rapidly. In August 2020, QRIS merchants had reached 116,538 merchants, an increase of 357% from January 2020 or by 82% during the COVID-19 pandemic (Bank Indonesia Provinsi Bali, 2020). However, the map of the distribution of QRIS merchants in 9 (nine) Regencies / Cities in Bali Province is still centered only in Denpasar City and Badung Regency, while other districts only have very few merchants in comparison to the two cities. Looking at these various conditions, the focus of this study is to explore how people's perceptions of QRIS and the factors that influence their intention to use QRIS in transactions in the new normal era.

THEORETICAL FRAMEWORK

Development of the Payment System in Indonesia

According to (Law of the Republic of Indonesia Number 23 of 1999 concerning Bank Indonesia, 1999), a payment system is a system that includes a set of rules, institutions, and mechanisms, which are used to carry out transfers of funds to fulfill an obligation arising from economic activity. The payment system in Indonesia has undergone various changes. This change is in line with the development of increasingly sophisticated technology. Before using money as a means of payment, the barter system or the exchange of goods was used in making transactions. After the existence of a legal medium of exchange in the form of money, transactions are made with the currency of exchange. Then, there was an evolution in the payment system in Indonesia, starting with the development of using paper-based tools such as checks, bilyet giro, debit/credit notes. Next, changes occurred with the introduction of new technology through Automatic Teller Machines (ATM) with card-based means, namely card-based payment instruments (APMK) and Electronic Data Capture (EDC) machines using chip-based electronic money. More renewable technology comes with the existence of an e-payment platform where proprietary channels such as SMS, web, mobile and e-wallets are used in transactions and server-based electronic money. The latest technology in payment transactions is done through an internet payment gateway (virtual EDC) using either APMK or server-based electronic money.

Digital Payment System

The era of the industrial revolution 4.0 shows that the increasing technology that affects the payment system with the emergence of various applications used by the public as a means of non-cash payments. Digital payment is a technology-based payment system. In the digital payment system, the money will be stored, processed, and received in the form of digital information and the transfer process will be initialized through an electronic payment instrument (Tarantang et al., 2019). Perceived usefulness, perceived credibility, and social influence have a significant influence on the intensity of the use of mobile payment services (Gosal & Linawati, 2018). The young generation's understanding of financial technology is still very general and this understanding is limited to the meaning of words (Agus Made Krisnan Ferdiana et al., 2019). The highest acceptance or use of financial technology comes from consumers from the millennial generation with certain income (Johan, 2020).

Quick Response Code Indonesian Standard (QRIS)

QR Code was first developed by Denso Wave, a division of a Japanese company called Denso Corporation in 1994. In general, QR Code is a type of matrix code or two-dimensional barcode that can be read from various directions horizontally or vertically. Initially, QR codes were used to identify vehicle parts in manufacturing companies, but nowadays QR codes have been developed and used in a wider range of applications, including commercial applications and payment channels aimed at mobile phone users. One- or two-dimensional QR codes are commonly used because they are compact and cheap. These codes can be read by consumers using their smartphones (Creydt & Fischer, 2019) and (Mahyuni et al., 2020).

Payment QR Code is a two-dimensional code consisting of a three square pattern marker on the lower-left corner, the upper left corner, and the upper right corner. Also, the two-dimensional code has a black module in the form of dots or pixels and can store alphanumeric data, characters, and symbols, which are used to facilitate contactless payment transactions via scanning (Regulation of Members of the Board of Governors Number 21/18 / PADG / 2019 concerning the Implementation of the Quick Response Code National Standard for Payment, 2019).

According to (Law of the Republic of Indonesia Number 23 of 1999 concerning Bank Indonesia, 1999), the objective of Bank Indonesia is to achieve and maintain the stability of the rupiah value. To achieve this goal, Bank Indonesia has one of the duties of managing and maintaining a smooth payment system. This QRIS was developed by the payment system industry in Indonesia together with Bank Indonesia with the aim that all payment transaction processes made using QR Code can be done more easily, quickly, and with gated security. All PJSPs who will use QR Code Payments are required to implement QRIS and must adjust the QR Code used according to the QRIS standard no later than December 31, 2019. Before the existence of QRIS, previously one merchant could have multiple QR Code payments and have more than one account at PJSP because users can only scan one QR Code according to the application they have. However, after using QRIS which can facilitate each PJSP to connect and have interoperability, now merchants only need to have one QR Code and open one account at the PJSP to be able to receive payments from various PJSP applications. Also, users no longer need to have many applications to make transactions with QR code payments.

