



## Consumer Perceptions of Benefits and Barriers of QRIS in Coffee Shop Businesses

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### Abstract

This study aims to empirically examine the factors that influence the intention or interest of coffee shop consumers to use QRIS in Denpasar, Bali. By understanding the factors that shape coffee shop consumer interest in using QRIS, it is hoped that the implications for business practices and policies will be more effective. Empirical data was collected by distributing questionnaires online involving 446 respondents and analyzed using SmartPLS3. This study provides empirical evidence that consumers' intention to use QRIS is positively and significantly influenced by perceived benefits and socialization. This study also found that socialization related to QRIS was positively and significantly influenced by perceived benefits and obstacles of QRIS, besides that the role of socialization was able to mediate perceptions of benefits on coffee shop consumer intentions in using QRIS. Perceived obstacles have a negative relationship to intentions, but both do not have a significant effect as well as the role of socialization which is unable to mediate between perceived QRIS barriers to intentions. This indicates that the benefits offered by QRIS with ongoing socialization regarding the benefits of QRIS are able to make consumers intend to use QRIS. The findings of this study have implications for policy makers to improve the security features of QRIS and increase socialization regarding the safety of using QRIS.

### Abstrak

Penelitian ini bertujuan untuk menguji secara empiris faktor-faktor yang mempengaruhi intensi atau minat konsumen coffee shop terhadap penggunaan QRIS di Denpasar, Bali. Dengan memahami faktor-faktor pembentuk minat konsumen coffee shop terhadap penggunaan QRIS, implikasi terhadap praktik bisnis dan kebijakan diharapkan akan lebih efektif. Data empiris dikumpulkan melalui penyebaran kuesioner secara online yang melibatkan 446 responden dan dianalisis dengan SmartPLS 3. Penelitian ini memberikan bukti empiris bahwa intensi konsumen menggunakan QRIS dipengaruhi secara positif dan signifikan oleh persepsi manfaat serta sosialisasi. Penelitian ini juga menemukan bahwa sosialisasi terkait QRIS dipengaruhi secara positif dan signifikan oleh persepsi manfaat dan hambatan QRIS, selain itu peran sosialisasi mampu memediasi persepsi manfaat terhadap intensi konsumen coffee shop dalam menggunakan QRIS. Persepsi hambatan memiliki hubungan negatif terhadap intensi namun keduanya tidak memiliki pengaruh signifikan begitu pula dengan peran sosialisasi yang tidak mampu menjadi mediasi antara persepsi hambatan QRIS terhadap intensi. Hal ini mengindikasikan bahwa manfaat yang ditawarkan QRIS dengan sosialisasi yang terus digencarkan terkait manfaat QRIS mampu membuat konsumen berniat untuk menggunakan QRIS. Temuan penelitian ini memiliki implikasi agar para pembuat kebijakan dapat meningkatkan fitur keamanan QRIS serta meningkatkan sosialisasi terkait keamanan pemanfaatan QRIS.

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## INTRODUCTION

The province of Bali, heavily reliant on tourism income, has been significantly affected by the impact of the Covid-19 pandemic. Many tourist destinations and supporting facilities like hotels and restaurants have been forced to close and shut down, resulting in numerous layoffs and job terminations. This has had a profound impact on the decline of both regional income and household earnings, consequently contributing to a decrease in Indonesia's national income. In order to sustain the livelihoods of Bali's residents, many individuals who were previously involved in the tourism sector have transitioned to the trading industry by establishing micro, small, and medium enterprises (UMKM). One prominent manifestation of this shift is the proliferation of businesses such as Coffee Shops in the Denpasar area of Bali.

Opening a coffee shop in Denpasar has become a popular choice for entrepreneurs, primarily due to the high number of workers and other members of the community who enjoy spending time sipping coffee while working or engaging in other activities like meeting and chatting with friends. Furthermore, another reason contributing to the proliferation of coffee shop businesses is the dominant presence of Indonesia's younger population (Generation Y and Z), which has introduced a new lifestyle trend in coffee consumption. The advent of social media has greatly facilitated marketing and promotional activities for coffee shop businesses. The availability of ride-hailing platforms such as GrabFood, GoFood, and Sophee Food has streamlined the sales process. The relatively low barriers to entry in the coffee business, supported by the ready supply of raw materials, equipment (coffee machines), and resources for establishing coffee shop ventures, also play a role. Additionally, the coffee shop business offers a relatively high profit margin. Overall, these factors have combined to create a favorable environment for the coffee shop industry to thrive in Denpasar.