According to research (Ni Luh Novi Arianti et al., 2019) in the Province of Bali, payments using QR Code have not been accepted. Meanwhile, according to (Lo, 2015) the majority of consumers have an unsupportive attitude towards innovation and are less willing to use services with QR codes. The degree of mediation across consumer categories shows that service acceptance by attitudes to innovation varies. QRIS has benefits for MSME traders (Sihaloho et al., 2020). Thus, QRIS is a policy issued by Bank Indonesia to unify various QR codes from various providers so that they can be connected and have interoperability so that they can be used to make transactions easier, faster, and safer.

Cashless Society

The National Non-Cash Movement (GNNT) is a national movement launched by Bank Indonesia in 2014 which aims to increase the awareness of the Indonesian public towards the use of cashless payment instruments. The declaration of this movement is intended to increase the awareness of the general public, business people, and also government institutions to use non-cash payment facilities in conducting financial transactions, which are of course easy, safe, and efficient. By increasing the use of non-cash instruments, gradually a community or society is more aware of using non-cash instruments (Less Cash Society / LCS), especially in conducting financial transactions for their economic activities. The Cashless Society can interpret the use of cash transactions to be less (Wulandari et al., 2016). Research (Aslinawati et al.,

2018) states that the implementation of Less Cash Society is still low and ineffective. Indicators of Cashless Society readiness in Indonesia do not show fast progress (Abbas, 2017). Meanwhile, the level of public acceptance, standardization of business models, and provision of reliable infrastructure are challenges that must be faced in implementing non-cash policies (Ulfi, 2020).

Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB)

The Technology Acceptance Model (TAM) is a theory that was originally built by (Davis, 1989). TAM was developed to analyze and understand the factors that might influence the acceptance of the use of technology. TAM is based on the theory of reasoned action (TRA), which is a psychological theory that explains the behavior developed by (Ajzen, 1975), that a person's reactions and perceptions of something will determine the person's attitude and behavior. The two main factors of TAM are perceived ease of use and perceived usefulness as significant and important variables in influencing the use of technology, and the dependent variable, namely behavioral intention, which is considered TRA closely related to behavior. actual. TAM has become one of the most widely used models because it is understandable and simple.

Theory of planned behavior (TPB) is a development of TRA. TPB is a conceptual framework that aims to explain the determinants of certain behavior. Individual behavior is influenced by individual intention (behavior intention) towards certain behaviors. Intention to behave is influenced by three factors consisting of attitude toward the behavior, subjective norms, and perceived behavior control (Ajzen, 1991). Planned behavior theory provides a useful conceptual framework for dealing with the complexities of human social behavior. This theory combines some of the central concepts in the social and behavioral sciences and defines these concepts in a way that allows for the prediction and understanding of certain behaviors in certain contexts.

According to (King & He, 2006) TAM is a valid and robust model and has been widely used, but has the potential to have a wider application. Perceived usability did not have a significant effect on attitudes to using mobile applications. However, perceptions of ease of use, the influence of social friends, and intention to buy do display positive effects (Vahdat et al., 2020). There is a perception of obstacles to using QRIS which will reduce the intention of MSMEs to use QRIS (Setiawan & Mahyuni, 2020). The intention to use the system is significantly and positively influenced by performance expectations, social influence, value for money, security, and privacy (Al-Okaily et al., 2020). There is a positive and significant effect of perceived ease of use, perceived usefulness, perceived enjoyment, and prior online shopping experience on online shopping intention and there is a negative and significant effect of perceived risk on online shopping intention in Denpasar City (Dewi & Santika, 2018). Changes in respondents' shopping behavior in Surabaya are influenced by the intensity of the use of mobile payment services (Gosal & Linawati, 2018). Actual use significantly and positively affects benefits (Danuarta & Darma, 2019). Perception is an antecedent variable that has been widely studied to influence the evaluation of m-payments (Juniarti Rosa Prafitri, 2018).

RESEARCH METHODS

This study used qualitative research methods. This research was conducted on communities consisting of 2 (two) categories, namely those who have/use a QR code-based payment application and who do not yet have a QR code-based payment application in 2 (two) different areas, namely Jembrana Regency and Denpasar City. The research informants were selected using a purposive sampling technique.

The list of interview questions was compiled based on the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). The interview questions consist of 1. Do you know about QR code payment and/or QRIS? 2. How many payment applications do you have using the QR Code? 3. Have you ever made a payment transaction using QRIS? 4. What payment methods are safer to use during the COVID-19 pandemic? 5. Did you reduce cash payments during the COVID-19 pandemic? 6. What non-cash payment methods did you use most during the COVID-19 pandemic?; 7. Do you think QRIS is easy to use?; 8. Is this QRIS useful in payment transactions for Mr / Ms?; 9. What made you interested in using QRIS?; 10. What is your view and assessment of QRIS?; 11. Are there any factors that could prevent you from using QRIS? The questions are aimed at exploring the extent of public understanding of QRIS and the payment methods used during the pandemic. Also, to find out people's perceptions of QRIS, including things that can attract public interest in using QRIS as well as factors that can become obstacles for the community in using QRIS as a payment method. Interviews were conducted with 18 (eighteen) informants for approximately 30 minutes. Several interviews were conducted in person and several other informants were conducted through zoom and videocall media and then recorded with the informant's permission. The audio data was converted into a transcript of the interview, then read to determine the code. Then they will be grouped into one theme and identified.

RESULTS AND DISCUSSION

At the beginning of the interview, it was intended to find out the extent to which the public understood QR Code payment, QRIS, and the payment methods used during the COVID-19 pandemic. Interview analysis shows that interviewed informants have positive perceptions of QRIS. In general, the public knows about QR Code-based payment methods. Of the eighteen informants interviewed, only two answered that they did not know. As stated by I4 "you know, that's what you pay for using a scan via cellphone right!" (I4). The statement was also conveyed by I5 "you know, if you pay using an application that scans the barcode, yes" (I5). Most informants have more than one QR Code-based payment application on their smartphone. Only four people did not have the QR Code based application. According to I4 "yes, I have m-banking BCA, GoPay, ShopeePay" (I4). Likewise with I3 "have OVO and GoPay only" (I3). Many informants have QR Code-based applications from banking, namely Mandiri, BCA, BRI, and BPD Bali mobile banking, while the most widely used applications from non-bank providers are OVO, GoPay, ShopeePay. From these informants, eleven people stated that they have never used a QR Code-based payment application to transact directly at merchants even though they already have an application. Most of these

informants only use the application for payments when shopping online through digital platforms. Only a small proportion of them have ever used the application to transact at merchants. As stated by I3 "I have never tried using because I use the cash more often". This is also in line with I4's statement "I have never made shopping, just to pay for GoFood, GoPay" (I4). One of the informants (I5) who has used QRIS for payment stated that he used QRIS to buy drinks at a mall in Denpasar, (I9) used QRIS for shopping at one of the modern markets in Denpasar, (I11) used QRIS to shop at culinary places and coffee shops in Jembrana and (I13) using QRIS at one of the fashion shops in Jembrana. This is in line with previous research which states that consumers use Mobile Payment because they have partnered with applications, if for offline shopping consumers rarely use and use more cash (Putu Oka et al., 2020).

From the results of the interviews, it is known that there are still many informants who do not understand what QRIS is. Most people understand QRIS as a QR Code-based payment application but do not yet understand that with QRIS, all QR Code-based payment applications they have can read all QR code payments provided by merchants. As stated by I5 "I don't know, isn't that the same as GoPay?" (I5). I9 also made a similar statement "I don't know, I think it's like an ordinary QR". From informants who have understood QRIS, it is known that the informants have received previous socialization from the banking sector because of their profession in the government environment and also because they have a business that has been installed QRIS. Previous research has confirmed that the younger generation's understanding of financial technology is still very general and that understanding is limited to the meaning of words. Research also proves that financial technology companies can develop well, but it takes time to provide education and knowledge to the community (Agus Made Krisnan Ferdiana et al., 2019).