During the pandemic, policymakers have been actively promoting non-cash payment systems in the form of electronic money, aiming to break the chain of virus transmission. Currently, QR Code-based payments are one of the primary methods in mobile payment (Arianti et al., 2019). This is because people have come to understand that cash, as a medium for virus transmission, is still widely used for transactions during the pandemic (Karniawati, 2021). One of the non-cash payment systems being promoted by banks as financial service providers is QRIS (Quick Response Code Indonesian Standard). QRIS is the unification of various QR codes from different Payment System Service Providers (PJSP) using QR Codes. It was developed collaboratively by the payment system industry and Bank Indonesia to make QR Code transactions easier, faster, and more secure. All Payment System Service Providers that use QR Code payments are required to implement QRIS. Currently, with QRIS, all payment applications, whether from banks or non-bank providers, that are used by the public can be used at various stores, merchants, stalls, parking lots, tourist attractions, and donation points (merchants) bearing the QRIS logo. This is true even if the QRIS provider at the merchant is different from the application provider used by the public.

Undoubtedly, the use of QRIS is extremely practical and beneficial for the continuity of Indonesia's economy, particularly in terms of payments and supporting Micro, Small, and Medium Enterprises (MSMEs) transactions. In Indonesia, and particularly in Bali, since the outbreak of the Covid-19 pandemic, the government has strongly advised industry players to reduce the usage of cash as a means of payment due to concerns about the potential spread of the virus. Therefore, conducting transactions using non-cash methods, including QRIS, is a highly appropriate choice.

There are several factors suspected to influence consumers' intention to use QRIS as a payment method, such as Perceived Usefulness and perceived barriers, as well as the socialization conducted by the QRIS providers. Perceived Usefulness is the extent to which an individual believes that using a system will enhance their performance. In this study, the non-cash payment system, QRIS, is believed to assist consumers in facilitating their payments, hence the perceived benefits of QRIS influence consumers' intention to use it as a payment tool. Research by Inayah (2020) found that perceived benefits significantly affect the intention to use electronic money among the community in Purwokerto. However, contrasting results were obtained by Iqbal (2020), who discovered that perceived benefits (usefulness) do not

significantly impact consumers' intention to use QR code-based crowdfunding platforms in the Solo Raya region.

The perceived barriers to using QRIS for users encompass issues such as internet network constraints, inadequate information technology proficiency, costs, and transaction limits (Arianti et al., 2019; Karniawati et al., 2021; Setiawan & Mahyuni, 2020). Psychologically, concerns about the potential leakage of personal data when using QRIS are inhibitory factors in its adoption (Mahyuni and Setiawan, 2021). Although the security of personal and transactional data is assured, it's undeniable that apprehensions and doubts about data security persist. Insufficiently capable devices owned by consumers are also a hindrance to using QRIS. A study by Mahyuni and Setiawan (2020) conducted through exploration found that perceived barriers have an impact on the intention of MSMEs in Denpasar to use QRIS. However, this finding contradicts the results of a quantitative study by Mahyuni and Setiawan (2021), which discovered that despite a negative relationship between perceived barriers and intention to use QRIS, this relationship was not statistically significant.

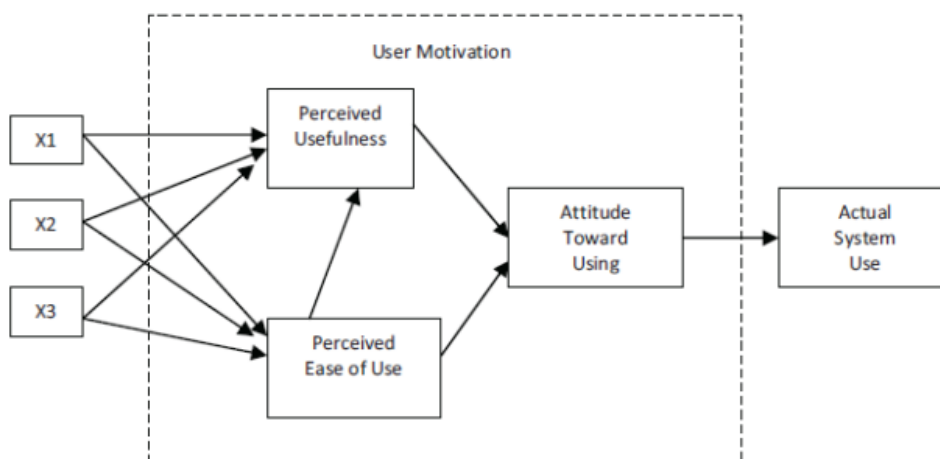
In addition to perceived benefits and barriers, another factor suspected to influence consumer intention is socialization. Through the process of QRIS socialization, the intention or willingness of the public to use QRIS can increase. A study by Nucha (2020) found that socialization significantly affects intention through empirical research conducted at the Tax Service Office in Semarang city. However, contrasting results were obtained in the research by Aziz and Purwanti (2019), indicating that socialization does not have an impact on intention. The above descriptions provide the background for the author's selection of the research theme: 'Consumer Perceptions of Benefits and Barriers of QRIS in Coffee Shop Businesses.' This research aims to explore the factors that influence the intention of the public, particularly coffee shop consumers in Denpasar city, towards using QRIS.

## LITERATURE REVIEW

### Technology Acceptance Model (TAM)

Based on the theory by Davis, Bagozzi, and Warshaw in 1986, the Technology Acceptance Model (TAM) is a model designed to predict and explain how users accept and use technology related to their work. TAM originates from psychological theories that explain user behavior toward information technology based on beliefs, attitudes, intentions, and user behavior relationships. One of the factors that can influence this is users' perception of the usefulness and ease of use of information technology as an action within the context of technology use. Therefore, an individual's perception of the benefits and ease of use drives their acceptance of information technology.

TAM was developed to analyze and understand the factors that might affect the adoption of a technology. According to TAM, perceptions of the usefulness and ease of use of a technology influence the intention to use that technology. This intention, in turn, affects the actual usage of the technology. Perceived benefits and perceived ease of use of a technology were found to be significant and important variables influencing technology usage (Davis, 1989). The diagram below illustrates the original TAM model developed by Davis in 1986.



### Figure 1. Technology Acceptance Model (TAM) Original in 1986

Source: Data processed by author (2023)

There are 3 (three) factors that influence the usage of a system as proposed by Davis:

1. Perceived Usefulness  
The extent to which an individual believes that using the system will enhance their job performance.
2. Perceived Ease of Use  
The extent to which an individual believes that using the system doesn't require much effort.
3. Intention To Use  
The tendency of behavior to use a technology.

The above factors can be used as variables in research to determine how users perceive and accept a system or information system that is being developed or already in operation.

### Theory Of Planned Behaviour (TPB)

In addition to utilizing the main TAM theory, this research employs the Theory of Planned Behavior (Ajzen, 2012) as a supporting framework. The following theoretical framework is utilized to formulate a model that can elucidate the factors influencing coffee shop consumer intentions to use QRIS as a payment method. The following Figure 2 illustrates the Theory of Planned Behavior.