Public knowledge of the spread of the virus during the COVID-19 pandemic through physical contact such as cash is very good. Most people already know that cash can be a medium for spreading the virus because of physical contact. However, this has not had a significant effect on the transaction activities of the public, most of whom still use cash to make transactions during the COVID-19 pandemic. Only a small proportion of them began to reduce the use of cash and began to switch to non-cash transactions. As stated in I11, "use cash somewhat less yes" (I11). This was also conveyed I5 "during the pandemic I quite reduced my cash use" (I5). The public's understanding of safer non-cash payment methods is quite good, most informants answered that non-cash methods were a safer payment method during the COVID-19 pandemic. As stated I7 “pay it using safe cash” (I7). This is also stated by I4 "pay that there is no more secure physical hold" (I4). Most informants agree that QRIS is one of the safe payment methods during a pandemic because it is without touch. However, the shift to using the non-cash transaction method is still mostly switched to using ATM / Debit / Credit cards, transfers, and mobile banking. As stated by I5 "I use transfers as often as mobile banking" (I5). Likewise, stated by I11 "use cashless transfers via the mobile app normally" (I11). Previous research stated that the strategy of Bank Indonesia in developing assisted MSMEs to survive the COVID-19 pandemic is by utilizing digital

marketing while increasing the use of digital payments to accelerate digital finance in Indonesia (I Putu Teddy et al., 2020).

The public perception of QRIS is quite positive. This can be seen from the analysis of people's views on QRIS, people's perceptions about the ease of using QRIS, and its usefulness for the community. Previous research states that perceived ease of use, perceived usefulness, and perceived enjoyment have a significant and positive effect on the intention to use Go-Pay (Gede Leo et al., 2019), (Putu Ayu et al., 2017). Likewise, analysis of several factors that can attract public interest in using QRIS as well as factors that can be a barrier for the community in using QRIS as a payment method. Previous research states that the factors that influence the intention of MSMEs to use QRIS are formed by perceptions of usefulness, perceived ease of use, understanding of QRIS, and outside influence. There is a perception of obstacles to using QRIS which will reduce the intention of MSMEs to use QRIS (Setiawan et al., 2020).

The public view of QRIS is very good, makes it easier to transact, safer because it avoids the use of cash, avoids counterfeit money, and doesn't need to have many applications anymore. Almost all informants stated that QRIS was very good. This is as stated by I5 "QRIS in the future is good for facilitating transactions, avoiding the use of cash, safer, no need to carry cash, and don't get counterfeit money" (I5). The statement is also reinforced by I7 "very good, so no need to have many applications anymore" (I7).

The public stated that QRIS is very easy to use for transactions, just by scanning the QR Code, transactions can be made. Most of the informants stated that QRIS is easy to use. As I3 states "easy, just scan it" (I3). The same statement was also conveyed by I10 "it's easier, let alone a pandemic like this, so there's no direct contact, just tap" (I10) The statement was also reinforced by I11 "It's easy because just stick the barcode, there are already many merchants" (I11).

The community stated that QRIS was very useful for the community in payment transactions. QRIS simplifies and speeds up payments, avoids direct contact with money so that it is safe from viruses, reduces the use of cash, and transactions are carried out with the appropriate nominal. This is as stated by I5 "useful, to facilitate payment transactions and prevent us from viruses" (I5). The same statement was also conveyed by I9 "it is useful, it is safer not to contact money directly and get cashback" (I9). The statement is also reinforced by I11 "Useful, reduce the use of cash, can be transactions with the right value so there is no need for change, then more hygienic because there is no need to touch suitable during a pandemic" (I11).

Some things that make people interested in using QRIS in transactions are the existence of promos/discounts and cashback, no need to carry cash anymore for shopping, more practical, easy, fast, and safe. In certain places, it can prevent us from queuing for payments. This is as stated by I3 "because if you use it you can get a discount, right now more people use it everywhere" (I3). A similar statement was also conveyed by I7 "so that you don't get in line if you pay then you can get a promo" (I7). The statement was also reinforced by I9 "because there is a discount, many places are already used, don't bring cash, just bring a

cellphone, you can shop, life is simpler" (I9). Also, people's interest in using QRIS is influenced by invitations from QR Code payment organizers, invitations from friends, community leaders, and the government. This is as stated by I5 "at that time I was invited by a friend" (I5). This statement was reinforced by I9 "I was invited by a friend. The good news is that community leaders will use it more" (I9). Another statement came from I11 "from the bank, using the lure of a discount/cashback" (I11). This statement is supported by similar explanations by four other informants (I13, I14, I15, and I16).