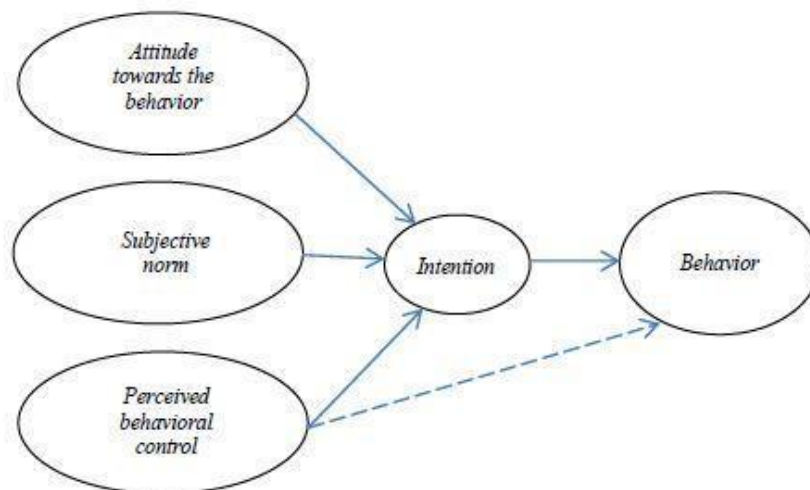


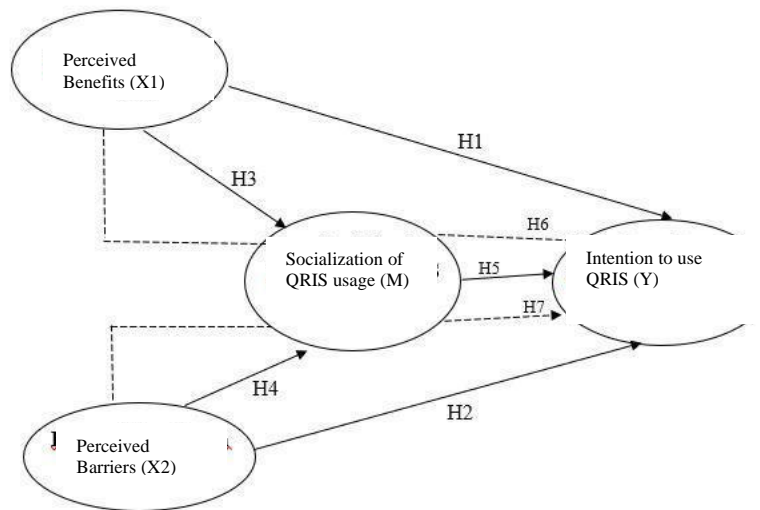
Figure 2. Theory of Planned Behavior

Source: Ajzen (2012)

Based on the Theory of Planned Behavior (TPB), an individual's intention is influenced by: (1) Attitude and perceptions related to a specific behavior (attitude towards the behavior); (2) Significant and influential external entities (subjective norm); and (3) Perceptions of barriers in carrying out the intention (perceived behavioral control). Intention influences a person's behavior. Perceived benefits and barriers not only affect intention but can also directly influence behavior. This research solely focuses on intention and does not examine behavior.

### RESEARCH METHODS

Given the description of all the variables addressed in this study, a research framework model can be formulated as shown in the following diagram:



**Figure 1. Research Framework**  
 Source: Data processed by Author (2022)

### Formulation of Research Hypotheses

Hypotheses are developed based on the theory and framework of thought previously outlined. Therefore, from the theory and framework of thought, several hypotheses can be formulated as follows:

1. H<sub>1</sub>: Perceived benefits of QRIS among Coffee Shop consumers positively influence the intention to use QRIS.
2. H<sub>2</sub>: Perceived barriers of QRIS among Coffee Shop consumers negatively influence the intention to use QRIS.
3. H<sub>3</sub>: Perceived benefits of QRIS among Coffee Shop consumers negatively influence the socialization of QRIS usage.
4. H<sub>4</sub>: Perceived barriers of QRIS among Coffee Shop consumers negatively influence the socialization of QRIS usage.
5. H<sub>5</sub>: Socialization of QRIS usage among Coffee Shop consumers positively influences the intention to use QRIS.
6. H<sub>6</sub>: Perceived benefits of QRIS among Coffee Shop consumers influence the intention to use QRIS with QRIS Usage Socialization as a mediator.
7. H<sub>7</sub>: Perceived barriers of QRIS among Coffee Shop consumers influence the intention to use QRIS with QRIS Usage Socialization as a mediator.

## RESULTS AND DISCUSSION

### Respondent Characteristics: Age and Gender

**Table 1. Distribution of Respondent Characteristics**

No.	Characteristics	Category	Frequency	Percentage (%)
1	Gender	Male	142	31.8
		Female	304	68.2
		<b>Total</b>	<b>446</b>	<b>100</b>
2	Age	18-25	350	75.1
		26-30	32	6.9
		>30	84	18
		<b>Total</b>	<b>446</b>	<b>100</b>

Source: Primary data (2022)

Based on the table above, it can be observed that respondents within the age segment of 18 to 25 years are the highest, with a percentage of 75.1% and a frequency of 350 respondents. This is followed by the age segment above 30 years, with a percentage of 18% and a frequency of 84 respondents. Lastly, respondents within the age range of 26 to 30 years constitute 6.9% of the total with a frequency of 32 respondents.

In this study, the analysis employed is path analysis, specifically utilizing SmartPLS. The analysis results are as follows:

### Convergent Validity

Validity measures the loading of each indicator from all latent variables. An indicator is considered to have convergent validity if its loading is  $> 0.7$ . For confirmatory research, it can be deemed valid as an indicator measuring the construct. Indicators with loadings between 0.40 and 0.70 may be removed if doing so enhances the Average Variance Extracted (AVE) value and keeps the composite reliability above the threshold. The threshold values for AVE and composite reliability are 0.50 and 0.70, respectively (Ghozali & Latan, 2015). The explanation regarding this is outlined as follows:

**Table 2. Outer Loading Values for Convergent Validity**

Variable	Item Indicator	Outer Loading	Description
<b>Perceived Benefits of Usage</b>	X1.1	0.947	VALID
	X1.2	0.969	VALID
	X1.3	0.968	VALID
	X1.4	0.966	VALID
	X1.5	0.962	VALID
<b>Perceived Barriers of Usage</b>	X2.1	0.741	VALID
	X2.2	0.799	VALID
	X2.3	0.890	VALID
	X2.4	0.851	VALID
	X2.5	0.852	VALID
<b>QRIS Usage Socialization</b>	M1	0.907	VALID
	M2	0.971	VALID
	M3	0.739	VALID
	M4	0.961	VALID
	M5	0.948	VALID
<b>Intention to Use QRIS</b>	Y1	0.902	VALID
	Y2	0.709	VALID
	Y3	0.894	VALID
	Y4	0.867	VALID
	Y5	0.856	VALID

Source: Data processed by author (2022)

Based on Table 2, it is evident that all indicators of the Perceived Benefits of Usage, Perceived Barriers of Usage, QRIS Usage Socialization, and Intention to Use QRIS variables satisfy the requirements since their factor loadings are  $> 0.7$  and  $p\text{-value} < 0.001$ , indicating convergent validity. Therefore, the instrument indicators can proceed.

### Construct Validity

Construct Validity refers to the extent to which a test measures the theoretical construct on which the test is based. A construct is considered to have good construct validity if the Average Variance Extracted (AVE) value is above 0.5 (Ghozali & Latan, 2015). The results of the construct validity testing are as follows:

**Table 3. Construct Validity**

Variabel	AVE	Description
Perceived Benefits of Usage	0.926	Valid
Perceived Barriers of Usage	0.686	Valid
QRIS Usage Socialization	0.827	Valid
Intention to use QRIS	0.720	Valid

Source: Data processed by Author (2022)

Based on Table 3, it can be observed that the AVE values for each indicator and variable in the research analysis model have good construct validity as AVE is greater than 0.5.

### Discriminant Validity

Discriminant validity is used to measure the quality of measurement instruments. Discriminant validity is performed to test whether each set of indicators has higher loadings for the latent variable it measures compared to the indicators for other latent variables. A construct is considered to have good discriminant validity if the cross-loading correlation values between a specific construct and its indicators are higher than with other constructs (Ghozali & Latan, 2015). The results of the discriminant validity testing are as follows:

**Table 4. Cross Loadings Test Results**

	Intention to Use	Perceived Barriers	Perceived Benefits	Socialization
<b>M1</b>	0.545	-0.097	0.586	<b>0.907</b>
<b>M2</b>	0.617	-0.168	0.684	<b>0.971</b>
<b>M3</b>	0.365	0.031	0.433	<b>0.739</b>
<b>M4</b>	0.642	-0.171	0.694	<b>0.961</b>
<b>M5</b>	0.640	-0.180	0.680	<b>0.948</b>
<b>X1.1</b>	0.823	-0.345	<b>0.947</b>	0.661
<b>X1.2</b>	0.830	-0.343	<b>0.969</b>	0.655
<b>X1.3</b>	0.822	-0.355	<b>0.968</b>	0.648
<b>X1.4</b>	0.819	-0.307	<b>0.966</b>	0.673
<b>X1.5</b>	0.825	-0.301	<b>0.962</b>	0.669
<b>X2.1</b>	-0.102	<b>0.741</b>	-0.124	-0.029
<b>X2.2</b>	-0.152	<b>0.799</b>	-0.184	-0.087
<b>X2.3</b>	-0.239	<b>0.890</b>	-0.263	-0.154
<b>X2.4</b>	-0.261	<b>0.851</b>	-0.240	-0.087
<b>X2.5</b>	-0.409	<b>0.852</b>	-0.420	-0.152
<b>Y1</b>	<b>0.902</b>	-0.332	0.724	0.494
<b>Y2</b>	<b>0.709</b>	-0.114	0.548	0.553
<b>Y3</b>	<b>0.894</b>	-0.340	0.738	0.459
<b>Y4</b>	<b>0.867</b>	-0.293	0.755	0.614
<b>Y5</b>	<b>0.856</b>	-0.288	0.828	0.562

Source: Data processed by Author (2022)

Table 4 indicates that the correlation values of a specific construct with its indicators are higher than with other constructs, thus demonstrating good discriminant validity.