Several factors can hinder people from using QRIS for transactions, including the difficulty of the mechanism and the imposition of top-up fees. One of the informants, a student who did not have income and did not have a bank account, stated that it was difficult to top up the application, so he rarely used it for transactions. Although as a millennial generation, he is very interested in using it because many have used it and many places provide QRIS, but because he has to fill in the balance first in the application, he feels he has to work twice before he can make transactions with QRIS. The balance that has been deposited in the application is also considered a pity because it cannot be withdrawn as stated by I3 "yes, you have to double fill, then you can use it for shopping, then sorry for the money that can not be withdrawn again in the application" (I3). The same thing was conveyed by I2 "double work, you have to top up first and then get paid, right?" (I2). The technology ignorance factor (clueless) is also an obstacle to using QRIS in addition to a lack of understanding of how to use QRIS, network constraints, trust, and the availability of QRIS in merchants. Like the statement I5 "clueless, lack of socialization, so I don't believe it, the money is not real, so I'm not sure whether to use it for the older generation, it depends on the signal too" (I5). This is in line with statement I8 "many do not know how to use it, maybe they lack socialization, especially in the village" (I8). Besides that, not all places have provided QRIS for payment, such as the statement from I9 "not all places use QRIS so if you don't bring money, you won't be shopping". The trust factor is also an inhibiting factor, as stated by I11. "It still needs improvement when QRIS transactions between banks should be real-time without delay, it is very uncomfortable because transactions need trust between sellers and buyers. I paid cash again because the seller was not sure the QRIS transaction was successful. After all, no funds had been received in his account yet" (11). Previous research has confirmed that the provision of information about payment QR codes still needs to be improved, and there is also a need to implement a better strategy and also socialization about the use of QR Code payment methods from the banking sector so that the program that has been launched can run as expected (Ni Luh Novi Arianti et al. al., 2019). Other research states that the potential for support is to achieve better positive impacts from the implementation of non-cash policies, namely, among others, regulatory support, equal distribution of internet access, and sustainable infrastructure development in Indonesia (Ulfi, 2020).

CONCLUSION

This study identifies that the public has a positive perception of QRIS. From the statement, it is known that the public is familiar with QR code payment, but they do not fully understand QRIS as a standardized QR code payment policy.

QRIS is still understood as one of the QR payment applications. The public has understood that the safe payment methods to use during a pandemic are non-cash methods, one of which is QRIS which is touchless, but cash payment methods are still widely used. QRIS is very easy to use for transactions by simply scanning a QR Code, transactions can be made. Also, QRIS is very useful in payment transactions because it simplifies and speeds up payments, avoids direct contact with money so that it is safe from viruses, and reduces the use of cash. This research also shows that people's interest in using QRIS is influenced by the existence of promos/cashback, invitations from friends, QR payment organizers, and community leaders. Also, this study identifies factors that inhibit the community from using QRIS, namely top-up, technology stuttering, lack of understanding, network constraints, trust, and the availability of QRIS in traders. By knowing and understanding people's perceptions, the factors that attract interest, and also the factors that hinder the use of QRIS in the community, it is hoped that it can further optimize the development of QRIS in the future. Not only an increase in the number of merchants but also their intended use in the community, considering that QRIS can be a safe payment method to use in the new normal era as well as an increase in the use of digital payments and support the creation of a cashless society in Indonesia.

SUGGESTION

Increasing public understanding of QRIS is still very much needed. To increase the intention to use QRIS in the community, it is necessary to understand well the factors that can attract interest in its use. It takes the right strategy in encouraging its use. Promos/cashback is the main factor, but invitations from friends can also provide interest as well as from organizers, community leaders or the government. The government's policy to oblige QRIS payments in several government sectors will certainly encourage people to try QRIS. User experience in transacting QRIS will be able to provide testimonials that influence others to try it. Also, there needs to be cooperation from organizers and also the government, including community leaders, to always socialize QRIS in the community. During a pandemic, it takes more effort to implement it, but if it is carried out consistently, of course, the results obtained will be maximized. Utilization of social media, selection of appropriate content and figures that can influence society is tailored to the target segment of society. With the consistent socialization of QRIS, it is hoped that it can overcome the factors that prevent people from using QRIS.

This study seeks to conduct an in-depth exploration of the factors that influence people's interest in using QRIS by interviewing eighteen informants with different backgrounds. This effort is expected to produce a more complete picture regarding the determinants of society in using QRIS. Because this research only focuses on the people in Denpasar City and Jembrana Regency, the findings of this study may not be relevant for other areas that have different characteristics. To improve this research, further research can be carried out in the context of other cities that have different characteristics with different methods.

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