### Composite Reliability and Cronbach's Alpha Test

Reliability testing in PLS analysis employs composite reliability and Cronbach's alpha values. Composite reliability indicates that a set of indicators measuring a variable has good composite reliability if both the composite reliability and Cronbach's alpha are  $> 0.7$  (Ghozali & Latan, 2015).

**Table 5. Composite Reliability and Cronbach's Alpha**

	Composite Reliability	Cronbach's Alpha
Perceived Benefits of Usage	0.927	0.901
Perceived Barriers of Usage	0.916	0.896
QRIS Usage Socialization	0.984	0.980
Intention to use QRIS	0.959	0.946

Source: Data processed by Author (2022)

Table 5 above indicates that the results of testing the composite reliability and Cronbach's alpha for the variables Perceived Benefits of Usage, Perceived Barriers of Usage, QRIS Usage Socialization, and Intention to Use QRIS are all greater than 0.70. Therefore, it can be said that all latent variables are reliable.

### Inner Model Evaluation

The Inner Model is a part of hypothesis testing used to examine the significance of exogenous (independent) latent variables on endogenous (dependent) latent variables. The assessment of the inner model's quality is based on its ability to predict the endogenous variables. Several criteria facilitate the assessment of model quality, including the coefficient of determination (R<sup>2</sup>) and cross-validated redundancy (Q<sup>2</sup>). R<sup>2</sup> is employed to explain the influence of exogenous variables on endogenous variables. Q<sup>2</sup> illustrates the predictive relevance of a model if it has a value greater than zero.

### R-Square Value

**Table 6. Results of R-Square Value Test**

	<i>R Square</i>
Intention to use QRIS	0.739
QRIS Usage Socialization	0.483

Source: Data processed by Author (2022)

Based on Table 6, the R-Square value for Intention to Use QRIS is 0.739, indicating that 73.9% of the variation in Intention to Use QRIS can be explained by the variables Perceived Benefits of Usage, Perceived Barriers of Usage, and QRIS Usage Socialization, while the remaining 26.1% is explained by other variables. Additionally, the R-Square value for the QRIS Usage Socialization variable is 0.483, meaning that 48.3% of the variation in QRIS Usage Socialization can be explained by the variables Perceived Benefits of Usage and Perceived Barriers of Usage, while the remaining 51.7% is explained by other variables.



## Hypothesis Testing

Hypothesis testing in this research is conducted by examining the path coefficients and comparing the significance level of 0.05 with the significance value (Sig). The decision-making criteria are as follows:

- If the probability value ( $\leq 0.05$ ), then  $H_0$  is rejected and  $H_a$  is accepted, indicating significance.
- If the probability value ( $> 0.05$ ), then  $H_0$  is accepted and  $H_a$  is rejected, indicating non-significance.

**Table 7. Hypothesis Testing Results**

	Original Sample (O)	P Values
Perceived Barriers -> Intention to Use	-0.051	0.099
Perceived Barriers -> Socialization	0.107	0.002
Perceived Benefits -> Intention to Use	0.779	0.000
Perceived Benefits -> Socialization	0.724	0.000
Socialization -> Intention to Use	0.087	0.045
Perceived Barriers -> Socialization -> Intention to Use	0.009	0.057
Perceived Benefits -> Socialization -> Intention to Use	0.063	0.049

Source: Data processed by Author (2022)

Based on Table 7 regarding the results of hypothesis testing, the first hypothesis states that Perceived Benefits in Coffee Shop consumers have a positive effect on the intention to use QRIS. The data analysis results show that:

The first hypothesis states that the perceived benefits of Coffee Shop consumers in Denpasar have a significant influence on the intention to use QRIS. This is evidenced by the analysis of the t-statistic with a value of 21.082 ( $>1.96$ ) and P-Values of 0.000 ( $<0.05$ ), while the result from the original sample estimate is positive. Therefore, the results indicate that hypothesis H1 is accepted.

The second hypothesis states that Perceived Barriers in Coffee Shop consumers have a negative effect on the intention to use QRIS. The data analysis results show that the perceived barriers of Coffee Shop consumers in Denpasar do not have a significant influence on the intention to use QRIS. This is evidenced by the analysis of the t-statistic with a value of 1.651 ( $<1.96$ ) and P-Values of 0.099 ( $>0.05$ ), while the result from the original sample estimate is negative. Therefore, the results indicate that hypothesis H2 is rejected.

The third hypothesis states that Perceived Benefits in Coffee Shop consumers have a negative effect on the socialization of QRIS usage. The data analysis results show that the perceived benefits of Coffee Shop consumers in Denpasar have a positive and significant influence on the socialization of QRIS usage. This is evidenced by the analysis of the t-statistic with a value of 18.210 ( $<1.96$ ) and P-Values of 0.000 ( $<0.05$ ), while the result from the original sample estimate is positive. Therefore, the results indicate that hypothesis H3 is rejected.

The fourth hypothesis states that Perceived Barriers in Coffee Shop consumers have a positive effect on the socialization of QRIS usage. The data analysis results show that the perceived barriers of Coffee Shop consumers in Denpasar have a positive and significant influence on the socialization of QRIS usage. This is evidenced by the analysis of the t-statistic with a value of 3.149 ( $>1.96$ ) and P-Values of 0.002 ( $<0.05$ ), while the result from the original sample estimate is positive. Therefore, the results indicate that hypothesis H4 is accepted.

The fifth hypothesis states that User Socialization in Coffee Shop consumers has a positive effect on the intention to use QRIS. The data analysis results show that the user socialization of Coffee Shop consumers in Denpasar has a positive and significant influence on the intention to use QRIS. This is evidenced by the analysis of the t-statistic with a value of 2.013 ( $>1.96$ ) and P-Values of 0.045 ( $<0.05$ ), while the result from the original sample estimate is positive. Therefore, the results indicate that hypothesis H5 is accepted.

The sixth hypothesis states that Perceived Benefits in Coffee Shop consumers have an effect on the intention to use QRIS with User Socialization of QRIS as a mediator. The data analysis results show that Perceived Benefits in Coffee Shop consumers have an effect on the intention to use QRIS with User Socialization of QRIS as a mediator. This is evidenced by the analysis of the t-statistic with a value of 1.971

(>1.96) and P-Values of 0.049 (<0.05), while the result from the original sample estimate is positive. Therefore, the results indicate that hypothesis H6 is accepted.

The seventh hypothesis states that Perceived Barriers in Coffee Shop consumers have an effect on the intention to use QRIS with User Socialization of QRIS as a mediator. The data analysis results show that User Socialization of QRIS is not able to mediate the influence of Perceived Benefits in Coffee Shop consumers on the intention to use QRIS. This is evidenced by the analysis of the t-statistic with a value of 1.717 (<1.96) and P-Values of 0.057 (>0.05), while the result from the original sample estimate is positive. Therefore, the results indicate that hypothesis H7 is rejected.

## CONCLUSIONS AND SUGGESTION

### Conclusion

Based on the research findings discussed in the results and discussion section, the following conclusions can be drawn:

The perceived usefulness of QRIS among coffee shop consumers in Denpasar has a positive and significant influence on their intention to use QRIS as a payment method. Perceived usefulness refers to how much consumers perceive a service/product to be useful/beneficial to them. In this study, regarding the perceived usefulness of QRIS as a payment method, consumers consider it capable of facilitating payments effectively and efficiently. This can also be observed from the trend of respondents' answers in the questionnaire, where the highest scores were given to statements such as "I want to know how to use QRIS" (X1.2) and "I always inquire about the availability of QRIS payment" (X1.3), indicating that many respondents have the intention to use QRIS as a payment method.

Perceived barriers of using QRIS do not influence the intention to use QRIS. This means that whether or not coffee shop consumers in Denpasar perceive barriers to using QRIS does not affect their intention to use QRIS as a non-cash payment method. The negative relationship between perceived barriers and intention to use QRIS can be observed from the questionnaire assessment, where the majority of respondents still consider that "Payment through QRIS is not effective" (X2.3). Additionally, they "prefer cash payment over non-cash payment methods like QRIS" (X2.5) and "are afraid of cybercrime when using QRIS" (X2.4). However, these obstacles do not have a significant impact on the intention of coffee shop consumers to use QRIS.

The perceived usefulness of QRIS has a positive and significant influence on the socialization of QRIS usage. This implies that QRIS service providers, particularly banks, should intensify their efforts in promoting the use of QRIS to the public. This is because the public has recognized the significant benefits of QRIS usage.

Interestingly, perceived barriers also have a positive and significant influence on the socialization of QRIS usage. This suggests that the higher the barriers perceived by the public, the more active and frequent the efforts to promote QRIS usage will be. This observation aligns well with the theory of socialization, where socialization involves transferring ideas or concepts to the public/individuals with the aim of getting them to adopt the presented ideas or concepts. When we consider the respondents' assessment in the questionnaire, the majority agree with statements such as (M3) "Socialization reduces perceived barriers in using QRIS" and (M1) "Socialization will enhance understanding in using QRIS." Therefore, QRIS service providers should focus on intensively socializing the benefits of QRIS usage while addressing the barriers perceived by consumers, particularly coffee shop consumers in Denpasar. This approach aims to ensure that these consumers have accurate perceptions about using QRIS as a non-cash payment method.

QRIS socialization has a positive and significant impact on consumers' intention to use QRIS. This suggests that the more extensive the QRIS usage socialization conducted by QRIS service providers, the higher the intention of consumers to adopt non-cash payment using QRIS. This relationship is driven by the fact that the socialization efforts carried out by QRIS service providers, particularly banks, capture the interest of consumers in utilizing QRIS. These efforts highlight the various benefits offered by QRIS, leading to a higher intention and motivation among consumers to try and use QRIS. This phenomenon aligns well with the Technology Acceptance Model (TAM), which states that individuals are more likely to accept a technology if they perceive it as beneficial to them. QRIS, as a non-cash payment option, eliminates

minimum purchase requirements, and it's increasingly available at various shopping venues, including coffee shops. The convenience and advantages offered by QRIS as a payment method contribute to the growing intention among the public to embrace it.

Socialization can serve as a mediation in the influence of perceived benefits among coffee shop consumers in Denpasar City on their intention to use the non-cash payment method QRIS. This means that the perceived benefits held by coffee shop consumers in Denpasar City have an indirect effect through the socialization of QRIS usage.

The socialization of using QRIS is unable to mediate the influence of consumers' perceived obstacles to their intention to use QRIS. Looking at respondents' assessments, even though there is no significant mediating effect between perceived obstacles and intention with the socialization variable, there is a direct yet not significant negative relationship between socialization and intention. The majority of respondents rated (X2.3) "Payment through QRIS is not effective," (X2.5) "I prefer cash payment," and (X2.4) "I'm afraid of cybercrime when using QRIS." However, these constraints do not have a significant impact on the intention of coffee shop consumers to use QRIS. Although each indicator of socialization in the questionnaire received relatively high scores from respondents, it appears that socialization has not yet been able to mediate the influence of perceived obstacles on the intention to use QRIS. The socialization efforts have mainly focused on providing knowledge about the benefits of QRIS and lowering consumers' perceived obstacles.

### **Suggestion**

Based on the conclusions and discussions drawn from the results of this study, recommendations are as follows:

For the company, in this case, the QRIS Service Provider Bank: The QRIS Service Provider Bank is expected to enhance the frequency and quality of socialization regarding the benefits and potential concerns associated with the use of QRIS. This includes improving security features and intensifying efforts to educate users about the secure utilization of QRIS. These steps are crucial to encourage the public to shift from using cash payments to non-cash methods, aiming to reduce the spread of diseases caused by viruses.

For future researchers: For future researchers, it is recommended to consider adding additional variables or expanding indicators within the variables that influence the intensity of QRIS usage. This could include factors such as education level, perceptions of ease of use and security, and expanding the scope to encompass a broader sector, such as all MSMEs in Denpasar or Bali. By doing so, more representative conclusions can be drawn for policymakers and QRIS service providers regarding the intensity of QRIS usage among consumers.

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